

SUPER-POWERED

PRODUCTS

10 AUGUST 2026

Intermediaries only



CONTENTS

SMALL LANDLORDS

For investors with 1-3 mortgaged
properties on completion

MEDIUM LANDLORDS

For investors with 4-10 mortgaged
properties on completion

LARGE LANDLORDS

For investors with 11+ mortgaged
properties on completion

Useful links

SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

Limited editions | No adverse | HMO

PROPERTY TYPE

HMO

Non-HMO

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
55%	2-year fixed	3.59%	5%	5.50%	RAAX0661	Remortgage	
					RAAX0685	Purchase	
		5.00%	2%	6.55%	RAAX0662	Remortgage	
					RAAX0686	Purchase	
		6.11%	£0	7.66%	RAAX0663	Remortgage	
					RAAX0687	Purchase	
	5-year fixed	4.85%	5%	4.85%	RAAX0667	Remortgage	
					RAAX0691	Purchase	
		5.36%	2%	5.36%	RAAX0668	Remortgage	
					RAAX0692	Purchase	
		5.87%	£0	5.87%	RAAX0669	Remortgage	
					RAAX0693	Purchase	
65%	2-year fixed	3.69%	5%	5.50%	RAAX0664	Remortgage	
					RAAX0688	Purchase	
		5.10%	2%	6.65%	RAAX0665	Remortgage	
					RAAX0689	Purchase	
		6.21%	£0	7.76%	RAAX0666	Remortgage	
					RAAX0690	Purchase	
	5-year fixed	4.95%	5%	4.95%	RAAX0670	Remortgage	
					RAAX0694	Purchase	
		5.46%	2%	5.46%	RAAX0671	Remortgage	
					RAAX0695	Purchase	
		5.97%	£0	5.97%	RAAX0672	Remortgage	
					RAAX0696	Purchase	

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

Limited editions | No adverse | Non-HMO

PROPERTY TYPE

HMO

Non-HMO

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
55%	2-year fixed	3.51%	5%	5.50%	RAAX0649	Remortgage	Free Valuation
					RAAX0673	Purchase	
		4.78%	2%	6.33%	RAAX0650	Remortgage	
					RAAX0674	Purchase	
		5.89%	£0	7.44%	RAAX0651	Remortgage	
	5-year fixed				RAAX0675	Purchase	Free Valuation
		4.68%	5%	4.68%	RAAX0655	Remortgage	
					RAAX0679	Purchase	
		5.14%	2%	5.14%	RAAX0656	Remortgage	
					RAAX0680	Purchase	
65%	2-year fixed	5.65%	£0	5.65%	RAAX0657	Remortgage	
					RAAX0681	Purchase	
		3.53%	5%	5.50%	RAAX0652	Remortgage	Free Valuation
					RAAX0676	Purchase	
		4.88%	2%	6.43%	RAAX0653	Remortgage	
	5-year fixed				RAAX0677	Purchase	
		5.99%	£0	7.54%	RAAX0654	Remortgage	
					RAAX0678	Purchase	Free Valuation
		4.75%	5%	4.75%	RAAX0658	Remortgage	
					RAAX0682	Purchase	
		5.24%	2%	5.24%	RAAX0659	Remortgage	
					RAAX0683	Purchase	
		5.75%	£0	5.75%	RAAX0660	Remortgage	
					RAAX0684	Purchase	

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

ADVERSE LEVEL

No adverse

Single family lets | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.82%	2%	6.37%	RAAX0002	Remortgage	
					RAAX0038	Purchase	
		3.83%	3%	5.50%	RAAX0001	Remortgage	
					RAAX0037	Purchase	
	2-year fixed	6.93%	£0	8.48%	RAAX0003	Remortgage	
					RAAX0039	Purchase	
		3.88%	5%	5.50%	RAAX0004	Remortgage	Free Valuation
					RAAX0040	Purchase	
		5.16%	2%	6.71%	RAAX0005	Remortgage	
					RAAX0041	Purchase	
		6.27%	£0	7.82%	RAAX0006	Remortgage	
					RAAX0042	Purchase	
	5-year fixed	5.06%	5%	5.06%	RAAX0007	Remortgage	Free Valuation
					RAAX0043	Purchase	
		5.52%	2%	5.52%	RAAX0008	Remortgage	
					RAAX0044	Purchase	
		6.03%	£0	6.03%	RAAX0009	Remortgage	
80%	1-year fixed				RAAX0045	Purchase	
		4.39%	3%	5.94%	RAAV0010	Remortgage	
					RAAV0046	Purchase	
		5.38%	2%	6.93%	RAAV0011	Remortgage	
	2-year fixed				RAAV0047	Purchase	
		7.49%	£0	9.04%	RAAV0012	Remortgage	
					RAAV0048	Purchase	
		4.47%	5%	6.02%	RAAX0013	Remortgage	Free Valuation
					RAAX0049	Purchase	
		5.72%	2%	7.27%	RAAX0014	Remortgage	
					RAAX0050	Purchase	
		6.83%	£0	8.38%	RAAX0015	Remortgage	
	5-year fixed				RAAX0051	Purchase	
		5.63%	5%	5.63%	RAAV0016	Remortgage	Free Valuation
					RAAV0052	Purchase	
		6.08%	2%	6.08%	RAAV0017	Remortgage	
					RAAV0053	Purchase	
		6.59%	£0	6.59%	RAAV0018	Remortgage	
					RAAV0054	Purchase	

