

Intermediary Product Guide



Unique Selling Points

- No maximum age
- No minimum income
- Up to 4 applicants (utilising all incomes)
- Gifted deposits
- Lending in/into retirement permitted
- JBSP across all products - no further LTV caps applied
- Complex incomes accepted
- Latest years income considered
- Benefit incomes accepted
- Applicants residing in all countries considered
- All foreign currencies considered
- 4.5x income multiple cap (no cap on £ for £ remortgages)
- Range of construction types accepted
- New build houses up to 90% LTV/Flats up to 80%*
- No minimum equity for IO applications (sale of property permitted)

If you currently have a case ongoing and would like to change to a different product, please inform our Mortgage Admin Team via email.

If the case is currently with an underwriter the application fee of £125.00 will be charged to instruct the product switch.

*LTV product restrictions apply.



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[Our Product Range](#)

Residential Fixed

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
10252	4.99% Residential Five Year Fixed (until 30/04/2031)	4.99%	£25,000 – £1,000,000	6.70%	60%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£999 arrangement fee	8.09%
10249	5.10% Residential Five Year Fixed (until 30/04/2031)	5.10%	£25,000 – £1,000,000	6.80%	75%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£999 arrangement fee	8.09%
10250	5.20% Residential Five Year Fixed (until 30/04/2031)	5.20%	£25,000 – £1,000,000	6.80%	90%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£999 arrangement fee	8.09%
10259	4.80% Residential Two Year Fixed	4.80%	£25,000 – £1,000,000	7.60%	65%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£499 arrangement fee	8.09%
10261	4.99% Residential Two Year Fixed	4.99%	£25,000 – £1,000,000	7.70%	90%	Purchase & Remortgage	ERC: 3% of the current balance for the first year, 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£499 arrangement fee	8.09%
10260	4.90% Residential Two Year Fixed	4.90%	£25,000 – £1,000,000	7.60%	75%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£499 arrangement fee	8.09%

Residential products are not eligible for ex-pat applications.

*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.

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[Our Product Range](#)

Residential Discount

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
13253	2.89% Two Year Discount	5.20%	£25,000 – £1,000,000	7.90%	60%	Purchase & Remortgage	ERC: 2% of the current balance for first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.09%
13254	2.79% Two Year Discount	5.30%	£25,000 – £1,000,000	7.90%	75%	Purchase & Remortgage	ERC: 2% of the current balance for first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.09%
13255	2.59% Two Year Discount	5.50%	£25,000 – £1,000,000	8.00%	90%	Purchase & Remortgage	ERC: 2% of the current balance for first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.09%

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[Our Product Range](#)

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Residential Interest Only

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
10266	5.40% Residential Interest Only Two Year Fixed	5.40%	£25,000 – £1,000,000	7.80%	75%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£499 arrangement fee	8.09%
10258	5.70% Residential Interest Only Five Year Fixed (until 30/04/2031)	5.70%	£25,000 – £1,000,000	7.40%	75%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£499 arrangement fee	8.09%
13256	2.75% Residential Interest Only Two Year Discount	5.34%	£25,000 – £1,000,000	8.00%	75%	Purchase & Remortgage	ERC: 2% of the current balance in the first year and 1% for year 2 OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.09%

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[Our Product Range](#)

Residential products are not eligible for ex-pat applications.

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Ex-Pat Fixed

We do not require applicants to work for a multi-national company

Applications accepted from a wide range of countries

Over 160 currencies accepted

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
25211	5.15% Expat BTL Five Year Fixed (until 30/04/2031)	5.15%	£25,000 – £1,000,000	7.30%	70%	Purchase or Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1,999 arrangement fee	8.59%
25212	5.89% Expat BTL Five Year Fixed (until 30/04/2031)	5.89%	£25,000 – £1,000,000	7.70%	80%	Purchase or Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1,999 arrangement fee	8.59%
25224	5.50% Expat BTL Two Year Fixed	5.50%	£25,000 – £1,000,000	8.30%	70%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.59%
25225	5.70% Expat BTL Two Year Fixed	5.70%	£25,000 – £1,000,000	8.30%	80%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.59%
25218	5.85% Expat Holiday Let Two Year Fixed	5.85%	£25,000 – £1,000,000	8.40%	80%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.59%
25213	5.55% Expat Holiday Let Five Year Fixed (until 31/01/2031)	5.55%	£25,000 – £1,000,000	7.50%	80%	Purchase & Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1,999 arrangement fee	8.59%

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[Our Product Range](#)

Ex-Pat Fixed (continued)

