

Residential Mortgages

Product Guide

3 September 2025

 Premier
  Platinum
  Prime Plus
 Prime
  Near Prime
  Right to Buy and Shared Ownership



Office based underwriting support



Fast Track re-mortgage service



Referrals considered



On-site legal team

If in doubt, please call or email us.

Our dedicated broker support team would be delighted to discuss your case



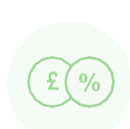
NEW
Extra product range offering up to 97.5% LTV



NEW
AVMs available for purchase and remortgage up to 85% LTV



Right to Buy and Shared Ownership (up to 100% LSV)



Interest Only available up to age 75



£25k - £1.5m with loans up to £2.5m considered by referral



No credit score: each case is assessed on its own merits



Skilled Worker Visa accepted up to 90% LTV



Employed, 1 year self-employed and contractors



NEW
Capital Raise up to 97.5% for Debt Consolidation



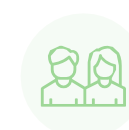
Loan terms 5- 40 years with maximum age of 85 at the end of the term



England, Wales and Scotland



Gifted equity and deposits



Married (sole proprietor) / co-habiting borrowers



LTI Boost Range offering uncapped LTI's over 5.0 times income

Premier

Platinum

Prime Plus

Prime

Near Prime

Right to Buy

Shared Ownership



West One

Fast track legal services available for remortgage applications with no legal fees.

Products										
Category	Product Type	65%	70%	75%	80%	85%	90%	95%	97.5%	Product Fee
Core 95% LTV Max 5x LTI	Maximum loan size	£1,500,000	£1,250,000	£1,000,000	£750,000	£600,000	£500,000	£500,000 <small>FTB Only</small>	-	
	2-year fixed	5.69%	5.79%	5.79%	5.89%	6.39%	7.04%	7.54%		£1,495
	5-year fixed	5.79%	5.89%	5.89%	6.04%	6.49%	7.14%	7.64%		£1,495
	5-year fixed <small>£1,000 Cashback £75k min. loan</small>	6.04%	6.14%	6.14%	6.29%	6.74%	7.49%	7.89%		£1,495
	Lifetime tracker w/o ERC	BBR + 2.45%	BBR + 2.55%	BBR + 2.55%	BBR + 2.85%	BBR + 3.45%	BBR + 3.85%	BBR + 4.65%		£1,495
Fee Assist 95% LTV Max 5x LTI	2-year fixed	6.34%	6.44%	6.44%	6.54%	7.04%	7.69%	8.19%		£0
	5-year fixed	6.04%	6.14%	6.14%	6.29%	6.79%	7.54%	7.94%		£0
	2-year fixed <small>Valuation Refund*</small>	6.43%	6.53%	6.53%	6.63%	7.13%	7.76%	8.26%		£0
	5-year fixed <small>Valuation Refund*</small>	6.10%	6.20%	6.20%	6.35%	6.85%	7.58%	7.98%		£0
	Lifetime tracker w/o ERC	BBR + 3.05%	BBR + 3.15%	BBR + 3.15%	BBR + 3.45%					£1,495
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	6.09%	6.19%	6.19%	6.29%					£1,495
	5-year fixed	6.19%	6.29%	6.29%	6.44%					£1,495
	Lifetime tracker w/o ERC	BBR + 3.05%	BBR + 3.15%	BBR + 3.15%	BBR + 3.45%					£1,495
	Maximum loan size	-	-	-	-	£750,000	£650,000	£600,000	£500,000	
	2-year fixed	Extra Plan Highlights: (i) AVMs up to 85% for Purchases and Remortgages. (ii) Capital raising remortgage up to 97.5% inc. debt consolidation. (iii) LTIs up to 6.5x income to 97.5% LTV.				6.87%	7.62%	7.82%	8.02%	£1,495
Extra 97.5% LTV Max 6.5x LTI	5-year fixed					6.69%	7.44%	7.64%	7.84%	£1,495
	2-year fixed <small>Fee assist</small>							8.27%	8.47%	£0
	5-year fixed <small>Fee assist</small>							7.74%	7.94%	£0
	Lifetime tracker w/o ERC									£0