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

ADVERSE LEVEL

Light adverse

Single family lets | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	5.07%	2%	6.62%	RAAV0290	Remortgage	
					RAAV0362	Purchase	
		7.18%	£0	8.73%	RAAV0291	Remortgage	
					RAAV0363	Purchase	
		4.08%	3%	5.63%	RAAV0289	Remortgage	
					RAAV0361	Purchase	
	2-year fixed	5.41%	2%	6.96%	RAAX0293	Remortgage	
					RAAX0365	Purchase	
		6.52%	£0	8.07%	RAAX0294	Remortgage	
					RAAX0366	Purchase	
		4.00%	5%	5.55%	RAAX0292	Remortgage	
					RAAX0364	Purchase	
80%	5-year fixed	5.26%	5%	5.26%	RAAV0295	Remortgage	
					RAAV0367	Purchase	
		5.77%	2%	5.77%	RAAV0296	Remortgage	
					RAAV0368	Purchase	
		6.28%	£0	6.28%	RAAV0297	Remortgage	
					RAAV0369	Purchase	
	1-year fixed	4.67%	3%	6.22%	RAAV0298	Remortgage	
					RAAV0370	Purchase	
		5.66%	2%	7.21%	RAAV0299	Remortgage	
					RAAV0371	Purchase	
		7.77%	£0	9.32%	RAAV0300	Remortgage	
					RAAV0372	Purchase	
	2-year fixed	4.59%	5%	6.14%	RAAX0301	Remortgage	
					RAAX0373	Purchase	
		6.00%	2%	7.55%	RAAX0302	Remortgage	
					RAAX0374	Purchase	
		7.11%	£0	8.66%	RAAX0303	Remortgage	
					RAAX0375	Purchase	
	5-year fixed	5.85%	5%	5.85%	RAAV0304	Remortgage	
					RAAV0376	Purchase	
		6.36%	2%	6.36%	RAAV0305	Remortgage	
					RAAV0377	Purchase	
		6.87%	£0	6.87%	RAAV0306	Remortgage	
					RAAV0378	Purchase	

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

ADVERSE LEVEL

Light adverse +

Single family lets | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	5.18%	2%	6.73%	RAAV0308	Remortgage	
					RAAV0380	Purchase	
		4.19%	3%	5.74%	RAAV0307	Remortgage	
					RAAV0379	Purchase	
	2-year fixed	7.29%	£0	8.84%	RAAV0309	Remortgage	
					RAAV0381	Purchase	
		4.11%	5%	5.66%	RAAX0310	Remortgage	
					RAAX0382	Purchase	
	5-year fixed	5.52%	2%	7.07%	RAAX0311	Remortgage	
					RAAX0383	Purchase	
		6.63%	£0	8.18%	RAAX0312	Remortgage	
					RAAX0384	Purchase	
80%	1-year fixed	5.37%	5%	5.37%	RAAV0313	Remortgage	
					RAAV0385	Purchase	
		5.88%	2%	5.88%	RAAV0314	Remortgage	
					RAAV0386	Purchase	
	2-year fixed	6.39%	£0	6.39%	RAAV0315	Remortgage	
					RAAV0387	Purchase	
		4.83%	3%	6.38%	RAAV0316	Remortgage	
					RAAV0388	Purchase	
	5-year fixed	5.82%	2%	7.37%	RAAV0317	Remortgage	
					RAAV0389	Purchase	
		7.93%	£0	9.48%	RAAV0318	Remortgage	
					RAAV0390	Purchase	
	1-year fixed	4.75%	5%	6.30%	RAAX0319	Remortgage	
					RAAX0391	Purchase	
	2-year fixed	6.16%	2%	7.71%	RAAX0320	Remortgage	
					RAAX0392	Purchase	
		7.27%	£0	8.82%	RAAX0321	Remortgage	
					RAAX0393	Purchase	
	5-year fixed	6.01%	5%	6.01%	RAAV0322	Remortgage	
					RAAV0394	Purchase	
		6.52%	2%	6.52%	RAAV0323	Remortgage	
					RAAV0395	Purchase	
	1-year fixed	7.03%	£0	7.03%	RAAV0324	Remortgage	
					RAAV0396	Purchase	

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Complex properties

ADVERSE LEVEL

No adverse

Complex properties | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.05%	3%	5.60%	RAAX0019	Remortgage	
					RAAX0055	Purchase	
		5.04%	2%	6.59%	RAAX0020	Remortgage	
					RAAX0056	Purchase	
		7.15%	£0	8.70%	RAAX0021	Remortgage	
					RAAX0057	Purchase	
	2-year fixed	3.97%	5%	5.52%	RAAX0022	Remortgage	
					RAAX0058	Purchase	
		5.38%	2%	6.93%	RAAX0023	Remortgage	
					RAAX0059	Purchase	
		6.49%	£0	8.04%	RAAX0024	Remortgage	
					RAAX0060	Purchase	
80%	5-year fixed	5.23%	5%	5.23%	RAAX0025	Remortgage	
					RAAX0061	Purchase	
		5.74%	2%	5.74%	RAAX0026	Remortgage	
					RAAX0062	Purchase	
		6.25%	£0	6.25%	RAAX0027	Remortgage	
					RAAX0063	Purchase	
	1-year fixed	4.61%	3%	6.16%	RAAV0028	Remortgage	
					RAAV0064	Purchase	
		5.60%	2%	7.15%	RAAV0029	Remortgage	
					RAAV0065	Purchase	
		7.71%	£0	9.26%	RAAV0030	Remortgage	
					RAAV0066	Purchase	
	2-year fixed	4.53%	5%	6.08%	RAAX0031	Remortgage	
					RAAX0067	Purchase	
		5.94%	2%	7.49%	RAAX0032	Remortgage	
					RAAX0068	Purchase	
		7.05%	£0	8.60%	RAAX0033	Remortgage	
					RAAX0069	Purchase	
	5-year fixed	5.79%	5%	5.79%	RAAV0034	Remortgage	
					RAAV0070	Purchase	
		6.30%	2%	6.30%	RAAV0035	Remortgage	
					RAAV0071	Purchase	
		6.81%	£0	6.81%	RAAV0036	Remortgage	
					RAAV0072	Purchase	

