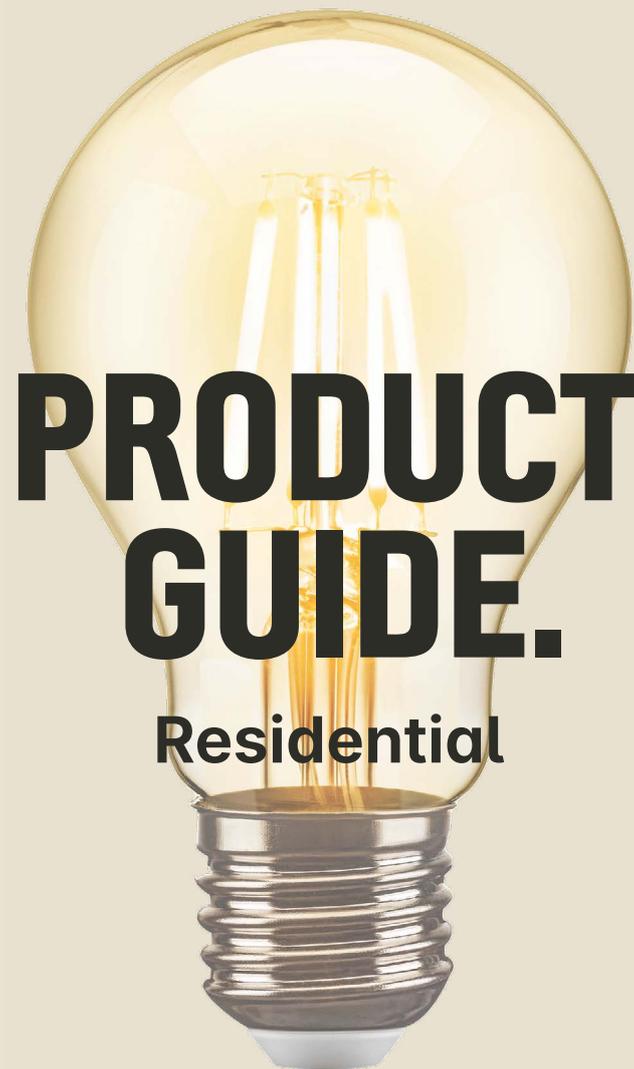


Intermediaries only.  
Correct as of: 13 March



**PRECISE.**

# CONTENTS.

Tier 1 products..... 3

Tier 2 products. .... 8

Tier 3 products. .... 13

Tier 4 products. .... 18

Tier 5 products. .... 23

Key information. .... 25

Right to Buy..... 26

Help to Buy purchase..... 26

Help to Buy remortgage..... 26

Right to Buy and Help to Buy  
key criteria. .... 27

Fees and charges. .... 28

 Your specialist packager distributor	 023 8045 6999 (Option 1)  <a href="mailto:resi@complete-fs.co.uk">resi@complete-fs.co.uk</a>  <a href="http://www.complete-fs.co.uk">www.complete-fs.co.uk</a>
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# TIER 1 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.

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	5.07%	1.00%	-	4%, 3%	BBR + 3.00%	CCE63
	5-year fixed	5.09%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCE64
65%	1-year fixed	4.98%	1.00%	-	3%	BBR + 3.00%	CCE65
	2-year fixed	5.10%	1.00%	-	4%, 3%	BBR + 3.00%	CCE66
	5-year fixed	5.14%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCE67
75%	Lifetime Tracker	5.90%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.15% for the life of loan	CCE76
	1-year fixed	5.06%	1.00%	-	3%	BBR + 3.00%	CCE68
		5.47%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCE69
		5.62%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCE70
		6.27%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCE71
	2-year fixed	5.18%	1.00%	-	4%, 3%	BBR + 3.00%	CCE72
		5.36%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCE73
		5.44%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCE74
		5.74%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCE75
	5-year fixed	5.22%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCE77
		5.27%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCE78
		5.30%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCE79
5.39%		£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCE80	

