

# Residential Mortgages

## Product Guide

5<sup>th</sup> August 2026

 Premier
  Platinum
  Prime Plus  
 Prime
  Near Prime
  Right to Buy and Shared Ownership



Office based underwriting support



Fast Track re-mortgage service



Referrals considered



On-site legal team

**Complete<sup>FS</sup>**  
Your specialist packager distributor

 **023 8045 6999** (Option 1)  
 **resi@complete-fs.co.uk**  
 **www.complete-fs.co.uk**



Extra product range offering up to 97.5% LTV



AVMs available for purchase and remortgage up to 85% LTV



Right to Buy and Shared Ownership (up to 100% LSV)



Interest Only available up to age 75



£25k - £1.5m with loans up to £2.5m considered by referral



No credit score: each case is assessed on its own merits



Skilled Worker Visa accepted up to 90% LTV



Remortgage Only Limited Edition available

**New** Prime Range added up to 90% LTV



Employed, 1 year self-employed and contractors



Capital Raise up to 97.5% for Debt Consolidation



Loan terms 5- 40 years with maximum age of 85 at the end of the term



England, Wales and Scotland



Gifted equity and deposits



Married (sole proprietor) / co-habiting borrowers



LTI Boost Range offering uncapped LTI's & Interest Only repayment



**Fast track legal services available for remortgage applications with no legal fees at England, Wales & Scotland.**

| Products                                                          |                                   |                                                                                                                                                                                                                                                                 |             |             |             |                                                               |                      |          |             |
|-------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|-------------|---------------------------------------------------------------|----------------------|----------|-------------|
| Category                                                          | Product Type                      | 65%                                                                                                                                                                                                                                                             | 75%         | 80%         | 85%         | 90%                                                           | 95%                  | 97.5%    | Product Fee |
| <b>Remortgage Only Limited Edition</b><br>85% LTV    Max 5.5x LTI | <b>Maximum loan size</b>          | £750,000                                                                                                                                                                                                                                                        |             |             |             | -                                                             | -                    | -        |             |
|                                                                   | 2-year fixed    Free Valuation    | 6.84%                                                                                                                                                                                                                                                           |             | 7.49%       |             | (i) Free fast track legal service included                    |                      |          | £0          |
|                                                                   | 5-year fixed    Free Valuation    | 6.24%                                                                                                                                                                                                                                                           |             | 6.89%       |             | (ii) Unencumbered remortgages do not qualify for this product |                      |          | £0          |
|                                                                   | <b>Maximum loan size</b>          | £1,500,000                                                                                                                                                                                                                                                      | £1,000,000  | £750,000    | £600,000    | £500,000                                                      | £500,000    FTB Only | -        |             |
| <b>Core</b><br>95% LTV    Max 5.5x LTI                            | 2-year fixed                      | 6.24%                                                                                                                                                                                                                                                           | 6.29%       | 6.44%       | 6.94%       | 7.59%                                                         | 8.09%                |          | £1,495      |
|                                                                   | 5-year fixed                      | 6.04%                                                                                                                                                                                                                                                           | 6.09%       | 6.19%       | 6.64%       | 7.39%                                                         | 7.89%                |          | £1,495      |
|                                                                   | Lifetime tracker w/o ERC          | BBR + 2.45%                                                                                                                                                                                                                                                     | BBR + 2.55% | BBR + 2.85% | BBR + 3.45% | BBR + 3.85%                                                   | BBR + 4.65%          |          | £1,495      |
|                                                                   | 2-year fixed                      | 6.89%                                                                                                                                                                                                                                                           | 6.94%       | 7.09%       | 7.59%       | 8.24%                                                         | 8.74%                |          | £0          |
| <b>Fee Assist</b><br>95% LTV    Max 5.5x LTI                      | 5-year fixed                      | 6.29%                                                                                                                                                                                                                                                           | 6.34%       | 6.54%       | 7.04%       | 7.69%                                                         | 8.19%                |          | £0          |
|                                                                   | 2-year fixed    Valuation Refund* | 6.98%                                                                                                                                                                                                                                                           | 7.03%       | 7.18%       | 7.68%       | 8.31%                                                         | 8.81%                |          | £0          |
|                                                                   | 5-year fixed    Valuation Refund* | 6.35%                                                                                                                                                                                                                                                           | 6.40%       | 6.60%       | 7.10%       | 7.73%                                                         | 8.23%                |          | £0          |
|                                                                   | 2-year fixed                      | 6.64%                                                                                                                                                                                                                                                           | 6.69%       | 6.84%       |             |                                                               |                      |          | £1,495      |
| <b>LTI Boost</b><br>80% LTV    Uncapped LTI                       | 5-year fixed                      | 6.44%                                                                                                                                                                                                                                                           | 6.49%       | 6.69%       |             |                                                               |                      |          | £1,495      |
|                                                                   | Lifetime tracker w/o ERC          | BBR + 2.95%                                                                                                                                                                                                                                                     | BBR + 3.05% | BBR + 3.35% |             |                                                               |                      |          | £1,495      |
|                                                                   | <b>Maximum loan size</b>          | -                                                                                                                                                                                                                                                               | -           | -           | £1,000,000  | £850,000                                                      | £600,000             | £500,000 |             |
|                                                                   | 2-year fixed                      | <b>Extra Plan Highlights:</b><br>(i) AVMs up to 85% for Purchases and Remortgages.<br>(ii) Capital raising remortgage up to 97.5% inc. debt consolidation.<br>(iii) LTIs up to 6.5x income for LTV 97.5%.<br>(iv) Loan Sizes now available up to £1m <b>New</b> |             |             | 7.42%       | 8.17%                                                         | 8.52%                | 8.92%    | £1,495      |
| <b>Extra</b><br>97.5% LTV    Max 6.5x LTI                         | 5-year fixed                      |                                                                                                                                                                                                                                                                 |             |             | 6.94%       | 7.69%                                                         | 8.04%                | 8.44%    | £1,495      |
|                                                                   | 2-year fixed    Fee assist        |                                                                                                                                                                                                                                                                 |             |             |             | 8.82%                                                         | 9.17%                | 9.57%    | £0          |
|                                                                   | 5-year fixed    Fee assist        |                                                                                                                                                                                                                                                                 |             |             |             | 7.99%                                                         | 8.34%                | 8.74%    | £0          |