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

ADVERSE LEVEL

Light adverse

Complex properties | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.30%	3%	5.85%	RAAV0325	Remortgage	
					RAAV0397	Purchase	
		5.29%	2%	6.84%	RAAV0326	Remortgage	
					RAAV0398	Purchase	
	2-year fixed	7.40%	£0	8.95%	RAAV0327	Remortgage	
					RAAV0399	Purchase	
		4.22%	5%	5.77%	RAAX0328	Remortgage	
					RAAX0400	Purchase	
	5-year fixed	5.63%	2%	7.18%	RAAX0329	Remortgage	
					RAAX0401	Purchase	
		6.74%	£0	8.29%	RAAX0330	Remortgage	
					RAAX0402	Purchase	
80%	1-year fixed				RAAV0331	Remortgage	
		5.48%	5%	5.48%	RAAV0403	Purchase	
					RAAV0332	Remortgage	
		5.99%	2%	5.99%	RAAV0404	Purchase	
	2-year fixed				RAAV0333	Remortgage	
		6.50%	£0	6.50%	RAAV0405	Purchase	
					RAAV0334	Remortgage	
		4.89%	3%	6.44%	RAAV0406	Purchase	
	5-year fixed				RAAV0335	Remortgage	
		5.88%	2%	7.43%	RAAV0407	Purchase	
					RAAV0336	Remortgage	
		7.99%	£0	9.54%	RAAV0408	Purchase	
	1-year fixed				RAAX0337	Remortgage	
		4.81%	5%	6.36%	RAAX0409	Purchase	
					RAAX0338	Remortgage	
		6.22%	2%	7.77%	RAAX0410	Purchase	
	2-year fixed				RAAX0339	Remortgage	
		7.33%	£0	8.88%	RAAX0411	Purchase	
					RAAV0340	Remortgage	
		6.07%	5%	6.07%	RAAV0412	Purchase	
	5-year fixed				RAAV0341	Remortgage	
		6.58%	2%	6.58%	RAAV0413	Purchase	
					RAAV0342	Remortgage	
		7.09%	£0	7.09%	RAAV0414	Purchase	

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Complex properties

ADVERSE LEVEL

Light adverse +

Complex properties | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.30%	3%	5.85%	RAAV0325	Remortgage	
					RAAV0397	Purchase	
		5.29%	2%	6.84%	RAAV0326	Remortgage	
					RAAV0398	Purchase	
		7.40%	£0	8.95%	RAAV0327	Remortgage	
					RAAV0399	Purchase	
	2-year fixed	4.22%	5%	5.77%	RAAX0328	Remortgage	
					RAAX0400	Purchase	
		5.63%	2%	7.18%	RAAX0329	Remortgage	
					RAAX0401	Purchase	
		6.74%	£0	8.29%	RAAX0330	Remortgage	
					RAAX0402	Purchase	
	5-year fixed	5.48%	5%	5.48%	RAAV0331	Remortgage	
					RAAV0403	Purchase	
		5.99%	2%	5.99%	RAAV0332	Remortgage	
					RAAV0404	Purchase	
		6.50%	£0	6.50%	RAAV0333	Remortgage	
					RAAV0405	Purchase	
80%	1-year fixed	4.89%	3%	6.44%	RAAV0334	Remortgage	
					RAAV0406	Purchase	
		5.88%	2%	7.43%	RAAV0335	Remortgage	
					RAAV0407	Purchase	
		7.99%	£0	9.54%	RAAV0336	Remortgage	
					RAAV0408	Purchase	
	2-year fixed	4.81%	5%	6.36%	RAAX0337	Remortgage	
					RAAX0409	Purchase	
		6.22%	2%	7.77%	RAAX0338	Remortgage	
					RAAX0410	Purchase	
		7.33%	£0	8.88%	RAAX0339	Remortgage	
					RAAX0411	Purchase	
	5-year fixed	6.07%	5%	6.07%	RAAV0340	Remortgage	
					RAAV0412	Purchase	
		6.58%	2%	6.58%	RAAV0341	Remortgage	
					RAAV0413	Purchase	
		7.09%	£0	7.09%	RAAV0342	Remortgage	
					RAAV0414	Purchase	

MEDIUM LANDLORDS

For investors with 4-10 properties on completion.

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE
Single family lets

ADVERSE LEVEL
No adverse

Single family lets | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.11%	3%	5.66%	RAAY0073	Remortgage	
					RAAY0109	Purchase	
		5.10%	2%	6.65%	RAAY0074	Remortgage	
					RAAY0110	Purchase	
		7.21%	£0	8.76%	RAAY0075	Remortgage	
					RAAY0111	Purchase	
	2-year fixed	4.16%	5%	5.71%	RAAY0076	Remortgage	Free Valuation
					RAAY0112	Purchase	
		5.44%	2%	6.99%	RAAY0077	Remortgage	
					RAAY0113	Purchase	
		6.55%	£0	8.10%	RAAY0078	Remortgage	
					RAAY0114	Purchase	
80%	5-year fixed	5.34%	5%	5.34%	RAAY0079	Remortgage	Free Valuation
					RAAY0115	Purchase	
		5.80%	2%	5.80%	RAAY0080	Remortgage	
					RAAY0116	Purchase	
		6.31%	£0	6.31%	RAAY0081	Remortgage	
					RAAY0117	Purchase	
	1-year fixed	4.73%	3%	6.28%	RAAV0082	Remortgage	
					RAAV0118	Purchase	
		5.72%	2%	7.27%	RAAV0083	Remortgage	
					RAAV0119	Purchase	
		7.83%	£0	9.38%	RAAV0084	Remortgage	
					RAAV0120	Purchase	
	2-year fixed	4.81%	5%	6.36%	RAAX0085	Remortgage	Free Valuation
					RAAX0121	Purchase	
		6.06%	2%	7.61%	RAAX0086	Remortgage	
					RAAX0122	Purchase	
		7.17%	£0	8.72%	RAAX0087	Remortgage	
					RAAX0123	Purchase	
	5-year fixed	5.97%	5%	5.97%	RAAV0088	Remortgage	Free Valuation
					RAAV0124	Purchase	
		6.42%	2%	6.42%	RAAV0089	Remortgage	
					RAAV0125	Purchase	
		6.93%	£0	6.93%	RAAV0090	Remortgage	
					RAAV0126	Purchase	