*The valuation will be refunded within 30 days of the completion of the loan

**Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria		
Acceptable adverse	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 36 months Unsatisfied defaults: 0 for balances >£500 in 36 months Satisfied CCJs: 0 for balances >£500 in 36 months Unsatisfied CCJs: 0 for balances >£500 in 36 months Max total CCJ value: £5,000 Secured arrears: 0 in 36 months and up to date Unsecured arrears: 1 in 12 months for balances >£500 and up to date Payday loans: 0 in 36 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Extra Products Only: Defaults > £10k by referral only (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum income for capital repayment: Core: £15,000 main income earner; LTI Boost: £50,000 household income Minimum income for interest only: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement: Work off lower of current income or pension income Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Extra: 1 year trading history, Other plans: 2 years trading history Employed: Minimum time employed of 3 months. Extra: Can consider 1 month by referral First Time Buyers: Allowed up to plan max LTV. Additional applicants considered where they have not owned a property in the last 5 years; Borrowers living with family accepted. Interest only: Not available for LTI Boost/Extra; Unencumbered: Not available for LTI Boost New Build: Extra max LTV: houses - 92.5%, flats - 85%. Other plans max LTV: houses - 90%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Extra: Available up to 97.5% LTV, Other Plans: Available up to 90% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted to 90% LTV provided they have >24 months UK residency. Extra Products Only: Borrowers must have permanent right to reside.
Loan Term	Loan Amount	
Minimum - 5 years ; maximum - 40 years	Minimum loan size: £25,000 Unencumbered: For Extra: allowed up to product max loan. For other plans: loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV	
Repayment methods	Capital and interest	Interest only - maximum LTV 75%
Affordability will be calculated according to the repayment method selected.		

AVM CRITERIA*

For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence Level	Maximum Loan Size	Maximum LTV	Confidence Level	Maximum Loan Size	Maximum LTV
6+	£750,000	85%	4+	£300,000	50%
			5+	£300,000	70%

*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information

Fast track legal services available for remortgage applications with no legal fees.

Products												
Category	Product Type	65%	70%	75%	80%	85%	90%	95%	97.5%	Product Fee		
<div>Core</div> <div>90% LTV</div> <div>Max 5x LTI</div>	Maximum loan size	£1,500,000	£1,250,000	£1,000,000	£750,000	£600,000	£500,000	-	-			
	2-year fixed	5.79%	5.89%	5.89%	5.99%	6.49%	7.14%			£1,495		
	5-year fixed	5.89%	5.99%	5.99%	6.14%	6.59%	7.24%			£1,495		
	5-year fixed	£1,000 Cashback	£75k min. loan	6.14%	6.24%	6.24%	6.39%	6.84%	7.49%		£1,495	
	Lifetime Tracker w/o ERC	BBR + 2.55%	BBR + 2.65%	BBR + 2.65%	BBR + 2.95%	BBR + 3.55%	BBR + 3.95%			£1,495		
<div>Fee Assist</div> <div>90% LTV</div> <div>Max 5x LTI</div>	2-year fixed		6.44%	6.54%	6.54%	6.64%	7.14%	7.79%		£0		
	5-year fixed		6.14%	6.24%	6.24%	6.39%	6.89%	7.54%		£0		
	2-year fixed	Valuation Refund*	6.53%	6.63%	6.63%	6.73%	7.23%	7.86%		£0		
	5-year fixed	Valuation Refund*	6.20%	6.30%	6.30%	6.45%	6.95%	7.58%		£0		
	Lifetime Tracker w/o ERC		BBR + 3.15%	BBR + 3.25%	BBR + 3.25%	BBR + 3.55%				£1,495		
<div>LTI Boost**</div> <div>80% LTV</div> <div>Uncapped LTI</div>	2-year fixed		6.19%	6.29%	6.29%	6.39%				£1,495		
	5-year fixed		6.29%	6.39%	6.39%	6.54%				£1,495		
	Lifetime Tracker w/o ERC		BBR + 3.15%	BBR + 3.25%	BBR + 3.25%	BBR + 3.55%				£1,495		
<div>Extra</div> <div>97.5% LTV</div> <div>Max 6.5x LTI</div>	Maximum loan size		-	-	-	£750,000	£650,000	£600,000	£500,000			
	2-year fixed	Extra Plan Highlights:					6.97%	7.72%	7.92%	8.16%	£1,495	
	5-year fixed	(i) AVMs up to 85% for Purchases and Remortgages.					6.79%	7.54%	7.74%	7.97%	£1,495	
	2-year fixed	(ii) Capital raising remortgage up to 97.5% inc. debt consolidation.						8.37%	8.57%	8.81%	£0	
	5-year fixed	(iii) LTIs up to 6.5x income to 97.5% LTV.						7.84%	8.04%	8.27%	£0	