# PRECISE.

# TIER 1 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
80%	Lifetime Tracker	6.05%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.30% for the life of loan	CCE89
	1-year fixed	5.28%	1.00%	-	3%	BBR + 3.00%	CCE81
		5.74%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCE82
		5.85%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCE83
		6.34%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCE84
	2-year fixed	5.41%	1.00%	-	4%, 3%	BBR + 3.00%	CCE85
		5.61%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCE86
		5.67%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCE87
		5.89%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCE88
	5-year fixed	5.45%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCE90
		5.50%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCE91
		5.53%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCE92
		5.58%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCE93

# TIER 1 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
85%	Lifetime Tracker	6.25%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.50% for the life of loan	CCF03
	1-year fixed	5.45%	1.00%	-	3%	BBR + 3.00%	CCE94
		5.98%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCE95
		6.09%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCE96
		6.51%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCE97
	2-year fixed	5.61%	1.00%	-	4%, 3%	BBR + 3.00%	CCE98
		5.85%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCE99
		5.91%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCF01
		6.09%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCF02
	5-year fixed	5.68%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF04
		5.74%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF05
		5.77%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF06
		5.81%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF07

# TIER 1 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
90%	Lifetime Tracker	6.68%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.93% for the life of loan	CCF16
	1-year fixed	5.91%	1.00%	-	3%	BBR + 3.00%	CCF08
		6.38%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCF09
		6.49%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCF10
		6.96%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCF11
	2-year fixed	6.04%	1.00%	-	4%, 3%	BBR + 3.00%	CCF12
		6.25%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCF13
		6.31%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCF14
		6.52%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCF15
	5-year fixed	6.09%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF17
		6.14%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF18
		6.17%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF19
		6.22%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF20

# TIER 1 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
95%	Lifetime Tracker	7.01%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.26% for the life of loan	CCF29
	1-year fixed	6.25%	1.00%	-	3%	BBR + 3.00%	CCF21
		6.72%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCF22
		6.85%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCF23
		7.28%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCF24
	2-year fixed	6.39%	1.00%	-	4%, 3%	BBR + 3.00%	CCF25
		6.60%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCF26
		6.66%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCF27
		6.85%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCF28
	5-year fixed	6.44%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF30
		6.49%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF31
		6.52%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF32
		6.56%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF33

# 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.

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	5.17%	1.00%	-	4%, 3%	BBR + 3.00%	CCF35
	5-year fixed	5.19%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF36
65%	1-year fixed	5.08%	1.00%	-	3%	BBR + 3.00%	CCF37
	2-year fixed	5.20%	1.00%	-	4%, 3%	BBR + 3.00%	CCF38
	5-year fixed	5.24%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF39
75%	Lifetime Tracker	6.00%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.25% for the life of loan	CCF48
	1-year fixed	5.16%	1.00%	-	3%	BBR + 3.00%	CCF40
		5.57%	£995	-	3%	BBR + 3.00%	CCF41
		5.72%	£995	-	3%	BBR + 3.00%	CCF42
		6.37%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCF43
	2-year fixed	5.28%	1.00%	-	4%, 3%	BBR + 3.00%	CCF44
		5.46%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCF45
		5.54%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCF46
		5.84%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCF47
	5-year fixed	5.32%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF49
		5.37%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF50
		5.40%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF51
		5.49%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF52

# PRECISE.

# TIER 2 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
80%	Lifetime Tracker	6.25%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.50% for the life of loan	CCF61
	1-year fixed	5.48%	1.00%	-	3%	BBR + 3.00%	CCF53
		5.94%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCF54
		6.05%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCF55
		6.54%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCF56
	2-year fixed	5.61%	1.00%	-	4%, 3%	BBR + 3.00%	CCF57
		5.81%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCF58
		5.87%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCF59
		6.09%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCF60
	5-year fixed	5.65%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF62
		5.70%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF63
		5.73%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF64
		5.78%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF65