\*The valuation will be refunded within 30 days of the completion of the loan

Remark: Fees cannot be added above gross maximum LTV of 90% on our Core range

| Key criteria                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| Acceptable adverse                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Applicant                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Satisfied defaults:</b> 0 for balances >£500 in 36 months<br><b>Unsatisfied defaults:</b> 0 for balances >£500 in 36 months<br><b>Satisfied CCJs:</b> 0 for balances >£500 in 36 months<br><b>Unsatisfied CCJs:</b> 0 for balances >£500 in 36 months<br><b>Max total CCJ value:</b> £5,000<br><b>Secured arrears:</b> 0 in 36 months and up to date<br><b>Unsecured arrears:</b> 1 in 12 months for balances >£500 and up to date<br><b>Payday loans:</b> 0 in 36 months<br><b>Discharged DMPs:</b> 0 in 72 months<br><b>Current DMPs:</b> Not accepted<br><b>Bankruptcies / IVAs:</b> 0 in 72 months<br><b>Extra Products Only:</b> Defaults > £10k by referral only<br><b>Repossessions:</b> Not accepted<br><br>(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability.<br>(iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults). | <b>Minimum age:</b> 21 years, <b>Maximum age:</b> Capital Repayment = Loan term to finish by 85th birthday;<br>Interest Only = Loan term to finish by 75th birthday<br><b>Maximum number of applicants:</b> 2<br><b>Minimum Income (Excluding LTI Boost):</b> £15,000 for both Capital & Interest and Interest Only<br><b>Minimum Income for LTI Boost:</b> £50,000 minimum household income<br><b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction<br><b>Within 10 years of retirement:</b> Work off lower of current income or pension income<br><b>Bonus/ Overtime/ Commission:</b> Up to 100% can be used if regular and consistent<br><b>Married / Co-habiting applicants:</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application. | <b>Application fee:</b> £199<br>For <b>fee assist</b> products, the application fee is refundable within 30 days of completion.<br>Please see our legal and valuation tariff for details on legal and valuation fees.<br><b>ERCs</b><br><b>2yr fix</b> 2%/1%<br><b>5yr fix</b> 5%/5%/4%/3%/2%<br><b>Additional Criteria</b><br><b>Self employed: Extra:</b> 1 year trading history, <b>Other plans:</b> 2 years trading history<br><b>Employed:</b> Minimum time employed of 3 months. <b>Extra:</b> Can consider 1 month by referral<br><b>First Time Buyers:</b> Allowed up to plan max LTV. Additional applicants considered where they have not owned a property in the last 5 years; <b>Borrowers living with family accepted.</b><br><b>Interest only:</b> Not available for Extra; <b>Unencumbered:</b> Not available for LTI Boost & Remortgage Only Limited Edition<br><b>New Build: Extra max LTV:</b> houses - 92.5%, flats - 85%. <b>Other plans max LTV:</b> houses - 90%, flats - 75%.<br>N.b. valuation is the lower of OMV or purchase price net of builder deposits.<br><b>Debt consolidation: Extra:</b> Available up to 97.5% LTV, <b>Other Plans:</b> Available up to 90% LTV.<br>All unsecured debts are paid directly from BACS. Not permitted for interest only.<br><b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted to 90% LTV provided they have >24 months UK residency. <b>Extra Products Only:</b> Borrowers must have permanent right to reside. |
| <b>Loan Term</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>Loan Amount</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Minimum - 5 years ; maximum - 40 years</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>Minimum loan size: For Remortgage Only Limited Edition:</b> £100,000. <b>For other plans:</b> £25,000<br><b>Unencumbered: For Extra:</b> allowed up to product max loan. <b>For other plans:</b> loan sizes are capped at £500,000 and max LTV is 75%.<br>Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Repayment methods</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Capital and interest    Interest only - maximum LTV 75%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Affordability will be calculated according to the repayment method selected.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