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE
Single family lets

ADVERSE LEVEL
Light adverse

Single family lets | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.31%	3%	5.86%	RAAV0145	Remortgage	
					RAAV0217	Purchase	
		5.30%	2%	6.85%	RAAV0146	Remortgage	
					RAAV0218	Purchase	
	2-year fixed	7.41%	£0	8.96%	RAAV0147	Remortgage	
					RAAV0219	Purchase	
		4.23%	5%	5.78%	RAAX0148	Remortgage	
					RAAX0220	Purchase	
	5-year fixed	5.64%	2%	7.19%	RAAX0149	Remortgage	
					RAAX0221	Purchase	
		6.75%	£0	8.30%	RAAX0150	Remortgage	
					RAAX0222	Purchase	
80%	1-year fixed				RAAV0151	Remortgage	
		5.49%	5%	5.49%	RAAV0223	Purchase	
		6.00%	2%	6.00%	RAAV0152	Remortgage	
					RAAV0224	Purchase	
	2-year fixed	6.51%	£0	6.51%	RAAV0153	Remortgage	
					RAAV0225	Purchase	
		5.11%	3%	6.66%	RAAV0154	Remortgage	
					RAAV0226	Purchase	
	5-year fixed	6.10%	2%	7.65%	RAAV0155	Remortgage	
					RAAV0227	Purchase	
		8.21%	£0	9.76%	RAAV0156	Remortgage	
					RAAV0228	Purchase	
	1-year fixed	6.44%	2%	7.99%	RAAX0158	Remortgage	
					RAAX0230	Purchase	
	2-year fixed	5.03%	5%	6.58%	RAAX0157	Remortgage	
					RAAX0229	Purchase	
		7.55%	£0	9.10%	RAAX0159	Remortgage	
					RAAX0231	Purchase	
	5-year fixed	6.80%	2%	6.80%	RAAV0161	Remortgage	
					RAAV0233	Purchase	
		6.29%	5%	6.29%	RAAV0160	Remortgage	
					RAAV0232	Purchase	
	1-year fixed	7.31%	£0	7.31%	RAAV0162	Remortgage	
					RAAV0234	Purchase	

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE
Single family lets

ADVERSE LEVEL

Light adverse +

Single family lets | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.42%	3%	5.97%	RAAV0163	Remortgage	
					RAAV0235	Purchase	
		5.41%	2%	6.96%	RAAV0164	Remortgage	
					RAAV0236	Purchase	
		7.52%	£0	9.07%	RAAV0165	Remortgage	
					RAAV0237	Purchase	
	2-year fixed	4.34%	5%	5.89%	RAAX0166	Remortgage	
					RAAX0238	Purchase	
		5.75%	2%	7.30%	RAAX0167	Remortgage	
					RAAX0239	Purchase	
		6.86%	£0	8.41%	RAAX0168	Remortgage	
					RAAX0240	Purchase	
80%	5-year fixed	5.60%	5%	5.60%	RAAV0169	Remortgage	
					RAAV0241	Purchase	
		6.11%	2%	6.11%	RAAV0170	Remortgage	
					RAAV0242	Purchase	
		6.62%	£0	6.62%	RAAV0171	Remortgage	
					RAAV0243	Purchase	
	1-year fixed	5.27%	3%	6.82%	RAAV0172	Remortgage	
					RAAV0244	Purchase	
		6.26%	2%	7.81%	RAAV0173	Remortgage	
					RAAV0245	Purchase	
		8.37%	£0	9.92%	RAAV0174	Remortgage	
					RAAV0246	Purchase	
	2-year fixed	5.19%	5%	6.74%	RAAX0175	Remortgage	
					RAAX0247	Purchase	
		6.60%	2%	8.15%	RAAX0176	Remortgage	
					RAAX0248	Purchase	
		7.71%	£0	9.26%	RAAX0177	Remortgage	
					RAAX0249	Purchase	
	5-year fixed	6.45%	5%	6.45%	RAAV0178	Remortgage	
					RAAV0250	Purchase	
		6.96%	2%	6.96%	RAAV0179	Remortgage	
					RAAV0251	Purchase	
		7.47%	£0	7.47%	RAAV0180	Remortgage	
					RAAV0252	Purchase	