# TIER 2 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
85%	Lifetime Tracker	6.45%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.70% for the life of loan	CCF74
	1-year fixed	5.65%	1.00%	-	3%	BBR + 3.00%	CCF66
		6.18%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCF67
		6.29%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCF68
		6.71%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCF69
	2-year fixed	5.81%	1.00%	-	4%, 3%	BBR + 3.00%	CCF70
		6.05%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCF71
		6.11%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCF72
		6.29%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCF73
	5-year fixed	5.88%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF75
		5.94%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF76
		5.97%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH81
		6.01%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF78

# TIER 2 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
90%	Lifetime Tracker	6.86%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.11% for the life of loan	CCF87
	1-year fixed	6.09%	1.00%	-	3%	BBR + 3.00%	CCF79
		6.56%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCF80
		6.67%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCF81
		7.14%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCF82
	2-year fixed	6.22%	1.00%	-	4%, 3%	BBR + 3.00%	CCF83
		6.43%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCF84
		6.49%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCF85
		6.70%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCF86
	5-year fixed	6.27%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF88
		6.32%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF89
		6.35%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF90
		6.40%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCF91

# TIER 2 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
95%	Lifetime Tracker	7.19%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.44% for the life of loan	CCG01
	1-year fixed	6.43%	1.00%	-	3%	BBR + 3.00%	CCF92
		6.90%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCF93
		7.03%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCF94
		7.46%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCF95
	2-year fixed	6.57%	1.00%	-	4%, 3%	BBR + 3.00%	CCF96
		6.78%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCF97
		6.84%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCF98
		7.03%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCF99
	5-year fixed	6.62%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG02
		6.67%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG03
		6.70%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG04
		6.74%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG05

# 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.

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	5.56%	1.00%	-	4%, 3%	BBR + 3.00%	CCG07	
	5-year fixed	5.53%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG08	
65%	1-year fixed	5.47%	1.00%	-	3%	BBR + 3.00%	CCG09	
	2-year fixed	5.59%	1.00%	-	4%, 3%	BBR + 3.00%	CCG10	
	5-year fixed	5.58%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG11	
75%	Lifetime Tracker	6.39%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.64% for the life of loan	CCG20	
	1-year fixed		5.55%	1.00%	-	3%	BBR + 3.00%	CCG12
			5.96%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCG13
			6.11%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCG14
			6.76%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCG15
	2-year fixed		5.67%	1.00%	-	4%, 3%	BBR + 3.00%	CCG16
			5.85%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCG17
			5.93%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCG18
			6.23%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCG19
	5-year fixed		5.66%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG21
			5.71%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG22
			5.74%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG23
			5.83%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG24

# PRECISE.

# TIER 3 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
80%	Lifetime Tracker	6.55%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.80% for the life of loan	CCG33
	1-year fixed	5.78%	1.00%	-	3%	BBR + 3.00%	CCG25
		6.24%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCG26
		6.35%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCG27
		6.84%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCG28
	2-year fixed	5.91%	1.00%	-	4%, 3%	BBR + 3.00%	CCG29
		6.11%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCG30
		6.17%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCG31
		6.39%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCG32
	5-year fixed	5.90%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG34
		5.95%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG35
		5.98%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG36
		6.03%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG37

# TIER 3 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
85%	Lifetime Tracker	6.75%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.00% for the life of loan	CCG46
	1-year fixed	5.95%	1.00%	-	3%	BBR + 3.00%	CCG38
		6.48%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCG39
		6.59%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCG40
		7.01%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCG41
	2-year fixed	6.11%	1.00%	-	4%, 3%	BBR + 3.00%	CCG42
		6.35%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCG43
		6.41%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCG44
		6.59%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCG45
	5-year fixed	6.13%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG47
		6.19%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG48
		6.22%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG49
		6.26%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG50

