


Intermediaries only.
Correct as of: 5 September 2025

A large, glowing lightbulb is centered in the image. The lightbulb is illuminated from within, casting a warm, yellow glow. The text "PRODUCT GUIDE." is overlaid on the lightbulb in a large, bold, black, sans-serif font. The text is positioned in the upper half of the lightbulb, with "PRODUCT" on the top line and "GUIDE." on the bottom line.

PRODUCT GUIDE.

Residential

PRECISE.

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TIER 0 PRODUCTS.

ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

Defaults: 0 in 24 months

CCJ: 0 in 72 months

Mortgage and secured loan arrears: 0 in 12 months, 1 in 36 months (worst status)

Unsecured arrears: 1 in 12, 2 in 36 months

DMP: If satisfied more than 36 months ago, can be considered up to 95% LTV.

If in an active or satisfied DMP less than 36 months ago, can be considered up to 85% LTV.

DMPs must have been active for a minimum of 12 months. No minimum period of activity for satisfied DMPs. Debt Arrangement Schemes (DAS) accepted and treated in the same way as a Debt Management Plan (DMP)

Please note all products are subject to our internal credit scoring.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
55%	2-year fixed	4.76%	1.00%	-	4%, 3%	BBR + 3.00%	CBS15
	5-year fixed	4.82%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS18
65%	2-year fixed	4.80%	1.00%	-	4%, 3%	BBR + 3.00%	CBS21
		4.90%	£1,495	-	4%, 3%	BBR + 3.00%	CBS22
	5-year fixed	4.86%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS24
		4.89%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS25
75%	2-year fixed	4.89%	1.00%	-	4%, 3%	BBR + 3.00%	CBS27
		4.99%	£1,495	-	4%, 3%	BBR + 3.00%	CBS28
		5.44%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBS29
	5-year fixed	4.95%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS30
		4.98%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS31
		5.08%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS32
80%	2-year fixed	5.10%	1.00%	-	4%, 3%	BBR + 3.00%	CBS33
		5.20%	£1,495	-	4%, 3%	BBR + 3.00%	CBS34
		5.65%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBS35
	5-year fixed	5.16%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS36
		5.19%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS37
		5.29%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS38

PRECISE.

TIER 0 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
85%	2-year fixed	5.15%	1.00%	-	4%, 3%	BBR + 3.00%	CBS39
		5.25%	£1,495	-	4%, 3%	BBR + 3.00%	CBS40
		5.70%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBS41
	5-year fixed	5.21%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS42
		5.24%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS43
		5.34%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS44
90%	2-year fixed	5.70%	1.00%	-	4%, 3%	BBR + 3.25%	CBS45
		5.80%	£1,495	-	4%, 3%	BBR + 3.25%	CBS46
		6.25%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.25%	CBS47
	5-year fixed	5.76%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBS48
		5.79%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBS49
		5.89%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBS50
95%	2-year fixed	6.07%	1.00%	Min loan £50,000	4%, 3%	BBR + 3.25%	CBS51
		6.17%	£1,495	Min loan £75,000	4%, 3%	BBR + 3.25%	CBS52
		6.62%	£0	Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000	4%, 3%	BBR + 3.25%	CBS53
	5-year fixed	6.13%	1.00%	Min loan £50,000	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBS54
		6.16%	£1,495	Min loan £75,000	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBS55
		6.26%	£0	Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBS56

PRECISE.

TIER 1 PRODUCTS.

ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

Defaults: 0 in 24 months

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Unsecured arrears: Not counted but may affect credit score

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LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
55%	2-year fixed	4.81%	1.00%	-	4%, 3%	BBR + 3.00%	CBS57
	5-year fixed	4.87%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS60
65%	2-year fixed	4.85%	1.00%	-	4%, 3%	BBR + 3.00%	CBS63
		4.95%	£1,495	-	4%, 3%	BBR + 3.00%	CBS64
	5-year fixed	4.91%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS66
		4.94%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS67
75%	2-year fixed	4.94%	1.00%	-	4%, 3%	BBR + 3.00%	CBS69
		5.04%	£1,495	-	4%, 3%	BBR + 3.00%	CBS70
		5.49%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBS71
	5-year fixed	5.00%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS72
		5.03%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS73
		5.13%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS74

PRECISE.