*The valuation will be refunded within 30 days of the completion of the loan
**Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria		
Acceptable adverse	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 24 months Unsatisfied defaults: 0 for balances >£500 in 24 months Satisfied CCJs: 0 for balances >£500 in 24 months Unsatisfied CCJs: 0 for balances >£500 in 24 months Max total CCJ value: Over £5000 by referral Secured arrears: 0 in 24 months and up to date Unsecured arrears: Max Status 2 in 12 months for balances >£500 and UTD Payday loans: 0 in 24 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Extra Products Only: Defaults > £10k by referral only (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum age: 21 years, Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum income for capital repayment: Core: £15,000 main income earner; LTI Boost: £50,000 household income Minimum income for interest only: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement: Work off lower of current income or pension income Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.
		ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2%
		Additional Criteria Self employed: Extra: 1 year trading history, Other plans: 2 years trading history Employed: Minimum time employed of 3 months. Extra: Can consider 1 month by referral First Time Buyers: Accepted Borrowers living with family accepted. Interest only: Not available for LTI Boost or Extra; Unencumbered: Not available for LTI Boost New Build: Extra max LTV: houses - 90%, flats - 85%. Other plans max LTV: houses - 90%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Extra: Available up to 97.5% LTV, Other Plans: Available up to 90% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. Extra Products Only: Borrowers must have permanent right to reside.
		Loan Amount Minimum loan size: £25,000 Unencumbered: For Extra: allowed up to product max loan. For other plans: loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV
		Loan Term Minimum - 5 years ; maximum - 40 years
Repayment methods Capital and interest Interest only - maximum LTV 75% Affordability will be calculated according to the repayment method selected.		

AVM CRITERIA*					
For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence Level	Maximum Loan Size	Maximum LTV	Confidence Level	Maximum Loan Size	Maximum LTV
6+	£750,000	85%	4+	£300,000	50%
			5+	£300,000	70%
* Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.					



Fast track legal services available for remortgage applications with no legal fees.

Products									
Category	Product Type	65%	70%	75%	80%	85%	90%	95%	Product Fee
Core 85% LTV Max 5x LTI	Maximum loan size	£1,500,000	£1,250,000	£1,000,000	£750,000	£600,000			
	2-year fixed	5.99%	6.09%	6.09%	6.19%	6.69%			£1,495
	5-year fixed	6.09%	6.19%	6.19%	6.34%	6.79%			£1,495
	5-year fixed £1,000 Cashback £75k min. loan	6.34%	6.44%	6.44%	6.59%	7.04%			£1,495
	Lifetime Tracker w/o ERC	BBR + 2.75%	BBR + 2.85%	BBR + 2.85%	BBR + 3.15%	BBR + 3.75%			£1,495
Fee Assist 85% LTV Max 5x LTI	2-year fixed	6.64%	6.74%	6.74%	6.84%	7.34%			£0
	5-year fixed	6.34%	6.44%	6.44%	6.59%	7.09%			£0
	2-year fixed Valuation Refund*	6.73%	6.83%	6.83%	6.93%	7.43%			£0
	5-year fixed Valuation Refund*	6.40%	6.50%	6.50%	6.65%	7.15%			£0
	Lifetime Tracker w/o ERC	BBR + 3.35%	BBR + 3.45%	BBR + 3.45%	BBR + 3.75%				£1,495
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	6.39%	6.49%	6.49%	6.59%				£1,495
	5-year fixed	6.49%	6.59%	6.59%	6.74%				£1,495
	Lifetime Tracker w/o ERC	BBR + 3.35%	BBR + 3.45%	BBR + 3.45%	BBR + 3.75%				£1,495
	2-year fixed	Extra Plan Highlights: (i) AVMs up to 85% for Purchases and Remortgages. (ii) Capital raising remortgage up to 95% inc. debt consolidation. (iii) LTIs up to 6.5x income to 95% LTV.				7.17%	7.82%	7.99%	£1,495
	5-year fixed					6.99%	7.63%	7.79%	£1,495
Extra 95% LTV Max 6.5x LTI	2-year fixed						8.47%	8.64%	£0
	5-year fixed Fee assist						7.93%	8.09%	£0
	2-year fixed								£0
	5-year fixed Fee assist								£0
	Lifetime Tracker w/o ERC								£0