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Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
10268	5.05% Expat Residential Two Year Fixed	5.05%	£25,000 – £1,500,000	7.70%	65%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.09%
10269	5.50% Expat Residential Two Year Fixed	5.50%	£25,000 – £1,500,000	7.80%	75%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.09%
10270	6.05% Expat Residential Two Year Fixed	6.05%	£25,000 – £1,500,000	8.0%	85%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.09%
10254	5.75% Expat Residential Five Year Fixed (until 30/04/2031)	5.75%	£25,000 – £1,500,000	7.20%	75%	Purchase & Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1,999 arrangement fee	8.09%
10255	5.85% Expat Residential Five Year Fixed (until 30/04/2031)	5.85%	£25,000 – £1,500,000	7.30%	85%	Purchase & Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty.	£1,999 arrangement fee	8.09%
10256	5.99% Expat Residential Five Year Fixed (until 30/04/2031)	5.99%	£25,000 – £1,500,000	7.40%	90%	Purchase & Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1,999 arrangement fee	8.09%
10257	5.65% Residential Expat Five Year Fixed (until 30/04/2031)	5.65%	£25,000 – £1,500,000	7.20%	65%	Purchase & Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1,999 arrangement fee	8.09%

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[Our Product Range](#)

Ex-Pat Discount

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Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
25215	3.49% Expat BTL Two Year Discount	5.10%	£25,000 – £1,000,000	8.30%	70%	Purchase & Remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.59%
25216	3.29% Expat BTL Two Year Discount	5.30%	£25,000 – £1,000,000	8.30%	80%	Purchase & Remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.59%
13259	3.10% Expat Residential Two Year Discount	4.99%	£25,000 – £1,000,000	7.90%	60%	Purchase & Remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.09%
13261	2.09% Expat Residential Two Year Discount	6.0%	£25,000 – £1,500,000	8.10%	85%	Purchase & Remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.09%
13260	2.64% Expat Residential Two Year Discount	5.45%	£25,000 – £1,500,000	8.00%	75%	Purchase & Remortgage	ERC: 2% of the current balance in the first year and 1% for the second year. OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.09%
25220	2.94% Expat Holiday Let Two Year Discount	5.65%	£25,000 – £1,000,000	8.40%	70%	Purchase & Remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.59%
25219	2.84% Expat Holiday Let Two Year Discount	5.75%	£25,000 – £1,000,000	8.40%	80%	Purchase & Remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.59%

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[Our Product Range](#)

Holiday Let Fixed

Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
25226	5.90% Holiday Let Two Year Fixed	5.90%	£25,000 – £1,000,000	8.40%	80%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee	8.59%
25209	5.60% Holiday Let Five Year Fixed (until 30/04/2031)	5.60%	£25,000 – £1,000,000	7.50%	70%	Purchase & Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1499 arrangement fee	8.59%
25210	5.80% Holiday Let Five Year Fixed (until 30/04/2031)	5.80%	£25,000 – £1,000,000	7.60%	80%	Purchase & Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1,499 arrangement fee	8.59%

Holiday Let Discount

Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
25217	2.89% Holiday Let Two Year Discount	5.70%	£25,000 – £1,000,000	8.40%	80%	Purchase & Remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee	8.59%

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[Our Product Range](#)

Buy to Let Fixed

Consumer BTLs accepted

Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
25221	5.50% BTL Two Year Fixed	5.50%	£25,000 – £1,000,000	8.30%	70%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee	8.59%
25208	5.90% BTL Five Year Fixed (until 30/04/2031)	5.90%	£25,000 – £1,000,000	7.60%	80%	Purchase & Remortgage	ERC: ERC: 4% of the current balance for year one, 3% for year two, 2% for year three, and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1499 arrangement fee	8.59%
25207	5.10% BTL Five Year Fixed (until 30/04/2031)	5.10%	£25,000 – £1,000,000	7.20%	70%	Purchase & Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1499 arrangement fee	8.59%
25222	5.70% BTL Two Year Fixed	5.70%	£25,000 – £1,000,000	8.30%	80%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee	8.59%

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[Our Product Range](#)

Buy to Let Discount

Consumer BTLs accepted

Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
25214	2.89% BTL Two Year Discount	5.70%	£25,000 – £1,000,000	8.40%	80%	Purchase & Remortgage	ERC: 2% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee	8.59%
25223	3.60% BTL Two Year Discount	4.99%	£25,000 – £1,000,000	8.30%	70%	Purchase & Remortgage	ERC: 2% of the current balance for first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee	8.59%



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[Our Product Range](#)

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Residential Further Advance

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
10190	5.44% Two Year Fixed Residential Further Advance	5.44%	£5,000 - £1,000,000	8.10%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.09%
19006	Variable for Term Further Advance Residential	8.09%	£5,000 - £1,000,000	8.50%	90%	Purchase & Remortgage	ERC: 1% of the current balance in the first three years OC: Can repay 10% of the switch amount in each of the first three years without penalty	£0	8.09%
10247	5.54% Two Year Fixed Residential Further Advance	5.54%	£5,000 - £1,000,000	8.20%	90%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the remaining year OC: OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.09%



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[Our Product Range](#)

Ex-Pat Further Advance

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Applications accepted from a wide range of countries

Over 160 currencies accepted

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
10191	6.25% Two Year Fixed Expat Residential Further Advance	6.25%	£5,000 – £1,000,000	8.40%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.09%
10248	6.35% Two Year Fixed Expat Residential Further Advance	6.35%	£5,000 – £1,000,000	8.40%	85%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.09%
25157	6.25% Two Year Fixed Expat BTL Further Advance	6.25%	£5,000 – £1,000,000	8.80%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.59%
25158	6.25% Two Year Fixed Expat Holiday Let Further Advance	6.25%	£5,000 – £1,000,000	8.80%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.59%



