Intermediaries only. Correct as of: 8 May 2025



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PRECISE.

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# **LIMITED EDITION PRODUCTS.**

## **SINGLE DWELLINGS - PERSONAL OWNERSHIP.**

Non portfolio.

(Loan sizes £125k-£325k)

Tier	LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
	050/	2-year fixed	3.59%	5%	4%, 3%	BBR + 3.00%	5.50%	UZD46
1	65%	5-year fixed	4.74%	5%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	4.74%	UZD47
'	750/	2-year fixed	3.69%	5%	4%, 3%	BBR + 3.00%	5.50%	UZD48
	75%	5-year fixed	4.84%	5%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	4.84%	UZD49
	050/	2-year fixed	3.69%	5%	4%, 3%	BBR + 3.00%	5.50%	UZD50
2	65%	5-year fixed	4.84%	5%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	4.84%	UZD51
2		2-year fixed	3.79%	5%	4%, 3%	BBR + 3.00%	5.50%	UZD52
	75%	5-year fixed	4.94%	5%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	4.94%	UZD53
	GE9/	2-year fixed	3.84%	5%	4%, 3%	BBR + 3.00%	5.50%	UZD54
	65%	5-year fixed	4.99%	5%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	4.99%	UZD55
3	75%	2-year fixed	3.94%	5%	4%, 3%	BBR + 3.00%	5.50%	UZD56
	/3%	5-year fixed	5.09%	5%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.09%	UZD57

# **LIMITED EDITION PRODUCTS.**

## **SINGLE DWELLINGS - LIMITED COMPANY**

Non portfolio.

(Loan sizes £125k-£325k)

Tier	LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
	050/	2-year fixed	3.74%	5%	4%, 3%	BBR + 3.00%	5.50%	UZD58
1	65%	5-year fixed	4.89%	5%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	4.89%	UZD59
'	750/	2-year fixed	3.84%	5%	4%, 3%	BBR + 3.00%	5.50%	UZD60
	75%	5-year fixed	4.99%	5%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	4.99%	UZD61
	0.50/	2-year fixed	3.84%	5%	4%, 3%	BBR + 3.00%	5.50%	UZD62
2	65%	5-year fixed	4.99%	5%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	4.99%	UZD63
2		2-year fixed	3.94%	5%	4%, 3%	BBR + 3.00%	5.50%	UZD64
	75%	5-year fixed	5.09%	5%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.09%	UZD65
	050/	2-year fixed	3.99%	5%	4%, 3%	BBR + 3.00%	5.54%	UZD66
	65%	5-year fixed	5.14%	5%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.14%	UZD67
3	75%	2-year fixed	4.09%	5%	4%, 3%	BBR + 3.00%	5.64%	UZD68
	/5%	5-year fixed	5.24%	5%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.24%	UZD69

# TIER 1 PRODUCTS.

Single Dwellings Multi units HMO

## **TIER 1 PRODUCTS - PERSONAL OWNERSHIP.**

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
	O veer fixed	4.14%	4.00%	4%, 3%	BBR + 3.00%	5.69%	UZC99
55%	2-year fixed	5.14%	2.00%	4%, 3%	BBR + 3.00%	6.69%	UZD71
55%	E year fixed	4.99%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	4.99%	UZD72
	5-year fixed	5.39%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.39%	UZD73
	2-year fixed	4.24%	4.00%	4%, 3%	BBR + 3.00%	5.79%	UZD74
050/	z-year lixea	5.24%	2.00%	4%, 3%	BBR + 3.00%	6.79%	UZD75
65%	5	5.09%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.09%	UZD76
	5-year fixed	5.49%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.49%	UZD77
	2-year fixed	4.34%	4.00%	4%, 3%	BBR + 3.00%	5.89%	UZD78
759/	z-yedi lixed	5.34%	2.00%	4%, 3%	BBR + 3.00%	6.89%	UZD79
75%	E year fixed	5.19%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.19%	UZD80
	5-year fixed	5.59%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.59%	UZD81
	O	4.64%	4.00%	4%, 3%	BBR + 3.00%	6.19%	UZD82
200/	2-year fixed	5.64%	2.00%	4%, 3%	BBR + 3.00%	7.19%	UZD83
80%		5.49%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.49%	UZD84
	5-year fixed	5.89%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.89%	UZD85