*The valuation will be refunded within 30 days of the completion of the loan

**Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria		
Acceptable adverse	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 12 months Unsatisfied defaults: 0 for balances >£500 in 12 months Satisfied CCJs: 0 for balances >£500 in 12 months Unsatisfied CCJs: 0 for balances >£500 in 12 months Max total CCJ value: Over £7500 by referral Secured arrears: 0 in 12 months and up to date Unsecured arrears: Accepted where outstanding arrears being cleared by the mortgage Payday loans: 0 in 12 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months Extra Products Only: Defaults > £10k by referral only (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum age: 21 years Maximum age: Capital Repayment = Loan term to finish by 85th birthday; Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum income for capital repayment: Core: £15,000 main income earner; LTI Boost: £50,000 household income Minimum income for interest only: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement: Work off lower of current income or pension income Bonus/ Overtime/ Commission: Up to 100% can be used if regular and consistent Married / Co-habiting applicants: Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time employed of 3 months. Extra: Can consider 1 month by referral First Time Buyers: Accepted Interest only: Not available for LTI boost or Extra Unencumbered: Not available for LTI Boost New Build: Extra max LTV: houses - 85%, flats - 85%. Other plans max LTV: houses - 85%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Extra: Available up to 95% LTV, Other Plans: Available up to 85% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. Extra Products Only: Borrowers must have permanent right to reside.
Loan Term Minimum - 5 years ; maximum - 40 years	Loan Amount Minimum loan size: £25,000 Unencumbered: For Extra: allowed up to product max loan. For other plans: loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV	

Repayment methods Capital and interest Interest only - maximum LTV 75% Affordability will be calculated according to the repayment method selected.

AVM CRITERIA*

For Extra Plan - Purchase + Remortgage			For All Other Plans - Remortgage Only		
Confidence Level	Maximum Loan Size	Maximum LTV	Confidence Level	Maximum Loan Size	Maximum LTV
6+	£750,000	85%	4+	£300,000	50%
			5+	£300,000	70%

*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information

Fast track legal services available for remortgage applications with no legal fees.

Products						
Category	Product Type	65%	70%	75%	80%	Product Fee
Core 80% LTV Max 5x LTI	2-year fixed	6.54%	6.64%	6.64%	6.74%	£1,495
	5-year fixed	6.64%	6.74%	6.74%	6.89%	£1,495
	5-year fixed <div>£1,000 Cashback</div> <div>£75k min. loan</div>	7.04%	7.14%	7.14%	7.29%	£1,495
	Lifetime Tracker w/o ERC	BBR + 3.29%	BBR + 3.39%	BBR + 3.39%	BBR + 3.69%	£1,495
Fee Assist 80% LTV Max 5x LTI	2-year fixed	7.19%	7.29%	7.29%	7.39%	£0
	5-year fixed	6.89%	6.99%	6.99%	7.14%	£0
	2-year fixed <div>Valuation Refund*</div>	7.34%	7.44%	7.44%	7.54%	£0
	5-year fixed <div>Valuation Refund*</div>	6.99%	7.09%	7.09%	7.24%	£0
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	6.94%	7.04%	7.04%	7.14%	£1,495
	5-year fixed	7.04%	7.14%	7.14%	7.29%	£1,495
	Lifetime Tracker w/o ERC	BBR + 3.89%	BBR + 3.99%	BBR + 3.99%	BBR + 4.29%	£1,495