NEW

| AVM CRITERIA* (For England, Wales & Scotland) |                   |             |                                       |                   |             |
|-----------------------------------------------|-------------------|-------------|---------------------------------------|-------------------|-------------|
| For Extra Plan - Purchase + Remortgage        |                   |             | For All Other Plans - Remortgage Only |                   |             |
| Confidence                                    | Maximum Loan Size | Maximum LTV | Confidence Level                      | Maximum Loan Size | Maximum LTV |
| 4+                                            | £750,000          | 50%         | 4+                                    | £500,000          | 50%         |
| 5+                                            | £750,000          | 70%         | 5+                                    | £500,000          | 70%         |
| 6+                                            | £750,000          | 85%         | 6+                                    | £500,000          | 75%         |

\*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information



**Fast track legal services available for remortgage applications with no legal fees at England, Wales & Scotland.**

|                                                                |                                       | Products                                                                                                                                                                                                                                                         |                   |                 |                   |                                                               |                 |                 | Product Fee |
|----------------------------------------------------------------|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-----------------|-------------------|---------------------------------------------------------------|-----------------|-----------------|-------------|
| Category                                                       | Product Type                          | 65%                                                                                                                                                                                                                                                              | 75%               | 80%             | 85%               | 90%                                                           | 95%             | 97.5%           |             |
| <b>Remortgage Only Limited Edition</b><br>85% LTV Max 5.5x LTI | <b>Maximum loan size</b>              | <b>£750,000</b>                                                                                                                                                                                                                                                  |                   |                 |                   |                                                               |                 |                 |             |
|                                                                | 2-year fixed <b>Free Valuation</b>    | 6.89%                                                                                                                                                                                                                                                            |                   | 7.54%           |                   | (i) Free fast track legal service included                    |                 |                 | £0          |
|                                                                | 5-year fixed <b>Free Valuation</b>    | 6.29%                                                                                                                                                                                                                                                            |                   | 6.94%           |                   | (ii) Unencumbered remortgages do not qualify for this product |                 |                 | £0          |
| <b>Core</b><br>90% LTV<br>Max 5.5x LTI                         | <b>Maximum loan size</b>              | <b>£1,500,000</b>                                                                                                                                                                                                                                                | <b>£1,000,000</b> | <b>£750,000</b> | <b>£600,000</b>   | <b>£500,000</b>                                               | -               | -               |             |
|                                                                | 2-year fixed                          | 6.29%                                                                                                                                                                                                                                                            | 6.34%             | 6.49%           | 6.99%             | 7.64%                                                         |                 |                 | £1,495      |
|                                                                | 5-year fixed                          | 6.09%                                                                                                                                                                                                                                                            | 6.14%             | 6.34%           | 6.79%             | 7.44%                                                         |                 |                 | £1,495      |
|                                                                | Lifetime Tracker w/o ERC              | BBR + 2.55%                                                                                                                                                                                                                                                      | BBR + 2.65%       | BBR + 2.95%     | BBR + 3.55%       | BBR + 3.95%                                                   |                 |                 | £1,495      |
| <b>Fee Assist</b><br>90% LTV<br>Max 5.5x LTI                   | 2-year fixed                          | 6.94%                                                                                                                                                                                                                                                            | 6.99%             | 7.14%           | 7.64%             | 8.29%                                                         |                 |                 | £0          |
|                                                                | 5-year fixed                          | 6.34%                                                                                                                                                                                                                                                            | 6.39%             | 6.59%           | 7.09%             | 7.74%                                                         |                 |                 | £0          |