## **TIER 1 PRODUCTS - LIMITED COMPANY.**

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
	2 year fixed	4.24%	4.00%	4%, 3%	BBR + 3.00%	5.79%	UZD86
FF0/	2-year fixed	5.24%	2.00%	4%, 3%	BBR + 3.00%	6.79%	UZD87
55%	5	5.09%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.09%	UZD88
	5-year fixed	5.49%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.49%	UZD89
	2-year fixed	4.34%	4.00%	4%, 3%	BBR + 3.00%	5.89%	UZD90
05%	2-year lixea	5.34%	2.00%	4%, 3%	BBR + 3.00%	6.89%	UZD91
65%	5	5.19%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.19%	UZD92
	5-year fixed	5.59%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.59%	UZD93
	2-year fixed	4.44%	4.00%	4%, 3%	BBR + 3.00%	5.99%	UZD94
750/	2-yeui lixeu	5.44%	2.00%	4%, 3%	BBR + 3.00%	6.99%	UZD95
75%		5.29%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.29%	UZD96
	5-year fixed	5.69%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.69%	UZD97
	2 ve err from d	4.74%	4.00%	4%, 3%	BBR + 3.00%	6.29%	UZD98
2204	2-year fixed	5.74%	2.00%	4%, 3%	BBR + 3.00%	7.29%	UZD99
80%		5.59%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.59%	UZC01
	5-year fixed	5.99%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.99%	UZC02

## **MULTI-UNIT PROPERTIES.**

## **TIER 1 PRODUCTS - PERSONAL OWNERSHIP.**

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
	2 year fived	4.44%	4.00%	4%, 3%	BBR + 3.00%	5.99%	UZC03
75%	2-year fixed	5.44%	2.00%	4%, 3%	BBR + 3.00%	6.99%	UZC04
75%	E veer fixed	5.29%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.29%	UZC05
	5-year fixed	5.69%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.69%	UZC06

#### **TIER 1 PRODUCTS - LIMITED COMPANY.**

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
	2 year fixed	4.54%	4.00%	4%, 3%	BBR + 3.00%	6.09%	UZC11
75%	2-year fixed	5.54%	2.00%	4%, 3%	BBR + 3.00%	7.09%	UZC12
/5%	E year fixed	5.39%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.39%	UZC13
	5-year fixed	5.79%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.79%	UZC14

# **HMO PROPERTIES.**

## TIER 1 PRODUCTS - PERSONAL OWNERSHIP.

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
	2 year fixed	4.44%	4.00%	4%, 3%	BBR + 3.00%	5.99%	UZC03
75%	2-year fixed	5.44%	2.00%	4%, 3%	BBR + 3.00%	6.99%	UZC04
75%	E vegr fixed	5.29%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.29%	UZC05
	5-year fixed	5.69%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.69%	UZC06
		4.74%	4.00%	4%, 3%	BBR + 3.00%	6.29%	UZC07
	2-year fixed	4.7470	4.0070	470, 370	BBR - 0.0070	0.2070	02007
00%	_ ,	5.74%	2.00%	4%, 3%	BBR + 3.00%	7.29%	UZC08
80%	5-year fixed	5.59%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.59%	UZC09
	5-yeui lixeu	5.99%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.99%	UZC10