TIER 1 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
80%	2-year fixed	5.15%	1.00%	-	4%, 3%	BBR + 3.00%	CBS75
		5.25%	£1,495	-	4%, 3%	BBR + 3.00%	CBS76
		5.70%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBS77
	5-year fixed	5.21%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS78
		5.24%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS79
		5.34%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS80
85%	2-year fixed	5.20%	1.00%	-	4%, 3%	BBR + 3.00%	CBS81
		5.30%	£1,495	-	4%, 3%	BBR + 3.00%	CBS82
		5.75%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBS83
	5-year fixed	5.26%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS84
		5.29%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS85
		5.39%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBS86
90%	2-year fixed	5.75%	1.00%	-	4%, 3%	BBR + 3.25%	CBS87
		5.85%	£1,495	-	4%, 3%	BBR + 3.25%	CBS88
		6.30%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.25%	CBS89
	5-year fixed	5.81%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBS90
		5.84%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBS91
		5.94%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBS92
95%	2-year fixed	6.12%	1.00%	Min loan £50,000	4%, 3%	BBR + 3.25%	CBS93
		6.22%	£1,495	Min loan £75,000	4%, 3%	BBR + 3.25%	CBS94
		6.67%	£0	Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000	4%, 3%	BBR + 3.25%	CBS95
	5-year fixed	6.18%	1.00%	Min loan £50,000	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBS96
		6.21%	£1,495	Min loan £75,000	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBS97
		6.31%	£0	Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000	4%, 4%, 3%, 3%, 2%	BBR + 3.25%	CBS98

PRECISE.

TIER 2 PRODUCTS.

ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

Defaults: 0 in 24 months

CCJ: 0 in 24 months

Mortgage and secured loan arrears: 0 in 12 months, 1 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

DMP: If satisfied more than 36 months ago, can be considered up to 95% LTV.

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DMPs must have been active for a minimum of 12 months. No minimum period of activity for satisfied DMPs. Debt Arrangement Schemes (DAS) accepted and treated in the same way as a Debt Management Plan (DMP).

Please note all products are subject to our internal credit scoring.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
55%	2-year fixed	4.91%	1.00%	-	4%, 3%	BBR + 3.00%	CBS99
	5-year fixed	4.97%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT03
65%	2-year fixed	4.95%	1.00%	-	4%, 3%	BBR + 3.00%	CBT06
		5.05%	£1,495	-	4%, 3%	BBR + 3.00%	CBT07
	5-year fixed	5.01%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT09
		5.04%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT10
75%	2-year fixed	5.04%	1.00%	-	4%, 3%	BBR + 3.00%	CBT12
		5.14%	£1,495	-	4%, 3%	BBR + 3.00%	CBT13
		5.59%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBT14
	5-year fixed	5.10%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT15
		5.13%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT16
		5.23%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT17

PRECISE.

TIER 2 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
80%	2-year fixed	5.25%	1.00%	-	4%, 3%	BBR + 3.00%	CBT18
		5.35%	£1,495	-	4%, 3%	BBR + 3.00%	CBT19
		5.80%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBT20
	5-year fixed	5.31%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT21
		5.34%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT22
		5.44%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT23
85%	2-year fixed	5.30%	1.00%	-	4%, 3%	BBR + 3.00%	CBT24
		5.40%	£1,495	-	4%, 3%	BBR + 3.00%	CBT25
		5.85%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBT26
	5-year fixed	5.36%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT27
		5.39%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT28
		5.49%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT29
90%	2-year fixed	5.85%	1.00%	-	4%, 3%	BBR + 3.50%	CBT30
		5.95%	£1,495	-	4%, 3%	BBR + 3.50%	CBT31
		6.40%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.50%	CBT32
	5-year fixed	5.91%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBT33
		5.94%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBT34
		6.04%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBT35
95%	2-year fixed	6.22%	1.00%	Min loan £50,000	4%, 3%	BBR + 3.50%	CBT36
		6.32%	£1,495	Min loan £75,000	4%, 3%	BBR + 3.50%	CBT37
		6.77%	£0	Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000	4%, 3%	BBR + 3.50%	CBT38
	5-year fixed	6.28%	1.00%	Min loan £50,000	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBT39
		6.31%	£1,495	Min loan £75,000	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBT40
		6.41%	£0	Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBT41

PRECISE.