*The valuation will be refunded within 30 days of the completion of the loan
**Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: Accepted Unsatisfied defaults: 0 for balances >£500 in 6 months Satisfied CCJs: Accepted Unsatisfied CCJs: 0 for balances >£500 in 6 months Max total CCJ value: Not Applicable Secured arrears: 1 in 12 months and 0 in 6 months Unsecured arrears: Accepted where outstanding arrears being cleared by the mortgage Payday loans: 0 in 6 months Discharged DMPs: 0 in 36 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum loan size: £25,000 Maximum loan size*: £1,000,000 £850,000 £750,000 £600,000 *for unencumbered: loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral.	65% 70% 75% 80%	Minimum age: 21 years Maximum age: Capital Repayment = Loan term to finish by 85th birthday Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum income for capital repayment: Core: £15,000 main income earner LTI Boost: £50,000 household income Minimum income for interest only: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement Work off lower of current income or pension income Bonus/ Overtime/ Commission Up to 100% can be used if regular and consistent Married / Co-habiting applicants Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time in employment of 3 months First Time Buyers: 12 months current rental history required (applicants living with family considered by referral) Interest only: Not available for LTI Boost Unencumbered: Not available for LTI Boost New build: Flats to 75% LTV, houses to plan max LTV. N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Available up to 80% LTV - all unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
Loan Term Minimum - 5 years ; maximum - 40 years	Lender fee is excluded from LTV calculation.			

Repayment methods
Capital and interest
Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM CRITERIA* - Remortgage Only			
Confidence Level	Maximum Loan Size	Maximum LTV	*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.
4+	£300,000	50%	
5+	£300,000	70%	

Fast track legal services available for remortgage applications with no legal fees.

Products					
Category	Product Type	65%	70%	75%	Product Fee
Core 75% LTV Max 5x LTI	2-year fixed	7.59%	7.69%	7.69%	£1,495
	5-year fixed	7.69%	7.79%	7.79%	£1,495
	5-year fixed £1,000 Cashback £75k min. loan	8.09%	8.19%	8.19%	£1,495
	Lifetime Tracker w/o ERC	BBR + 4.15%	BBR + 4.25%	BBR + 4.25%	£1,495
Fee Assist 75% LTV Max 5x LTI	2-year fixed	8.24%	8.34%	8.34%	£0
	5-year fixed	7.99%	8.09%	8.09%	£0
	2-year fixed Valuation Refund*	8.39%	8.49%	8.49%	£0
	5-year fixed Valuation Refund*	8.09%	8.19%	8.19%	£0

*The valuation will be refunded within 30 days of the completion of the loan

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: Accepted Unsatisfied defaults: 1 for balances >£500 in 12 months Satisfied CCJs: Accepted Unsatisfied CCJs: 1 for balances >£500 in 12 months Max total CCJ value: Not Applicable Secured arrears: 1 in 12 months and 0 in 3 months Unsecured arrears: Accepted Payday loans: 0 in 3 months Discharged DMPs: Accepted with satisfactory explanation Current DMPs: Accepted if being discharged directly from the mortgage proceeds & satisfactory explanation. Bankruptcies / IVAs: 0 in 72 months (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum loan size: £25,000 Maximum loan size*: £750,000 £650,000 £500,000 *for unencumbered: loan sizes are capped at £500,000 Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV calculation.	65% 70% 75%	Minimum age: 21 years Maximum age: Loan term to finish by 85th birthday Maximum number of applicants: 2 Minimum income: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement Work off lower of current income or pension income Bonus/ Overtime/ Commission Up to 100% can be used if regular and consistent Married / Co-habiting applicants Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time in employment of 3 months First Time Buyers: Not accepted Interest only: Not available New build: Flats and houses to plan max LTV. N.b. valuation is the lower of OMV or purchase price net of builder deposits. Debt consolidation: Available up to 75% LTV - all unsecured debts are paid directly from BACS. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
Repayment methods Capital and interest				
Affordability will be calculated according to the repayment method selected.				

AVM CRITERIA* - Remortgage Only			
Confidence Level	Maximum Loan Size	Maximum LTV	* Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds.
4+	£300,000	50%	
5+	£300,000	70%	

Fixed rate products revert to BBR + 4.99%
Please refer to our full Criteria Guide for further information

Fast track legal services available for remortgage applications with no legal fees.