#### **TIER 1 PRODUCTS - LIMITED COMPANY.**

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
	2 year fixed	4.54%	4.00%	4%, 3%	BBR + 3.00%	6.09%	UZC11
750/	2-year fixed	5.54%	2.00%	4%, 3%	BBR + 3.00%	7.09%	UZC12
75%	E veen fixed	5.39%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.39%	UZC13
	5-year fixed	5.79%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.79%	UZC14
	2 year fixed	4.84%	4.00%	4%, 3%	BBR + 3.00%	6.39%	UZC15
200/	2-year fixed	5.84%	2.00%	4%, 3%	BBR + 3.00%	7.39%	UZC16
80%	E year fived	5.69%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.69%	UZC17
	5-year fixed	6.09%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	6.09%	UZC18

# TIER 2 PRODUCTS.

Single Dwellings HMO

## **TIER 2 PRODUCTS - PERSONAL OWNERSHIP.**

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
	2 year fixed	4.24%	4.00%	4%, 3%	BBR + 3.00%	5.79%	UZC19
FF0/	2-year fixed	5.24%	2.00%	4%, 3%	BBR + 3.00%	6.79%	UZC20
55%	5	5.09%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.09%	UZC21
	5-year fixed	5.49%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.49%	UZC22
	2-year fixed	4.34%	4.00%	4%, 3%	BBR + 3.00%	5.89%	UZC23
05%	2-year lixea	5.34%	2.00%	4%, 3%	BBR + 3.00%	6.89%	UZC24
65%	5	5.19%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.19%	UZC25
	5-year fixed	5.59%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.59%	UZC26
	2 year fived	4.44%	4.00%	4%, 3%	BBR + 3.00%	5.99%	UZC27
750/	2-year fixed	5.44%	2.00%	4%, 3%	BBR + 3.00%	6.99%	UZC28
75%	5	5.29%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.29%	UZC29
	5-year fixed	5.69%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.69%	UZC30
	0	4.74%	4.00%	4%, 3%	BBR + 3.00%	6.29%	UZC31
0001	2-year fixed	5.74%	2.00%	4%, 3%	BBR + 3.00%	7.29%	UZC32
80%		5.59%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.59%	UZC33
	5-year fixed	5.99%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.99%	UZC34

## **TIER 2 PRODUCTS - LIMITED COMPANY.**

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
	2 year fixed	4.34%	4.00%	4%, 3%	BBR + 3.00%	5.89%	UZC35
55%	2-year fixed	5.34%	2.00%	4%, 3%	BBR + 3.00%	6.89%	UZC36
35%	E voor fived	5.19%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.19%	UZC37
	5-year fixed	5.59%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.59%	UZC38
	2 year fixed	4.44%	4.00%	4%, 3%	BBR + 3.00%	5.99%	UZC39
050/	2-year fixed	5.44%	2.00%	4%, 3%	BBR + 3.00%	6.99%	UZC40
65%	F	5.29%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.29%	UZC41
	5-year fixed	5.69%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.69%	UZC42
	2 year fixed	4.54%	4.00%	4%, 3%	BBR + 3.00%	6.09%	UZC43
750/	2-year fixed	5.54%	2.00%	4%, 3%	BBR + 3.00%	7.09%	UZC44
75%	E veer fixed	5.39%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.39%	UZC45
	5-year fixed	5.79%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.79%	UZC46
	O ve en firm d	4.84%	4.00%	4%, 3%	BBR + 3.00%	6.39%	UZC47
000/	2-year fixed	5.84%	2.00%	4%, 3%	BBR + 3.00%	7.39%	UZC48
80%		5.69%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.69%	UZC49
	5-year fixed	6.09%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	6.09%	UZC50

# **HMO PROPERTIES.**

## **TIER 2 PRODUCTS - PERSONAL OWNERSHIP.**

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
	2 year fived	4.54%	4.00%	4%, 3%	BBR + 3.00%	6.09%	UZC51
75%	2-year fixed	5.54%	2.00%	4%, 3%	BBR + 3.00%	7.09%	UZC52
75%	E veer fixed	5.39%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.39%	UZC53
	5-year fixed	5.79%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.79%	UZC54
	2 year fived	4.84%	4.00%	4%, 3%	BBR + 3.00%	6.39%	UZC55
20%	2-year fixed	5.84%	2.00%	4%, 3%	BBR + 3.00%	7.39%	UZC56
80%	E very fixed	5.69%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.69%	UZC57
	5-year fixed	6.09%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	6.09%	UZC58