TIER 3 PRODUCTS.

ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

Defaults: 2 in 24 months (max £1,500 in 12 months, unlimited thereafter)

CCJ: 1 in 24 months (max £1,000 in 12 months or £2,500 in 24 months)

Mortgage and secured loan arrears: 1 in 12 months, 3 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

DMP: If satisfied more than 36 months ago, can be considered up to 95% LTV.

If in an active or satisfied DMP less than 36 months ago, can be considered up to 85% LTV.

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LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
55%	2-year fixed	5.31%	1.00%	-	4%, 3%	BBR + 3.00%	CBT42
	5-year fixed	5.37%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT45
65%	2-year fixed	5.35%	1.00%	-	4%, 3%	BBR + 3.00%	CBT48
		5.45%	£1,495	-	4%, 3%	BBR + 3.00%	CBT49
	5-year fixed	5.41%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT51
		5.44%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT52
75%	2-year fixed	5.44%	1.00%	-	4%, 3%	BBR + 3.00%	CBT54
		5.54%	£1,495	-	4%, 3%	BBR + 3.00%	CBT55
		5.99%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBT56
	5-year fixed	5.50%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT57
		5.53%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT58
		5.63%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT59

PRECISE.

TIER 3 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
80%	2-year fixed	5.65%	1.00%	-	4%, 3%	BBR + 3.00%	CBT60
		5.75%	£1,495	-	4%, 3%	BBR + 3.00%	CBT61
		6.20%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBT62
	5-year fixed	5.71%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT63
		5.74%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT64
		5.84%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT65
85%	2-year fixed	5.70%	1.00%	-	4%, 3%	BBR + 3.00%	CBT66
		5.80%	£1,495	-	4%, 3%	BBR + 3.00%	CBT67
		6.25%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBT68
	5-year fixed	5.76%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT69
		5.79%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT70
		5.89%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT71
90%	2-year fixed	6.25%	1.00%	-	4%, 3%	BBR + 3.50%	CBT72
		6.35%	£1,495	-	4%, 3%	BBR + 3.50%	CBT73
		6.80%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.50%	CBT74
	5-year fixed	6.31%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBT75
		6.34%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBT76
		6.44%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBT77
95%	2-year fixed	6.62%	1.00%	Min loan £50,000	4%, 3%	BBR + 3.50%	CBT78
		6.72%	£1,495	Min loan £75,000	4%, 3%	BBR + 3.50%	CBT79
		7.17%	£0	Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000	4%, 3%	BBR + 3.50%	CBT80
	5-year fixed	6.68%	1.00%	Min loan £50,000	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBT81
		6.71%	£1,495	Min loan £75,000	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBT82
		6.81%	£0	Refund of Valuation (Max £630) + £300 cashback, Min loan £50,000	4%, 4%, 3%, 3%, 2%	BBR + 3.50%	CBT83

PRECISE.

TIER 4 PRODUCTS.

ACCEPTABLE ADVERSE.

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55%	2-year fixed	5.66%	1.00%	-	4%, 3%	BBR + 3.00%	CBT84
	5-year fixed	5.72%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT87
65%	2-year fixed	5.70%	1.00%	-	4%, 3%	BBR + 3.00%	CBT90
		5.80%	£1,495	-	4%, 3%	BBR + 3.00%	CBT91
	5-year fixed	5.76%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT93
		5.79%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT94
75%	2-year fixed	5.79%	1.00%	-	4%, 3%	BBR + 3.00%	CBT96
		5.89%	£1,495	-	4%, 3%	BBR + 3.00%	CBT97
		6.34%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBT98
	5-year fixed	5.85%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBT99
		5.88%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU01
		5.98%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU02

PRECISE.

TIER 4 PRODUCTS.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
80%	2-year fixed	6.00%	1.00%	-	4%, 3%	BBR + 3.00%	CBU03
		6.10%	£1,495	-	4%, 3%	BBR + 3.00%	CBU04
		6.55%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBU05
	5-year fixed	6.06%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU06
		6.09%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU07
		6.19%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU08
85%	2-year fixed	6.05%	1.00%	-	4%, 3%	BBR + 3.00%	CBU09
		6.15%	£1,495	-	4%, 3%	BBR + 3.00%	CBU10
		6.60%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBU11
	5-year fixed	6.11%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU12
		6.14%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU13
		6.24%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU14

PRECISE.