Products				
Category	Product Type	75% OMV	Product Fee	
Right to Buy - Purchase Only	2-year fixed	6.54%	£1,495	
	5-year fixed	6.49%	£1,495	
	5-year fixed <div>£1,000 Cashback</div> <div>£75k min. loan</div>	6.74%	£1,495	
	2-year fixed <div>Fee assist</div>	7.14%	£0	
	5-year fixed <div>Fee assist</div>	6.84%	£0	
	2-year fixed <div>Fee assist</div> <div>Valuation Refund*</div>	7.29%	£0	
	5-year fixed <div>Fee assist</div> <div>Valuation Refund*</div>	6.94%	£0	
	<div>75% LTV</div> <div>Max 5x LTI</div>			

*The valuation will be refunded within 30 days of the completion of the loan

Key criteria					
Acceptable adverse		Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults:	0 for balances >£500 in 12 months	Minimum loan size: £25,000	75%	Minimum age: 21 years	Application fee: £199
Unsatisfied defaults:	0 for balances >£500 in 12 months			Maximum age: Loan term to finish by 85th birthday	For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.
Satisfied CCJs:	0 for balances >£500 in 12 months	Maximum loan size*: £500,000	75%	Maximum number of applicants: 2	ERCs
Unsatisfied CCJs:	0 for balances >£500 in 12 months			Minimum income:	2yr fix 2%/1%
Max total CCJ value:	Over £7500 by referral	*Loans over £500,000 considered by referral	75%	£15,000 main income earner	5yr fix 5%/5%/4%/3%/2%
Secured arrears:	0 in 12 months and up to date			Over 10 years from retirement:	Additional Criteria
Unsecured arrears:	Accepted if up to date			Work off current income with proof of pension e.g. payslip showing pension deduction	Self employed: Minimum 1 year trading history
Payday loans:	0 in 12 months			Within 10 years of retirement	Employed: Minimum time in employment of 3 months
Discharged DMPs:	0 in 72 months			Work off lower of current income or pension income	First Time Buyers: Accepted
Current DMPs:	Not accepted			Bonus/ Overtime/ Commission	Interest only: Not available
Bankruptcies / IVAs:	0 in 72 months			Up to 100% can be used if regular and consistent	Rental Payments: Last 12 months required
(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).				Married / Co-habiting applicants	Council Flats: Accepted up to 4 stories with minimum property value of £200,000 up to 65% LTV. 5 stories or more with a lift considered by referral
				Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	Legal Services: Dual representation available exclusively through our closed panel of solicitors.
				Key RTB Criteria	Debt consolidation: Not permitted.
Loan Term		Location			
Minimum - 5 years ; maximum - 40 years		England and Isle of Wight Only		Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.	
		Lower of 100% of discounted purchase price or 75% of the OMV			

Repayment methods Capital and interest Affordability will be calculated according to the repayment method selected.

Fast track legal services available for remortgage applications with no legal fees.

Products					
Category	Product Type	90% LSV	95% LSV	100% LSV	Product Fee
Shared Ownership - Purchases & Remortgages	2-year fixed	6.24%	6.34%	6.74%	£1,495
	5-year fixed	6.09%	6.19%	6.59%	£1,495
	5-year fixed <div>£1,000 Cashback</div> <div>£75k min. loan</div>	6.34%	6.44%	6.84%	£1,495
	2-year fixed <div>Fee assist</div>	6.84%	6.94%	7.34%	£0
	5-year fixed <div>Fee assist</div>	6.34%	6.44%	6.84%	£0
	2-year fixed <div>Fee assist</div> <div>Valuation Refund*</div>	6.99%	7.09%	7.49%	£0
	5-year fixed <div>Fee assist</div> <div>Valuation Refund*</div>	6.44%	6.54%	6.94%	£0
	<div>75% LTV</div> <div>Max 5x LTI</div>				

