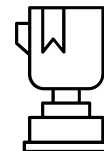


Residential Second Charge Loans

PRODUCT GUIDES



**Best Second Charge Lender Mortgage
Strategy Awards 2025**

**Short-Term Lender of the Year Financial
Reporter Awards 2025**

**Best Second Mortgage Lender What
Mortgage Awards 2025**

**Best Product Range Second Charge
National Mortgage Awards 2024**

**Best Second Mortgage Lender What
Mortgage Awards 2024**

**Best Lender for Second Charge Loans
Financial Reporter Awards 2024**

**Best Second Mortgage Lender Personal
Finance Awards 2024**

Residential Second Charge Loans

Super Prime

Max LTV Max Loan	60% £10K to £1M	65% £10K to £1M	70% £10K to £1M	75% £10K to £1M	80% £10K to £1M	85% £10K to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+3.24%	+3.24%	+3.54%	+4.04%	+5.24%	+6.54%	-	3%, 2%
2 Yr Fix	5.89%	5.89%	6.09%	6.44%	7.34%	8.34%	9.14%	3%, 2%
3 Yr Fix	5.79%	5.79%	6.04%	6.39%	7.24%	8.24%	9.04%	3%, 2%, 2%
5 Yr Fix	5.39%	5.69%	5.69%	5.99%	6.80%	6.85%	8.39%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	6.35%	6.35%	6.69%	6.69%	7.49%	7.59%	8.89%	

Prime Plus

Max LTV Max Loan	60% £10k to £1M	65% £10K to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £10k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+3.84%	+3.84%	+3.84%	+4.14%	+5.44%	+6.64%	-	3%, 2%
2 Yr Fix	6.49%	6.49%	6.49%	6.54%	7.54%	8.44%	9.24%	3%, 2%
3 Yr Fix	6.39%	6.39%	6.39%	6.49%	7.44%	8.34%	9.14%	3%, 2%, 2%
5 Yr Fix	5.99%	5.99%	5.99%	6.15%	6.90%	6.95%	8.49%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	6.95%	6.95%	6.95%	7.00%	7.69%	7.79%	8.99%	

Prime

Max LTV Max Loan	60% £10k to £1M	65% £10k to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £10k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+4.84%	+4.84%	+4.84%	+5.14%	+5.64%	+6.94%	-	3%, 2%
2 Yr Fix	7.49%	7.49%	7.49%	7.84%	8.74%	9.69%	10.19%	3%, 2%
3 Yr Fix	7.39%	7.39%	7.39%	7.74%	8.64%	9.67%	10.17%	3%, 2%, 2%
5 Yr Fix	6.34%	6.34%	6.44%	6.60%	7.35%	7.85%	8.89%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.00%	7.00%	7.00%	7.24%	8.14%	8.69%	9.39%	

Reversionary Rates: BBR +5.00% < 75% and BBR +5.25% > 75%. Follow the BoE rate at the stated margin.

Lifetime tracker rates: Follow the BoE rate at the stated margin.

Loan sizes above £500K: ERC plans only

Residential Second Charge Loans

Near Prime

Max LTV Max Loan	60% £10k to £1M	65% £10k to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £25k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+5.04%	+5.04%	+5.04%	+5.64%	+6.84%	+8.14%	-	3%, 2%
2 Yr Fix	8.79%	8.79%	8.79%	8.89%	9.64%	10.85%	-	3%, 2%
3 Yr Fix	8.69%	8.69%	8.69%	8.79%	9.54%	10.83%	-	3%, 2%, 2%
5 Yr Fix	7.49%	7.49%	7.49%	7.65%	8.50%	9.20%	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.85%	7.85%	7.85%	8.29%	9.29%	9.84%	-	

Specialist

Max LTV Max Loan	60% £10k to £1M	65% £10K to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £25k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+5.24%	+5.24%	+5.24%	+5.74%	+6.94%	-	-	3%, 2%
2 Yr Fix	8.99%	8.99%	8.99%	9.19%	9.94%	-	-	3%, 2%
3 Yr Fix	8.89%	8.89%	8.89%	8.99%	9.74%	-	-	3%, 2%, 2%
5 Yr Fix	7.69%	7.69%	7.69%	7.85%	8.70%	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	8.05%	8.05%	8.05%	8.49%	9.49%	-	-	

Reversionary Rates: BBR +5.00% < 75% and BBR +5.25% > 75%. Follow the BoE rate at the stated margin.

Lifetime tracker rates: Follow the BoE rate at the stated margin.

Loan sizes above £500K: ERC plans only

Residential Second Charge Loans

Key Criteria Highlights

Status Definition

	Super Prime		Prime Plus		Prime		Near Prime	Specialist
	< 85%	> 85%	< 85%	> 85%	< 85%	> 85%	85%	80%
Unsecured	UTD	UTD	UTD	UTD	Ignore if Consolidating	UTD	Ignore if Consolidating	Ignore if Consolidating
Secured Loans and Mortgages	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 1 in 12	0 in 3 0 in 12	0 in 3 1 in 12	0 in 3 2 in 12
CCJs	0 in 48	0 in 48	0 in 24	0 in 36	1 in 24	0 in 36	1 in 24	2 in 24
Defaults	0 in 48	0 in 48	0 in 24	0 in 36	1 in 24	0 in 36	1 in 24	2 in 24

Income

	<85%	>85%
Minimum Income	£15K	£15K
Minimum Valuation	£90K	£150K
LTI	Up to 6x	5x Max
DTI	45%	
Self Employed	2 years accounts required see cirteria guide for details	

Fees

Type	Max			
Product Fee	<£60k-£595	<£125k-£995	<£500k-£1495	<£1m-£2995
Broker Fee	£5k or 12.5%			

Applicant Profile

	Min	Max
Age	18	85
Term	3	30

United Trust Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Member of UK Finance. Registered in England and Wales number 549690. 1 Ropemaker Street, London EC2Y 9AW.

This information is strictly for the use of professional intermediaries only.

24044 MORTG.2nd CHARGE PROD.GUIDE 12.01.26