TIER 5 PRODUCTS.

ACCEPTABLE ADVERSE.

Defaults, CCJs or secured arrears recorded 3 months before application are not accepted.

Defaults: 5 in 24 months

CCJ: 3 in 24 months

Mortgage and secured loan arrears: 1 in 12 months, 3 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

DMP: If satisfied more than 36 months ago, can be considered up to 95% LTV.

If in an active or satisfied DMP less than 36 months ago, can be considered up to 85% LTV.

DMPs must have been active for a minimum of 12 months. No minimum period of activity for satisfied DMPs. Debt Arrangement Schemes (DAS) accepted and treated in the same way as a Debt Management Plan (DMP).

Please note all products are subject to our internal credit scoring.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
55%	2-year fixed	5.96%	1.00%	-	4%, 3%	BBR + 3.00%	CBU15
	5-year fixed	6.02%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU18
65%	2-year fixed	6.00%	1.00%	-	4%, 3%	BBR + 3.00%	CBU21
		6.10%	£1,495	-	4%, 3%	BBR + 3.00%	CBU22
	5-year fixed	6.06%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU24
		6.09%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU25
75%	2-year fixed	6.09%	1.00%	-	4%, 3%	BBR + 3.00%	CBU27
		6.19%	£1,495	-	4%, 3%	BBR + 3.00%	CBU28
		6.64%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBU29
	5-year fixed	6.15%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU30
		6.18%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU31
		6.28%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU32
80%	2-year fixed	6.30%	1.00%	-	4%, 3%	BBR + 3.00%	CBU33
		6.40%	£1,495	-	4%, 3%	BBR + 3.00%	CBU34
		6.85%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 3%	BBR + 3.00%	CBU35
	5-year fixed	6.36%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU36
		6.39%	£1,495	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU37
		6.49%	£0	Refund of Valuation (Max £630) + £300 cashback	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CBU38

PRECISE.

KEY INFORMATION.

LOAN AMOUNTS AND LTV LIMITS.

Min loan size: £25,001 (unless otherwise specified)

Capital Repayment:

£5m up to **85% LTV**

£3m up to **90% LTV**

£2m up to **95% LTV**

Interest only:

£1m up to **65% LTV**

Part and Part*:

£1m up to **70% LTV**

£750K up to **75% LTV**

Remortgages with Debt Consolidation is limited to 90% LTV

Studio Flats: Purchase and Remortgage is limited up to 70% LTV

New Build: Purchase and Remortgage is limited up to 85% LTV

***Noting:** Interest only element cannot exceed 50% LTV

APPLICANT.

Min age: 21 years

Max age: 75 where proof of retirement is supplied

Max number of applicants: 2

Min income: £15,000 (primary applicant)

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.

REPAYMENT METHODS.

Capital repayment: Max up to 95% LTV

Interest only: Max 65% LTV

Part and part: Max 75% LTV, interest only element cannot exceed 50% LTV

Affordability calculated on the selected repayment method. If an interest only element applies, a suitable repayment vehicle must be in place.

Suitable repayment vehicles:

- Sale of the mortgaged property
- Sale of an additional property
- Savings or investments
- Pension

The value of the repayment vehicle at application must cover the interest only loan amount (inclusive of fees) at mortgage term end.

TERM.

Min: 5 years

Max: 35 years

RIGHT TO BUY.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2-year fixed	6.79%	£0	Up to 90% of discounted purchase price (plus lender fees)	4%, 3%	BBR + 3.00%	RTB97
		6.29%	1.00%		4%, 3%	BBR + 3.00%	RTB98
	5-year fixed	6.04%	£0		4%, 4%, 3%, 3%, 2%	BBR + 3.00%	RTB99
		5.84%	1.00%		4%, 4%, 3%, 3%, 2%	BBR + 3.00%	RTC01
	2-year fixed	6.89%	£0	Up to 100% of discounted purchase price (plus lender fees)	4%, 3%	BBR + 3.00%	RTC02
		6.39%	1.00%		4%, 3%	BBR + 3.00%	RTC03
	5-year fixed	6.14%	£0		4%, 4%, 3%, 3%, 2%	BBR + 3.00%	RTC04
		5.94%	1.00%		4%, 4%, 3%, 3%, 2%	BBR + 3.00%	RTC05

HELP TO BUY PURCHASE.