*The valuation will be refunded within 30 days of the completion of the loan

Key criteria					
Acceptable adverse		Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults:	0 for balances >£500 in 12 months	Minimum loan size: £25,000		Minimum age: 21 years	Application fee: £199
Unsatisfied defaults:	0 for balances >£500 in 12 months			Maximum age: Loan term to finish by 85th birthday	For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.
Satisfied CCJs:	0 for balances >£500 in 12 months	Maximum loan size*: £450,000 (London) £400,000 (outside of London) *Loans over £450,000 considered by referral	75%	Maximum number of applicants: 2	
Unsatisfied CCJs:	0 for balances >£500 in 12 months			Minimum income:	2yr fix 2%/1%
Max total CCJ value:	Over £7500 by referral			£15,000 main income earner	5yr fix 5%/5%/4%/3%/2%
Secured arrears:	0 in 12 months and up to date		75%	Over 10 years from retirement:	Additional Criteria
Unsecured arrears:	Accepted if up to date			Work off current income with proof of pension e.g. payslip showing pension deduction	
Payday loans:	0 in 12 months			Within 10 years of retirement	Employed: Minimum time in employment of 3 months
Discharged DMPs:	0 in 72 months			Work off lower of current income or pension income	First Time Buyers: Accepted
Current DMPs:	Not accepted			Bonus/ Overtime/ Commission	Interest only: Not available
Bankruptcies / IVAs:	0 in 72 months			Up to 100% can be used if regular and consistent	Affordability: Rental payment to be factored in
(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).		Fees associated with the mortgage which are detailed in our ESIS and Mortgage Offer can be added to the loan up to a max of the lower of 95% Loan to Share Value or 75% of the OMV		Married / Co-habiting applicants	New build: Flats up 75% LTV, houses up to plan max LTV
		Key Shared Ownership Criteria		Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	Legal Services: Dual representation available exclusively through our closed panel of solicitors.
Loan Term		1. Up to 100% of shares being purchased up to a maximum of 75% of OMV			Debt consolidation: Not permitted.
Minimum - 5 years ; maximum - 40 years		2. Minimum/maximum share: 25%/75%			Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
Location		3. Solicitors to confirm that the lease meets our requirements including a Mortgage Protection Clause and the ability to staircase to 100%			
1. England, Wales and Isle of Wight Only		4. Like for like remortgages accepted where applicants have owned their share of the property for at least 12 month			
2. Available for shared ownership schemes registered in England and Wales with the Homes Community Agency (Homes England) and the Welsh Assembly (Shared Ownership Wales)		5. Capital raising not permitted other than for transfer of equity transactions or staircasing			
Repayment methods		Capital and interest		Affordability will be calculated according to the repayment method selected.	

Credit Tiers

	Premier	Platinum	Prime Plus	Prime	Near Prime	Right to Buy (Prime Plus)	Shared Ownership (Prime Plus)
Satisfied Defaults	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted	0 > £500 in 12 months	0 > £500 in 12 months
Unsatisfied Defaults	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	0 > £500 in 6 months	1 > £500 in 12 months	0 > £500 in 12 months	0 > £500 in 12 months
Satisfied CCJs	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted	0 > £500 in 12 months	0 > £500 in 12 months
Unsatisfied CCJs	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	0 > £500 in 6 months	1 > £500 in 12 months	0 > £500 in 12 months	0 > £500 in 12 months
Max CCJ Value	£5,000	Over £5,000 by referral	Over £7,500 by referral	Not applicable	Not applicable	Over £7,500 by referral	Over £7,500 by referral
Secured Arrears	0 in 36 months and up to date	0 in 24 months and up to date	0 in 12 months and up to date	1 in 12, none in 6 months	1 in 12, none in 3 months	0 in 12 months and up to date	0 in 12 months and up to date
Unsecured Arrears	1 in 12 months > £500 and up to date	2 in 12 months > £500 and up to date	Accepted when being cleared by the mortgage	Accepted when being cleared by the mortgage	Accepted	Accepted if up to date	Accepted if up to date
Payday / High Interest / Short Term Loans	0 in 36 months	0 in 24 months	0 in 12 months	0 in 6 months	0 in 3 months	0 in 12 months	0 in 12 months
Discharged DMPs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 36 months	Accepted with satisfactory explanation	0 in 72 months	0 in 72 months
Current DMPs	Not accepted	Not accepted	Not accepted	Not accepted	Accepted if discharged from mortgage proceeds	Not accepted	Not accepted
Bankruptcies/IVAs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months

(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).