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Complex properties

ADVERSE LEVEL

No adverse

Complex properties | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.33%	3%	5.88%	RAAY0091	Remortgage	
					RAAY0127	Purchase	
		5.32%	2%	6.87%	RAAY0092	Remortgage	
					RAAY0128	Purchase	
	2-year fixed	7.43%	£0	8.98%	RAAY0093	Remortgage	
					RAAY0129	Purchase	
		4.25%	5%	5.80%	RAAY0094	Remortgage	
					RAAY0130	Purchase	
		5.66%	2%	7.21%	RAAY0095	Remortgage	
					RAAY0131	Purchase	
		6.77%	£0	8.32%	RAAY0096	Remortgage	
					RAAY0132	Purchase	
	5-year fixed	5.51%	5%	5.51%	RAAY0097	Remortgage	
					RAAY0133	Purchase	
		6.02%	2%	6.02%	RAAY0098	Remortgage	
					RAAY0134	Purchase	
80%	1-year fixed	6.53%	£0	6.53%	RAAY0099	Remortgage	
					RAAY0135	Purchase	
		4.95%	3%	6.50%	RAAV0100	Remortgage	
					RAAV0136	Purchase	
	2-year fixed	5.94%	2%	7.49%	RAAV0101	Remortgage	
					RAAV0137	Purchase	
		8.05%	£0	9.60%	RAAV0102	Remortgage	
					RAAV0138	Purchase	
		4.87%	5%	6.42%	RAAX0103	Remortgage	
					RAAX0139	Purchase	
	5-year fixed	7.39%	£0	8.94%	RAAX0105	Remortgage	
					RAAX0141	Purchase	
		6.28%	2%	7.83%	RAAX0104	Remortgage	
					RAAX0140	Purchase	
		6.13%	5%	6.13%	RAAV0106	Remortgage	
					RAAV0142	Purchase	
		6.64%	2%	6.64%	RAAV0107	Remortgage	
					RAAV0143	Purchase	
		7.15%	£0	7.15%	RAAV0108	Remortgage	
					RAAV0144	Purchase	

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Complex properties

ADVERSE LEVEL

Light adverse

Complex properties | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.53%	3%	6.08%	RAAV0181	Remortgage	
					RAAV0253	Purchase	
		5.52%	2%	7.07%	RAAV0182	Remortgage	
					RAAV0254	Purchase	
	2-year fixed	7.63%	£0	9.18%	RAAV0183	Remortgage	
					RAAV0255	Purchase	
		4.45%	5%	6.00%	RAAX0184	Remortgage	
					RAAX0256	Purchase	
	5-year fixed	5.86%	2%	7.41%	RAAX0185	Remortgage	
					RAAX0257	Purchase	
		6.97%	£0	8.52%	RAAX0186	Remortgage	
					RAAX0258	Purchase	
80%	1-year fixed				RAAV0187	Remortgage	
		5.71%	5%	5.71%	RAAV0259	Purchase	
		6.22%	2%	6.22%	RAAV0188	Remortgage	
					RAAV0260	Purchase	
	2-year fixed	6.73%	£0	6.73%	RAAV0189	Remortgage	
					RAAV0261	Purchase	
		5.33%	3%	6.88%	RAAV0190	Remortgage	
					RAAV0262	Purchase	
	5-year fixed	6.32%	2%	7.87%	RAAV0191	Remortgage	
					RAAV0263	Purchase	
		8.43%	£0	9.98%	RAAV0192	Remortgage	
					RAAV0264	Purchase	
	1-year fixed	5.25%	5%	6.80%	RAAX0193	Remortgage	
					RAAX0265	Purchase	
	2-year fixed	6.66%	2%	8.21%	RAAX0194	Remortgage	
					RAAX0266	Purchase	
		7.77%	£0	9.32%	RAAX0195	Remortgage	
					RAAX0267	Purchase	
	5-year fixed	7.02%	2%	7.02%	RAAV0197	Remortgage	
					RAAV0269	Purchase	
		6.51%	5%	6.51%	RAAV0196	Remortgage	
					RAAV0268	Purchase	
	1-year fixed	7.53%	£0	7.53%	RAAV0198	Remortgage	
					RAAV0270	Purchase	

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Complex properties

ADVERSE LEVEL

Light adverse +

Complex properties | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.64%	3%	6.19%	RAAV0199	Remortgage	
					RAAV0271	Purchase	
		5.63%	2%	7.18%	RAAV0200	Remortgage	
					RAAV0272	Purchase	
	2-year fixed	7.74%	£0	9.29%	RAAV0201	Remortgage	
					RAAV0273	Purchase	
		4.56%	5%	6.11%	RAAX0202	Remortgage	
					RAAX0274	Purchase	
	5-year fixed	5.97%	2%	7.52%	RAAX0203	Remortgage	
					RAAX0275	Purchase	
		7.08%	£0	8.63%	RAAX0204	Remortgage	
					RAAX0276	Purchase	
80%	1-year fixed				RAAV0205	Remortgage	
		5.82%	5%	5.82%	RAAV0277	Purchase	
		6.33%	2%	6.33%	RAAV0206	Remortgage	
					RAAV0278	Purchase	
	2-year fixed	6.84%	£0	6.84%	RAAV0207	Remortgage	
					RAAV0279	Purchase	
		5.49%	3%	7.04%	RAAV0208	Remortgage	
					RAAV0280	Purchase	
	5-year fixed	6.48%	2%	8.03%	RAAV0209	Remortgage	
					RAAV0281	Purchase	
		8.59%	£0	10.14%	RAAV0210	Remortgage	
					RAAV0282	Purchase	
	1-year fixed	5.41%	5%	6.96%	RAAX0211	Remortgage	
					RAAX0283	Purchase	
	2-year fixed	6.82%	2%	8.37%	RAAX0212	Remortgage	
					RAAX0284	Purchase	
		7.93%	£0	9.48%	RAAX0213	Remortgage	
					RAAX0285	Purchase	
	5-year fixed	6.67%	5%	6.67%	RAAV0214	Remortgage	
					RAAV0286	Purchase	
		7.18%	2%	7.18%	RAAV0215	Remortgage	
					RAAV0287	Purchase	
	1-year fixed	7.69%	£0	7.69%	RAAV0216	Remortgage	
					RAAV0288	Purchase	

LARGE LANDLORDS

For investors with 11+ properties on completion

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

LOAN SIZE

550,000 and under

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Single family lets | £550,000 and under

