

Intermediary Product Guide



Unique Selling Points

- No maximum age
- No maximum 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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Residential Discount

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
13267	2.09% Two Year Discount	6.00%	£25,000 – £1,000,000	8.1%	60%	Purchase or 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	£499 arrangement fee	8.09%
13268	1.89% Two Year Discount	6.20%	£25,000 – £1,000,000	8.1%	75%	Purchase or 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	£499 arrangement fee	8.09%
13269	1.69% Two Year Discount	6.40%	£25,000 – £1,000,000	8.1%	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	£499 arrangement fee	8.09%

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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.

Residential Interest Only

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
13270	1.79% Residential - Interest Only Two Year Discount	6.30%	£25,000 - £1,000,000	8.2%	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 two years without penalty	£499 arrangement fee	8.09%

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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.

Expat Discount

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	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
25243	2.09% Expat BTL Two Year Discount	6.50%	£25,000 – £1,000,000	8.6%	70%	Purchase or 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%
25244	1.89% Expat BTL Two Year Discount	6.70%	£25,000 – £1,000,000	8.7%	80%	Purchase or 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%
13271	1.89% Expat Residential Two Year Discount	6.20%	£25,000 – £1,500,000	8.1%	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%
13272	1.69% Expat Residential Two Year Discount	6.40%	£25,000 – £1,500,000	8.2%	75%	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%
13273	1.39% Expat Residential Two Year Discount	6.70%	£25,000 – £1,500,000	8.2%	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%
25246	1.99% Expat Holiday Let Two Year Discount	6.60%	£25,000 – £1,000,000	8.6%	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%
25247	1.79% Expat Holiday Let Two Year Discount	6.80%	£25,000 – £1,000,000	8.7%	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%

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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Holiday Let Discount

Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
25245	1.99% Holiday Let Two Year Discount	6.60%	£25,000 - £1,000,000	8.6%	80%	Purchase or 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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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.

Buy to Let Discount

Consumer BTLs accepted

Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
25242	2.09% BTL Two Year Discount	6.50%	£25,000 - £1,000,000	8.6%	80%	Purchase or 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%
25241	2.29% BTL Two Year Discount	6.30%	£25,000 - £1,000,000	8.6%	70%	Purchase or 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%

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Residential Further Advance

Code	Product	Current Rate	Min/Max ADV	ARPC	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	8.1%	80%	Purchase or remortgage	ERC: 3% 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	£0	8.09%
19006	Variable for Term Further Advance Residential	8.09%	£5,000 - £1,000,000	8.5%	90%	Purchase or 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	8.2%	90%	Purchase & Remortgage	ERC: 3% of the current balance in 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%

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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.

Expat Further Advance

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

Applications accepted from a wide range of countries

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Code	Product	Current Rate	Min/Max ADV	ARPC	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	8.4%	80%	Purchase or 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	8.4%	85%	Purchase or 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	8.8%	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	8.8%	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%

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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Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	ARPC	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	8.7%	80%	Purchase or 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	ARPC	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	8.7%	80%	Purchase or 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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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 **6.9%** 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.



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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 mortgage
- 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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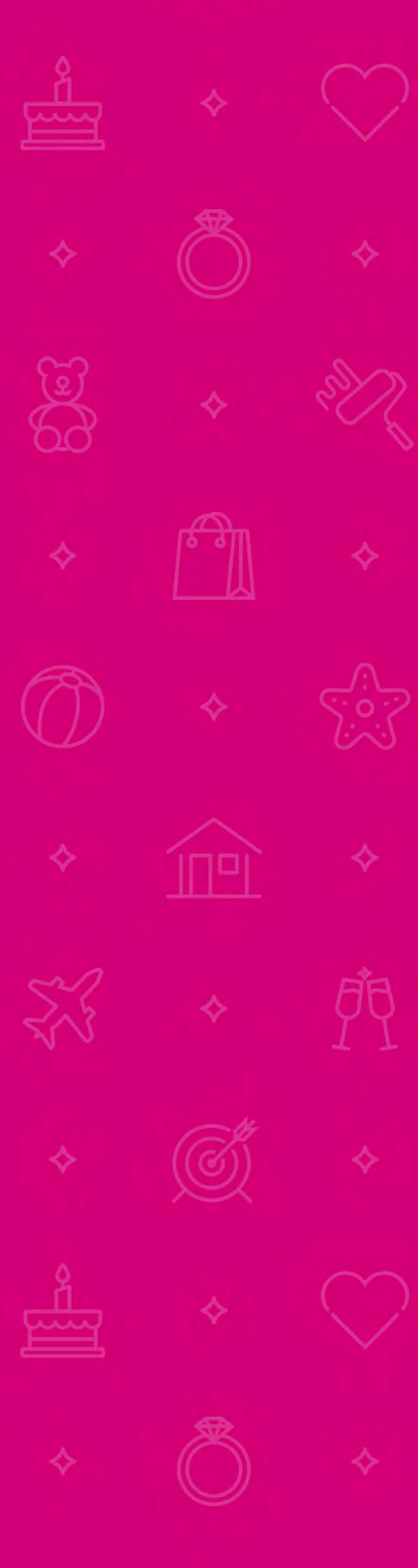
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