# TIER 3 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
90%	Lifetime Tracker	7.26%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.51% for the life of loan	CCG59
	1-year fixed	6.49%	1.00%	-	3%	BBR + 3.00%	CCG51
		6.96%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCG52
		7.07%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCG53
		7.54%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCG54
	2-year fixed	6.62%	1.00%	-	4%, 3%	BBR + 3.00%	CCG55
		6.83%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCG56
		6.89%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCG57
		7.10%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCG58
	5-year fixed	6.62%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG60
		6.67%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG61
		6.70%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG62
		6.75%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG63

# TIER 3 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
95%	Lifetime Tracker	7.59%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.84% for the life of loan	CCG72
	1-year fixed	6.83%	1.00%	-	3%	BBR + 3.00%	CCG64
		7.30%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCG65
		7.43%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCG66
		7.86%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCG67
	2-year fixed	6.97%	1.00%	-	4%, 3%	BBR + 3.00%	CCG68
		7.18%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCG69
		7.24%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCG70
		7.43%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCG71
	5-year fixed	6.97%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG73
		7.02%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG74
		7.05%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG75
		7.09%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG76

# TIER 4 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.

**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	5.87%	1.00%	-	4%, 3%	BBR + 3.00%	CCG78
	5-year fixed	5.84%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG79
65%	1-year fixed	5.78%	1.00%	-	3%	BBR + 3.00%	CCG80
	2-year fixed	5.90%	1.00%	-	4%, 3%	BBR + 3.00%	CCG81
	5-year fixed	5.89%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG82
75%	Lifetime Tracker	6.70%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 2.95% for the life of loan	CCG91
	1-year fixed	5.86%	1.00%	-	3%	BBR + 3.00%	CCG83
		6.27%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCG84
		6.42%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCG85
		7.07%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCG86
	2-year fixed	5.98%	1.00%	-	4%, 3%	BBR + 3.00%	CCG87
		6.16%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCG88
		6.24%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCG89
		6.54%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCG90
	5-year fixed	5.97%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG92
		6.02%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG93
		6.05%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG94
		6.14%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCG95

# PRECISE.

# TIER 4 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
80%	Lifetime Tracker	6.87%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.12% for the life of loan	CCH05
	1-year fixed	6.10%	1.00%	-	3%	BBR + 3.00%	CCG96
		6.56%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCG97
		6.67%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCG98
		7.16%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCG99
	2-year fixed	6.23%	1.00%	-	4%, 3%	BBR + 3.00%	CCH01
		6.43%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCH02
		6.49%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCH03
		6.71%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCH04
	5-year fixed	6.22%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH06
		6.27%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH07
		6.30%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH08
		6.35%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH09

# TIER 4 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
85%	Lifetime Tracker	7.07%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.32% for the life of loan	CCH18
	1-year fixed	6.27%	1.00%	-	3%	BBR + 3.00%	CCH10
		6.80%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCH11
		6.91%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCH12
		7.33%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCH13
	2-year fixed	6.43%	1.00%	-	4%, 3%	BBR + 3.00%	CCH14
		6.67%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCH15
		6.73%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCH16
		6.91%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCH17
	5-year fixed	6.45%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH19
		6.51%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH20
		6.54%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH21
		6.58%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH22

# TIER 4 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
90%	Lifetime Tracker	7.66%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.91% for the life of loan	CCH31
	1-year fixed	6.89%	1.00%	-	3%	BBR + 3.00%	CCH23
		7.36%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCH24
		7.47%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCH25
		7.94%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCH26
	2-year fixed	7.02%	1.00%	-	4%, 3%	BBR + 3.00%	CCH27
		7.23%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCH28
		7.29%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCH29
		7.50%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCH30
	5-year fixed	7.02%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH32
		7.07%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH33
		7.10%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH34
		7.15%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH35