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.40%	3%	5.95%	RAAV0433	Remortgage	
					RAAV0487	Purchase	
		5.39%	2%	6.94%	RAAV0434	Remortgage	
					RAAV0488	Purchase	
		7.50%	£0	9.05%	RAAV0435	Remortgage	
					RAAV0489	Purchase	
	2-year fixed	4.32%	5%	5.87%	RAAX0436	Remortgage	
					RAAX0490	Purchase	
		5.73%	2%	7.28%	RAAX0437	Remortgage	
					RAAX0491	Purchase	
		6.84%	£0	8.39%	RAAX0438	Remortgage	
					RAAX0492	Purchase	
80%	5-year fixed	5.58%	5%	5.58%	RAAV0439	Remortgage	
					RAAV0493	Purchase	
		6.09%	2%	6.09%	RAAV0440	Remortgage	
					RAAV0494	Purchase	
		6.60%	£0	6.60%	RAAV0441	Remortgage	
					RAAV0495	Purchase	
	1-year fixed	4.95%	3%	6.50%	RAAV0442	Remortgage	
					RAAV0496	Purchase	
		5.94%	2%	7.49%	RAAV0443	Remortgage	
					RAAV0497	Purchase	
		8.05%	£0	9.60%	RAAV0444	Remortgage	
					RAAV0498	Purchase	
	2-year fixed	4.87%	5%	6.42%	RAAX0445	Remortgage	
					RAAX0499	Purchase	
		6.28%	2%	7.83%	RAAX0446	Remortgage	
					RAAX0500	Purchase	
		7.39%	£0	8.94%	RAAX0447	Remortgage	
					RAAX0501	Purchase	
	5-year fixed	6.13%	5%	6.13%	RAAV0448	Remortgage	
					RAAV0502	Purchase	
		6.64%	2%	6.64%	RAAV0449	Remortgage	
					RAAV0503	Purchase	
		7.15%	£0	7.15%	RAAV0450	Remortgage	
					RAAV0504	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

LOAN SIZE

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Single family lets | £550,001 and over

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.35%	3%	5.90%	RAAV0541	Remortgage	
					RAAV0595	Purchase	
		5.34%	2%	6.89%	RAAV0542	Remortgage	
					RAAV0596	Purchase	
		7.45%	£0	9.00%	RAAV0543	Remortgage	
					RAAV0597	Purchase	
	2-year fixed	4.27%	5%	5.82%	RAAX0544	Remortgage	
					RAAX0598	Purchase	
		5.68%	2%	7.23%	RAAX0545	Remortgage	
					RAAX0599	Purchase	
		6.79%	£0	8.34%	RAAX0546	Remortgage	
					RAAX0600	Purchase	
80%	5-year fixed	5.53%	5%	5.53%	RAAV0547	Remortgage	
					RAAV0601	Purchase	
		6.04%	2%	6.04%	RAAV0548	Remortgage	
					RAAV0602	Purchase	
		6.55%	£0	6.55%	RAAV0549	Remortgage	
					RAAV0603	Purchase	
	1-year fixed	4.90%	3%	6.45%	RAAV0550	Remortgage	
					RAAV0604	Purchase	
		5.89%	2%	7.44%	RAAV0551	Remortgage	
					RAAV0605	Purchase	
		8.00%	£0	9.55%	RAAV0552	Remortgage	
					RAAV0606	Purchase	
	2-year fixed	4.82%	5%	6.37%	RAAX0553	Remortgage	
					RAAX0607	Purchase	
		6.23%	2%	7.78%	RAAX0554	Remortgage	
					RAAX0608	Purchase	
		7.34%	£0	8.89%	RAAX0555	Remortgage	
					RAAX0609	Purchase	
	5-year fixed	6.08%	5%	6.08%	RAAV0556	Remortgage	
					RAAV0610	Purchase	
		6.59%	2%	6.59%	RAAV0557	Remortgage	
					RAAV0611	Purchase	
		7.10%	£0	7.10%	RAAV0558	Remortgage	
					RAAV0612	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Complex properties

LOAN SIZE

550,000 and under

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Complex properties | £550,000 and under

LTV 75% 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.40%	3%	5.95%	RAAV0451	Remortgage	Up to 4 units
					RAAV0505	Purchase	
		4.56%	3%	6.11%	RAAV0469	Remortgage	
					RAAV0523	Purchase	
		5.39%	2%	6.94%	RAAV0452	Remortgage	Up to 4 units
					RAAV0506	Purchase	
		5.55%	2%	7.10%	RAAV0470	Remortgage	
					RAAV0524	Purchase	
		7.50%	£0	9.05%	RAAV0453	Remortgage	Up to 4 units
					RAAV0507	Purchase	
		7.66%	£0	9.21%	RAAV0471	Remortgage	
					RAAV0525	Purchase	
	2-year fixed	4.32%	5%	5.87%	RAAX0454	Remortgage	Up to 4 units
					RAAX0508	Purchase	
		4.48%	5%	6.03%	RAAX0472	Remortgage	
					RAAX0526	Purchase	
		5.73%	2%	7.28%	RAAX0455	Remortgage	Up to 4 units
					RAAX0509	Purchase	
		5.89%	2%	7.44%	RAAX0473	Remortgage	
					RAAX0527	Purchase	
		6.84%	£0	8.39%	RAAX0456	Remortgage	Up to 4 units
					RAAX0510	Purchase	
		7.00%	£0	8.55%	RAAX0474	Remortgage	
					RAAX0528	Purchase	
	5-year fixed	5.58%	5%	5.58%	RAAV0457	Remortgage	Up to 4 units
					RAAV0511	Purchase	
		5.74%	5%	5.74%	RAAV0475	Remortgage	
					RAAV0529	Purchase	
		6.09%	2%	6.09%	RAAV0458	Remortgage	Up to 4 units
					RAAV0512	Purchase	
		6.25%	2%	6.25%	RAAV0476	Remortgage	
					RAAV0530	Purchase	
		6.60%	£0	6.60%	RAAV0459	Remortgage	Up to 4 units
					RAAV0513	Purchase	
		6.76%	£0	6.76%	RAAV0477	Remortgage	
					RAAV0531	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Complex properties