WALES ONLY.

All products shown below are available for new build properties on the Help to Buy Wales equity loan scheme. Maximum loan and LTV are determined by the amount of the equity loan.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2-year fixed	6.93%	£0	Refund of valuation (max £630)	4%, 3%	BBR + 3.00%	HBB83
	5-year fixed	6.57%	£0		4%, 4%, 3%, 3%, 2%	BBR + 3.00%	HBB84

HELP TO BUY REMORTGAGE.

ENGLAND, WALES AND SCOTLAND.

All products shown below are available for properties originally purchased on any Help to Buy equity loan scheme. Maximum loan and LTV are determined by the amount of the equity loan.

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2-year fixed	7.03%	£0	Refund of valuation (max £630)	4%, 3%	BBR + 3.00%	HBB85
	5-year fixed	6.57%	£0		4%, 4%, 3%, 3%, 2%	BBR + 3.00%	HBB86

PRECISE.

RIGHT TO BUY AND HELP TO BUY KEY CRITERIA.

ACCEPTABLE ADVERSE.

Defaults: 0 in 24 months

CCJ: 0 in 24 months

Mortgage and secured loan arrears: 0 in 12 months, 1 in 36 months (worst status)

Unsecured arrears: Not counted but may affect credit score

DMPs/DASs: 0 in 36 months

Applicant must not have any defaults, CCJs or secured arrears recorded in the three months before application.

LOAN AMOUNTS AND LTV LIMITS.

Min loan size: £25,001

Max loan sizes:

Right to Buy (purchase only):

£750,000 up to 75% LTV

Help to Buy Wales (Purchase): £225,000 up to 75% LTV

Help to Buy England, Wales and Scotland (Remortgage):

£750,000 up to 75%LTV

APPLICANT.

Min age: 21 years

Max age: 75 where proof of retirement is supplied

Max number of applicants: 2

Min income: £15,000 (primary applicant)

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.

REPAYMENT METHODS.

Capital and interest only.

TERM.

Min: 5 years

Max: 35 years

RIGHT TO BUY ELIGIBILITY.

Available for house purchases in England only, flats are not acceptable.

Products available at both 90% and 100% of the discounted purchase price (plus lender fees) provided the loan doesn't exceed 75% of the open market value of the property, as determined by one of our panel surveyors.

Only Right to Buy schemes operated by recognised local authorities or housing associations are acceptable. Standard lending criteria applies in addition to the requirements detailed above.

Visit <https://www.gov.uk/right-to-buy-buying-your-council-home> for more information on eligibility.

HELP TO BUY ELIGIBILITY.

Help to Buy purchase (Wales)

Maximum property value: £300,000

Customers will need to provide a minimum 5% deposit from their own resources.

Help to Buy remortgage (England, Scotland, Wales)

We accept applications on the Help to Buy England 2021-2023, Help to Buy Wales and Help to Buy Scotland shared equity schemes.

For full details of the Help to Buy schemes visit:

- <https://www.gov.uk/help-to-buy-equity-loan> for England
- <https://gov.wales/help-buy-wales> for Wales or
- <https://www.mygov.scot/help-to-buy> for Scotland.

PRECISE.

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
£300,000	£485	£770
£350,000	£525	£815
£400,000	£560	£900
£450,000	£590	£955
£500,000	£630	£1,045
£600,000	£695	£1,105
£700,000	£750	£1,155
£800,000	£810	£1,205
£900,000	£920	£1,255
£1,000,000	£975	£1,405
£1,000,000+	Refer to the residential calculator.	

OTHER FEES.

Standard valuation and assessment fee is payable on application to Precise Mortgages for all products. The amount charged includes both fees. The valuation fee is refundable if the valuation is not carried out.

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.

Precise Mortgages is a trading name of Charter Court Financial Services Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Firm Reference Number 494549). Registered in England and Wales with company number 06749498. Registered office: 2 Charter Court, Broadlands, Wolverhampton WV10 6TD.

PRECISE.

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