# TIER 4 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
95%	Lifetime Tracker	7.99%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 4.24% for the life of loan	CCH44
	1-year fixed	7.23%	1.00%	-	3%	BBR + 3.00%	CCH36
		7.70%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCH37
		7.83%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCH38
		8.26%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCH39
	2-year fixed	7.37%	1.00%	-	4%, 3%	BBR + 3.00%	CCH40
		7.58%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCH41
		7.64%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCH42
		7.83%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCH43
	5-year fixed	7.37%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH45
		7.42%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH46
		7.45%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH47
		7.49%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH48

# 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	6.06%	1.00%	-	4%, 3%	BBR + 3.00%	CCH50
	5-year fixed	6.03%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH51
65%	1-year fixed	5.97%	1.00%	-	3%	BBR + 3.00%	CCH52
	2-year fixed	6.09%	1.00%	-	4%, 3%	BBR + 3.00%	CCH53
	5-year fixed	6.08%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH54
75%	Lifetime Tracker	6.89%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.14% for the life of loan	CCH63
	1-year fixed	6.05%	1.00%	-	3%	BBR + 3.00%	CCH55
		6.46%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCH56
		6.61%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCH57
		7.26%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCH58
	2-year fixed	6.17%	1.00%	-	4%, 3%	BBR + 3.00%	CCH59
		6.35%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCH60
		6.43%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCH61
		6.73%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCH62
	5-year fixed	6.16%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH64
		6.21%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH65
		6.24%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH66
		6.33%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH67

# PRECISE.

# TIER 5 PRODUCTS.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
80%	Lifetime Tracker	7.11%	£0	£300 cashback, min loan £125,000	1%, 1%	BBR + 3.36% for the life of loan	CCH76
	1-year fixed	6.34%	1.00%	-	3%	BBR + 3.00%	CCH68
		6.80%	£995	Min loan £75,000, max loan £350,000	3%	BBR + 3.00%	CCH69
		6.91%	£995	Min loan £350,000, max loan £900,000	3%	BBR + 3.00%	CCH70
		7.40%	£0	£300 cashback, min loan £125,000	3%	BBR + 3.00%	CCH71
	2-year fixed	6.47%	1.00%	-	4%, 3%	BBR + 3.00%	CCH72
		6.67%	£995	Min loan £75,000, max loan £350,000	4%, 3%	BBR + 3.00%	CCH73
		6.73%	£995	Min loan £350,000, max loan £900,000	4%, 3%	BBR + 3.00%	CCH74
		6.95%	£0	£300 cashback, min loan £125,000	4%, 3%	BBR + 3.00%	CCH75
	5-year fixed	6.46%	1.00%	-	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH77
		6.51%	£995	Min loan £75,000, max loan £350,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH78
		6.54%	£995	Min loan £350,000, max loan £900,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH79
		6.59%	£0	£300 cashback, min loan £125,000	4%, 4%, 3%, 3%, 2%	BBR + 3.00%	CCH80

# KEY INFORMATION.

## LOAN AMOUNTS AND LTV LIMITS.

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

**Capital Repayment:**

£5m up to **85% LTV** (unless otherwise specified)

£3m up to **90% LTV**

£2m up to **95% LTV**

**Interest only:**

£1m up to **75% 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 90% LTV

Where deposit includes a builder's Incentive – maximum 85% LTV.

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

## APPLICANT.

**Min age:** 18 years

**Max age:** 75 where proof of retirement is supplied

**Max number of applicants:** 2

**Min income:** £10,000 (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 75% 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:** 40 years