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[Our Product Range](#)

Holiday Let Further Advance

Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
25156	6.05% Two Year Fixed Holiday Let Further Advance	6.05%	£5,000 - £1,000,000	8.70%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.59%

Buy to Let Further Advance

Consumer BTLs accepted

Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
25155	6.05% Two Year Fixed BTL Further Advance	6.05%	£5,000 - £1,000,000	8.70%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.59%

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Our Product Range

Skilled Worker Visa

Any country of origin considered

12 months remaining on visa required

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes	SVR Rate
10262	4.90% Skilled Worker Visa Two Year Fixed	4.90%	£25,000 – £1,500,000	7.70%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year, 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.09%
10263	4.99% Skilled Worker Visa Two Year Fixed	4.99%	£25,000 – £1,500,000	7.70%	90%	Purchase & Remortgage	ERC: 3% of the current balance for the first year, 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.09%
10253	5.45% Skilled Worker Visa Five Year Fixed (until 30/04/2031)	5.45%	£25,000 – £1,500,000	7.00%	80%	Purchase & Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty.	£999 arrangement fee	8.09%
10251	5.55% Skilled Worker Visa Five Year Fixed (until 30/04/2031)	5.55%	£25,000 – £1,500,000	7.00%	90%	Purchase & Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty.	£999 arrangement fee	8.09%
13257	2.69% Skilled Worker Visa Two Year Discount	5.40%	£25,000 – £1,500,000	8.0%	80%	Purchase & Remortgage	ERC: 2% of the current balance for first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.09%
13258	2.54% Skilled Worker Visa Two Year Discount	5.55%	£25,000 – £1,500,000	8.00%	90%	Purchase & Remortgage	ERC: 2% of the current balance for first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.09%

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*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.



Representative example



A mortgage of **£263,962.00** payable over **20** years on our discounted rate at **1.50%** below the Society's Residential Standard Variable Rate of **8.09%** (variable) for the mortgage term of **20** years would require **240** monthly payments of **£1,982.04** plus one initial interest payment of **£1,477.39**.

The total amount payable would be **£477,816.99** made up of the loan amount plus interest (**£213,204.99**) and Valuation fee (**£375**), CHAPS fee (**£25**), Application fee (**£125**) and Discharge fee (**£125**).

The overall cost for comparison is **6.90%** APRC representative.



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Basic packaging requirements

The basic packaging requirements for an underwriter to review your case:

- Fully Completed Application Form on DPR
- Signed Mortgage Application Declaration/Fee Declaration
- Valuation fee (including £125 application fee). Please refer to our [Valuation Fee Scale](#)

Employed

- 1 Months most recent Bank Statement for all personal current Accounts held
- 3 Months Payslips

Self Employed

- 1 Months most recent Bank Statement for all personal current Accounts held
- 3 Months' Bank Statements for all business current Accounts (6 months if only 1 years Accounts)
- SA302's & Tax Calculations with corresponding Tax Overviews as proof of income for the last 3 years



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Ad-hoc packaging requirements

- If applicant has any other properties whatsoever, mortgaged or unencumbered (BTL/resi/holiday home) – **completed Property Schedule is required.**
- **Proof of retirement income is required** when applicant is within 10 years of desired retirement age at the time of application.
- **Proof of rental payment covering 12 months where applicable.** Bank statements are required where Tenancy is not via a Professional Letting Agent or Private Landlord's reference. A reference alone is acceptable where Tenancy is managed by Letting Agent.
- **Proof of mortgage payments,** covering 12 months, where applicable.
- Proof of Deposit.
- **Three Year's Proof of Residency** if the applicant is not on Voters Roll.
- LMS declaration form.
- **Consent to Mortgage form** is required when there will be any persons residing in the property on completion age 17 or over.
- BTL Supplementary Declaration
- Memorandum of Sale of Housing Association for all Shared Ownership cases.
- Right to Buy Notice from Council for all Right to Buy cases.



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Self-build packaging requirements

Our packaging requirements for Self-Build cases are below:

- If the applicant is not a tradesperson themselves or is a tradesperson and does not have a project supervisor, we will require a professional project manager. Confirmation will be required along with qualifications
- A firm timetable for construction of the property is required
- [Schedule of Works](#) which must include a contingency amount of 20%
- Outline planning consent for the type of property the applicant intends to build with at least two years' consent remaining is required
- Ten years' structural warranty is required. List of main providers are held on the UK Finance Handbook. Other providers may be considered subject to checks of the UK Finance handbook
- Site insurance and a copy of the insurance schedule will be required with a minimum of the following included:
 - £5 million public liability
 - £10 million employers' liability
 - Contract works (for the re-instatement value)
 - Dudley Building Society to be noted as mortgagee
- Site insurance will be accepted from a set list of providers. Other providers may be considered subject to checks of the UK Finance handbook
- Before building commences the valuer must have sight of the detailed planning and building regulations approvals. A Builders Notice will not be acceptable
- Architects' plans and specifications for the property

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