LOAN SIZE

550,000 and under

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Complex properties | £550,000 and under

LTV 75% 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.95%	3%	6.50%	RAAV0460	Remortgage	Up to 4 units
					RAAV0514	Purchase	
		5.11%	3%	6.66%	RAAV0478	Remortgage	Up to 4 units
					RAAV0532	Purchase	
		5.94%	2%	7.49%	RAAV0461	Remortgage	
					RAAV0515	Purchase	
		6.10%	2%	7.65%	RAAV0479	Remortgage	Up to 4 units
					RAAV0533	Purchase	
		8.05%	£0	9.60%	RAAV0462	Remortgage	
					RAAV0516	Purchase	
		8.21%	£0	9.76%	RAAV0480	Remortgage	Up to 4 units
					RAAV0534	Purchase	
	2-year fixed	4.87%	5%	6.42%	RAAX0463	Remortgage	Up to 4 units
					RAAX0517	Purchase	
		5.03%	5%	6.58%	RAAX0481	Remortgage	Up to 4 units
					RAAX0535	Purchase	
		6.28%	2%	7.83%	RAAX0464	Remortgage	
					RAAX0518	Purchase	
		6.44%	2%	7.99%	RAAX0482	Remortgage	Up to 4 units
					RAAX0536	Purchase	
		7.39%	£0	8.94%	RAAX0465	Remortgage	
					RAAX0519	Purchase	
		7.55%	£0	9.10%	RAAX0483	Remortgage	Up to 4 units
					RAAX0537	Purchase	
	5-year fixed	6.13%	5%	6.13%	RAAV0466	Remortgage	Up to 4 units
					RAAV0520	Purchase	
		6.29%	5%	6.29%	RAAV0484	Remortgage	Up to 4 units
					RAAV0538	Purchase	
		6.64%	2%	6.64%	RAAV0467	Remortgage	
					RAAV0521	Purchase	
		6.80%	2%	6.80%	RAAV0485	Remortgage	Up to 4 units
					RAAV0539	Purchase	
		7.15%	£0	7.15%	RAAV0468	Remortgage	
					RAAV0522	Purchase	
		7.31%	£0	7.31%	RAAV0486	Remortgage	Up to 4 units
					RAAV0540	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Complex properties

LOAN SIZE

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Complex properties | £550,001 and over

LTV 75% 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.35%	3%	5.90%	RAAV0559	Remortgage	Up to 4 units
					RAAV0613	Purchase	
		4.51%	3%	6.06%	RAAV0577	Remortgage	
					RAAV0631	Purchase	
		5.34%	2%	6.89%	RAAV0560	Remortgage	Up to 4 units
					RAAV0614	Purchase	
		5.50%	2%	7.05%	RAAV0578	Remortgage	
					RAAV0632	Purchase	
		7.45%	£0	9.00%	RAAV0561	Remortgage	Up to 4 units
					RAAV0615	Purchase	
		7.61%	£0	9.16%	RAAV0579	Remortgage	
					RAAV0633	Purchase	
	2-year fixed	4.27%	5%	5.82%	RAAX0562	Remortgage	Up to 4 units
					RAAX0616	Purchase	
		4.43%	5%	5.98%	RAAX0580	Remortgage	
					RAAX0634	Purchase	
		5.68%	2%	7.23%	RAAX0563	Remortgage	Up to 4 units
					RAAX0617	Purchase	
		5.84%	2%	7.39%	RAAX0581	Remortgage	
					RAAX0635	Purchase	
		6.79%	£0	8.34%	RAAX0564	Remortgage	Up to 4 units
					RAAX0618	Purchase	
		6.95%	£0	8.50%	RAAX0582	Remortgage	
					RAAX0636	Purchase	
	5-year fixed	5.53%	5%	5.53%	RAAV0565	Remortgage	Up to 4 units
					RAAV0619	Purchase	
		5.69%	5%	5.69%	RAAV0583	Remortgage	
					RAAV0637	Purchase	
		6.04%	2%	6.04%	RAAV0566	Remortgage	Up to 4 units
					RAAV0620	Purchase	
		6.20%	2%	6.20%	RAAV0584	Remortgage	
					RAAV0638	Purchase	
		6.55%	£0	6.55%	RAAV0567	Remortgage	Up to 4 units
					RAAV0621	Purchase	
		6.71%	£0	6.71%	RAAV0585	Remortgage	
					RAAV0639	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Complex properties

LOAN SIZE

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Complex properties | £550,001 and over