#### **TIER 2 PRODUCTS - LIMITED COMPANY.**

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
75%	2-year fixed	4.64%	4.00%	4%, 3%	BBR + 3.00%	6.19%	UZC59
		5.64%	2.00%	4%, 3%	BBR + 3.00%	7.19%	UZC60
	5-year fixed	5.49%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.49%	UZC61
		5.89%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.89%	UZC62
80%	2-year fixed	4.94%	4.00%	4%, 3%	BBR + 3.00%	6.49%	UZC63
		5.94%	2.00%	4%, 3%	BBR + 3.00%	7.49%	UZC64
	5-year fixed	5.79%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.79%	UZC65
		6.19%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	6.19%	UZC66

# TIER 3 PRODUCTS.

Single Dwellings

## **TIER 3 PRODUCTS - PERSONAL OWNERSHIP.**

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
55%	2-year fixed	4.39%	4.00%	4%, 3%	BBR + 3.00%	5.94%	UZC67
		5.39%	2.00%	4%, 3%	BBR + 3.00%	6.94%	UZC68
	5-year fixed	5.24%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.24%	UZC69
		5.64%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.64%	UZC70
	2-year fixed	4.49%	4.00%	4%, 3%	BBR + 3.00%	6.04%	UZC71
050/		5.49%	2.00%	4%, 3%	BBR + 3.00%	7.04%	UZC72
65%	5-year fixed	5.34%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.34%	UZC73
		5.74%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.74%	UZC74
	2-year fixed	4.59%	4.00%	4%, 3%	BBR + 3.00%	6.14%	UZC75
		5.59%	2.00%	4%, 3%	BBR + 3.00%	7.14%	UZC76
75%	5-year fixed	5.44%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.44%	UZC77
		5.84%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.84%	UZC78
80%	2-year fixed	4.89%	4.00%	4%, 3%	BBR + 3.00%	6.44%	UZC79
		5.89%	2.00%	4%, 3%	BBR + 3.00%	7.44%	UZC80
	5-year fixed	5.74%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.74%	UZC81
		6.14%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	6.14%	UZC82

## **TIER 3 PRODUCTS - LIMITED COMPANY.**

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Assessment rate	Product code
55%	2-year fixed	4.49%	4.00%	4%, 3%	BBR + 3.00%	6.04%	UZC83
		5.49%	2.00%	4%, 3%	BBR + 3.00%	7.04%	UZC84
	5-year fixed	5.34%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.34%	UZC85
		5.74%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.74%	UZC86
	2-year fixed	4.59%	4.00%	4%, 3%	BBR + 3.00%	6.14%	UZC87
05%		5.59%	2.00%	4%, 3%	BBR + 3.00%	7.14%	UZC88
65%	5-year fixed	5.44%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.44%	UZC89
		5.84%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.84%	UZC90
	2-year fixed	4.69%	4.00%	4%, 3%	BBR + 3.00%	6.24%	UZC91
750/		5.69%	2.00%	4%, 3%	BBR + 3.00%	7.24%	UZC92
75%	5-year fixed	5.54%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.54%	UZC93
		5.94%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.94%	UZC94
2004	2-year fixed	4.99%	4.00%	4%, 3%	BBR + 3.00%	6.54%	UZC95
		5.99%	2.00%	4%, 3%	BBR + 3.00%	7.54%	UZC96
80%	5-year fixed	5.84%	4.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	5.84%	UZC97
		6.24%	2.00%	5%, 5%, 4%, 4%, 3%	BBR + 3.00%	6.24%	UZC98

## **KEY CRITERIA.**

#### **ACCEPTABLE ADVERSE.**

#### **Tier 1 products**

**Defaults:** 0 in 72 months **CCJ:** 0 in 72 months

Mortgage and secured loan arrears: 0 in 36 months Unsecured arrears: 1 in 12 months, 2 in 36 months

(worst status)

All qualifying directors/shareholders must guarantee the loan and their credit history will be taken into account.