# RIGHT TO BUY.

LTV	Product Type	Rate	Product fee	Product features	ERC	Reversion rate	Product Code
75%	2-year fixed	7.24%	£0	Up to 90% of discounted purchase price (plus lender fees)	4%, 3%	BBR + 3.00%	RTC14
	2-year fixed	6.74%	1.00%		4%, 3%	BBR + 3.00%	RTC15
	5-year fixed	6.39%	£0		4%, 4%, 3%, 3%, 2%	BBR + 3.00%	RTC16
	5-year fixed	6.19%	1.00%		4%, 4%, 3%, 3%, 2%	BBR + 3.00%	RTC17
	2-year fixed	7.34%	£0	Up to 100% of discounted purchase price (plus lender fees)	4%, 3%	BBR + 3.00%	RTC18
	2-year fixed	6.84%	1.00%		4%, 3%	BBR + 3.00%	RTC19
	5-year fixed	6.49%	£0		4%, 4%, 3%, 3%, 2%	BBR + 3.00%	RTC20
	5-year fixed	6.29%	1.00%		4%, 4%, 3%, 3%, 2%	BBR + 3.00%	RTC21

## 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	7.38%	£0	-	4%, 3%	BBR + 3.00%	HBB91
	5-year fixed	6.92%	£0		4%, 4%, 3%, 3%, 2%	BBR + 3.00%	HBB92

## 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	7.48%	£0	-	4%, 3%	BBR + 3.00%	HBB93
	5-year fixed	6.92%	£0		4%, 4%, 3%, 3%, 2%	BBR + 3.00%	HBB94

# RIGHT TO BUY AND HELP TO BUY KEY CRITERIA.

## ACCEPTABLE ADVERSE PURCHASE.

**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.

## ACCEPTABLE ADVERSE REMORTGAGE.

**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

**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:** 18 years

**Max age:** 75 where proof of retirement is supplied

**Max number of applicants:** 2

**Min income:** £10,000 (primary applicant)

Where the property is a new build – maximum 90% LTV.  
Where deposit includes Builder's Incentive – maximum 85% LTV.

## 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:** 40 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.

# FEES AND CHARGES.

## Valuation fee scale

Property value	Standard valuation fee	Homebuyers report fee
Up to £100,000	£0	£390
Up to £150,000	£0	£420
Up to £200,000	£0	£470
Up to £250,000	£0	£525
Up to £300,000	£0	£590
Up to £350,000	£0	£635
Up to £400,000	£0	£720
Up to £450,000	£410	£775
Up to £500,000	£450	£865
Up to £600,000	£515	£925
Up to £700,000	£570	£975
Up to £800,000	£630	£1,025
Up to £900,000	£740	£1,075
Up to £1,000,000	£795	£1,225
Up to £1,250,000	£910	£1,475
Up to £1,500,000	£1,020	£1,775
Up to £1,750,000	£1,135	£1,875
Up to £2,000,000	£1,360	£2,025
Up to £2,200,000	£1,420	£2,765
Up to £2,400,000	£1,535	£2,965
Up to £2,600,000	£1,645	£3,165
Up to £2,800,000	£1,760	£3,370
Up to £3,000,000	£1,870	£3,570
Up to £3,200,000	£1,985	£3,775
Up to £3,400,000	£2,095	£3,975
Up to £3,600,000	£2,210	£4,180
Up to £3,800,000	£2,320	£4,380
Up to £4,000,000	£2,435	£4,580
Up to £4,200,000	£2,545	£4,785
Up to £4,400,000	£2,660	£4,985
Up to £4,600,000	£2,795	£5,190
Up to £4,800,000	£2,910	£5,415
Up to £5,000,000	£3,020	£5,620
Up to £5,500,000	£3,300	£6,125
Up to £6,000,000	£3,585	£6,630
Up to £6,500,000	£3,865	£7,135
Up to £7,000,000	£4,145	£7,640
Up to £7,500,000	£4,430	£8,145
Up to £8,000,000	£4,710	£8,650
Up to £8,500,000	£4,990	£9,155
Up to £9,000,000	£5,270	£9,660
Up to £9,500,000	£5,550	£10,170
Up to £10,000,000	£5,835	£10,675

£99 assessment fee on all property values.

**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.

## OTHER FEES.

Standard valuation and assessment fee is payable on application to Precise for all products unless otherwise stated. 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).