LTV 75% 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.90%	3%	6.45%	RAAV0568	Remortgage	Up to 4 units
					RAAV0622	Purchase	
		5.06%	3%	6.61%	RAAV0586	Remortgage	
					RAAV0640	Purchase	
		5.89%	2%	7.44%	RAAV0569	Remortgage	Up to 4 units
					RAAV0623	Purchase	
		6.05%	2%	7.60%	RAAV0587	Remortgage	
					RAAV0641	Purchase	
	2-year fixed	8.00%	£0	9.55%	RAAV0570	Remortgage	Up to 4 units
					RAAV0624	Purchase	
		8.16%	£0	9.71%	RAAV0588	Remortgage	
					RAAV0642	Purchase	
		4.82%	5%	6.37%	RAAX0571	Remortgage	Up to 4 units
					RAAX0625	Purchase	
		4.98%	5%	6.53%	RAAX0589	Remortgage	
					RAAX0643	Purchase	
		6.23%	2%	7.78%	RAAX0572	Remortgage	Up to 4 units
					RAAX0626	Purchase	
		6.39%	2%	7.94%	RAAX0590	Remortgage	
					RAAX0644	Purchase	
	5-year fixed	7.34%	£0	8.89%	RAAX0573	Remortgage	Up to 4 units
					RAAX0627	Purchase	
		7.50%	£0	9.05%	RAAX0591	Remortgage	
					RAAX0645	Purchase	
		6.08%	5%	6.08%	RAAV0574	Remortgage	Up to 4 units
					RAAV0628	Purchase	
		6.24%	5%	6.24%	RAAV0592	Remortgage	
					RAAV0646	Purchase	
		6.59%	2%	6.59%	RAAV0575	Remortgage	Up to 4 units
					RAAV0629	Purchase	
		6.75%	2%	6.75%	RAAV0593	Remortgage	
					RAAV0647	Purchase	
		7.10%	£0	7.10%	RAAV0576	Remortgage	Up to 4 units
					RAAV0630	Purchase	
		7.26%	£0	7.26%	RAAV0594	Remortgage	
					RAAV0648	Purchase	

Criteria highlights

APPLICANT
AGE LIMIT

18-85

LTV
UP TO

80%

MAXIMUM
LOAN

£10M

FIRST TIME
HMOS UP TO

6-BED

RANGE OF

VALUATION OPTIONS

AVM • DESKTOP • FULL • LONG FORM

(subject to property type)

LEND TO

SPVS & TRADING LTD CO.

IN ADDITION TO LLPS AND INDIVIDUALS

DAY 1 REMORTGAGES

ACROSS ALL SEGMENTS

UNLIMITED SIZED

HMOS AND MUFBS

Valuation fee scale

Valuation type will be determined as part of our application process.

Property value	Desktop Standard	AVM Standard	Physical Inspection		
			Standard	Specialist	Long Form
£50,000 - £100,000	£150	£15	£175	£440	Quote only
£100,001 - £150,000	£150	£15	£200	£440	Quote only
£150,001 - £200,000	£150	£15	£225	£455	Quote only
£200,001 - £250,000	£200	£15	£250	£455	Quote only
£250,001 - £300,000	£200	£15	£275	£525	Quote only
£300,001 - £350,000	£200	£15	£300	£585	Quote only
£350,001 - £400,000	£200	£15	£325	£585	Quote only
£400,001 - £450,000	£200	£15	£350	£645	Quote only
£450,001 - £500,000	£250	£15	£375	£645	Quote only
£500,001 - £600,000	£250	£15	£485	£710	Quote only
£600,001 - £700,000	£250	£15	£585	£770	Quote only
£700,001 - £800,000	£250	£15	£650	£880	Quote only
£800,001 - £900,000	£250	£15	£710	£965	Quote only
£900,001 - £1,000,000	£250	£15	£825	£1,025	Quote only
£1,000,001 - £1,500,000	-	-	£1,225	£1,425	Quote only
£1,500,001 - £2,000,000	-	-	£1,625	£1,825	Quote only
£2,000,001 - £2,500,000	-	-	£1,925	£2,325	Quote only
£2,500,001 - £3,000,000	-	-	£2,225	£2,625	Quote only
£3,000,001 - £3,500,000	-	-	£2,725	£3,125	Quote only
£3,500,001 - £4,000,000	-	-	£3,125	£3,525	Quote only
£4,000,001 - £4,500,000	-	-	£3,425	£3,825	Quote only
£4,500,001 - £5,000,000	-	-	£3,725	£4,125	Quote only

Re-inspection fee: Standard/Specialist £72, Long Form quote only.

Property type	Valuation fee scale applied
Single house or flat let or intended to be let to an individual or family on 1 AST.	Physical Inspection Standard
Single property let or intended to be let to multiple occupiers not of a single household (up to 6 bedrooms). Excludes adapted properties with multiple kitchens or with greater than 3 bathrooms and HMOs in Article 4 areas.	Physical Inspection Specialist
Single building comprising up to 6 self-contained flats all held under the freehold title (no leasehold titles created), and all flats of a size and arrangement that would support individual mortgages were leasehold titles created.	Physical Inspection Specialist
Any property not fitting within above descriptions, or exceeding £5m estimated value.	Physical Inspection Long Form

ADVERSE CRITERIA

We recognise that accommodating adverse circumstances is part of modern lending. If the caveats below don't meet your case requirements, reach out to your Rely business development manager who may be able to help.

NO ADVERSE	LIGHT ADVERSE	LIGHT ADVERSE +
SATISFIED CCJS 0 in 72 months	SATISFIED CCJS 0 in 24 months	SATISFIED CCJS 0 in 12 months, 1 in 24 months (max £3000)
SETTLED DEFAULTS 0 in 72 months	SETTLED DEFAULTS 0 in 24 months	SETTLED DEFAULTS 0 in 12 months
SECURED LOAN ARREARS 0 in last 36 months	SECURED LOAN ARREARS 0 in last 36 months	SECURED LOAN ARREARS 0 in last 12 months, 1 in last 36 months
UNSECURED WORST STATUS 0 in last 6 months	UNSECURED WORST STATUS 1 in last 6 months	UNSECURED WORST STATUS 2 in last 6 months

All CCJs/defaults must be satisfied/settled at the time of application.

All secured arrears must be up to date at the time of the application.

Any satisfied CCJs under £300 and registered more than 12 months old will be ignored.

Applications with any CCJs or defaults registered within the last 12 months will be declined.



 023 8045 6999 (Option 2)

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