#### **Tier 2 products**

**Defaults:** 0 in 24 months **CCJ:** 0 in 24 months

Mortgage and secured loan arrears: 0 in 36 months

**Unsecured arrears:** 

1 in 12 months, 2 in 36 months

#### Tier 3 products

Defaults: 0 in 12 months, 2 in 24 months

CCJ: 0 in 12 months, 1 in 24 months (max £2,500)

Mortgage and secured loan arrears: 0 in 12 months, 1 in 36 months Unsecured arrears: Not counted

#### LOAN AMOUNTS AND LTV LIMITS.

Min loan size: £40,000

Max loan sizes:

£3,000,000 up to 60% (Single dwelling properties) £1,000,000 up to 60% (HMO and multi-unit properties

and Tier 2 and Tier 3 products)

£1,000,000 up to **70%** £750,000 up to **75%** £500,000 up to **80%** 

### AFFORDABILITY.

Short-term fixed rates assessed at pay rate plus 1.55%. Minimum 5.50%

5-year fixed rates assessed at pay rate.

#### Personal ownership ICRs

Basic rate taxpayers 125% Higher rate taxpayers 140% Additional rate taxpayers 140%

#### **Limited company ICR**

Limited company applications 125%

#### Top slicing

Available only for Limited company SPV Purchase and Remortgage applications only. Not available to first-time buyers.

#### APPLICANT.

Min age: 21 years

Max age: 80 years at application (max term of 35 years)

Personal ownership applications
Max number of applicants: 2
Limited company applications
Max number of guarantors: 4

**Experience:** HMO and multi-unit applicants must have held a current buy to let for at least 12 months prior to application.

# BANK OF ENGLAND BASE RATE (BBR) REVERSION RATE.

BBR reversion rates are variable rates linked to the Bank of England base rate.

BBR reversion rates have a floor. This means that if BBR were to fall to 0.00% or less the rate payable will be 0.00% plus the agreed set percentage above BBR. This means that the rate payable will never go below 0.00% plus the additional percentage rate.

#### INCOME.

No minimum income requirements on loans up to and including £1,000,000. For loans over £1,000,000 a minimum income of £100,000 is required. The main applicant must be employed/self-employed.

#### TERM.

Min: 5 years
Max: 35 years

#### REPAYMENT METHODS.

Capital and interest and interest only.

#### PROPERTY RESTRICTIONS.

Multi-unit properties not accepted in Scotland.

#### FEES AND CHARGES.

#### Valuation fee scale

Property value	Standard valuation fee	Homebuyers report fee		
£100,000	£370	£570		
£150,000	£410	£600		
£200,000	£445	£650		
£250,000	£465	£705 £770		
£300,000	£485			
£350,000	£525	£815		
£400,000	£560	£900		
£450,000	£590	£955		
£500,000	£630	£1,045 £1,105		
£600,000	£695			
£700,000	£750	£1,155 £1,205		
£800,000	£810			
£900,000	£920	£1,255		
£1,000,000	£975	£1,405		
£1,250,000	£1,090	£1,655		
£1,500,000	£1,200	£1,955		
£1,750,000	£1,315	£2,055		
£2,000,000	£1,540	£2,205		
£2,000,000+	Contact us for details.			

Valuation fees are payable on application and include an assessment fee of £180 which is non-refundable. Homebuyers reports are not available for HMO and multi-unit properties.

#### OTHER FEES.

Telegraphic transfer fee: £25

**Redemption administration fee:** £40 All fees include VAT (where applicable).

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing

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02-01-02-05 (171) MKT003283-005