|                                                                | 2-year fixed <b>Valuation Refund*</b> | 7.03%                                                                                                                                                                                                                                                            | 7.08%             | 7.23%           | 7.73%             | 8.36%                                                         |                 |                 | £0          |
|                                                                | 5-year fixed <b>Valuation Refund*</b> | 6.40%                                                                                                                                                                                                                                                            | 6.45%             | 6.65%           | 7.15%             | 7.78%                                                         |                 |                 | £0          |
| <b>LTI Boost</b><br>80% LTV<br>Uncapped LTI                    | 2-year fixed                          | 6.69%                                                                                                                                                                                                                                                            | 6.74%             | 6.89%           |                   |                                                               |                 |                 | £1,495      |
|                                                                | 5-year fixed                          | 6.49%                                                                                                                                                                                                                                                            | 6.54%             | 6.74%           |                   |                                                               |                 |                 | £1,495      |
|                                                                | Lifetime Tracker w/o ERC              | BBR + 3.05%                                                                                                                                                                                                                                                      | BBR + 3.15%       | BBR + 3.45%     |                   |                                                               |                 |                 | £1,495      |
| <b>Extra</b><br>97.5% LTV<br>Max 6.5x LTI                      | <b>Maximum loan size</b>              | -                                                                                                                                                                                                                                                                | -                 | -               | <b>£1,000,000</b> | <b>£850,000</b>                                               | <b>£600,000</b> | <b>£500,000</b> |             |
|                                                                | 2-year fixed                          | <b>Extra Plan Highlights:</b><br>(i) AVMs up to 85% for Purchases and Remortgages.<br>(ii) Capital raising remortgage up to 97.5% inc. debt consolidation.<br>(iii) LTIs up to 6.5x income for LTV 97.5%.<br>(iv) Loan sizes now available up to £1m. <b>New</b> |                   |                 | 7.47%             | 8.22%                                                         | 8.62%           | 9.06%           | £1,495      |
|                                                                | 5-year fixed                          |                                                                                                                                                                                                                                                                  |                   |                 | 6.99%             | 7.74%                                                         | 8.14%           | 8.57%           | £1,495      |
|                                                                | 2-year fixed <b>Fee assist</b>        |                                                                                                                                                                                                                                                                  |                   |                 |                   | 8.87%                                                         | 9.27%           | 9.71%           | £0          |
|                                                                | 5-year fixed <b>Fee assist</b>        |                                                                                                                                                                                                                                                                  |                   |                 |                   | 8.04%                                                         | 8.44%           | 8.87%           | £0          |

\*The valuation will be refunded within 30 days of the completion of the loan

Remark: Fees cannot be added above gross maximum LTV of 90% on our Core range

| Acceptable adverse                                                                                                                                                                                                                                                                                                                                                               |                                                      | Key criteria                                                                                                                                                                                            |  | Fees                                                                                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Satisfied defaults:</b>                                                                                                                                                                                                                                                                                                                                                       | 0 for balances >£500 in 24 months                    | <b>Minimum age:</b> 21 years, <b>Maximum age:</b> Capital Repayment = Loan term to finish by 85th birthday;                                                                                             |  | <b>Application fee:</b> £199                                                                                                                                                                            |
| <b>Unsatisfied defaults:</b>                                                                                                                                                                                                                                                                                                                                                     | 0 for balances >£500 in 24 months                    | Interest Only = Loan term to finish by 75th birthday                                                                                                                                                    |  | For <b>fee assist</b> products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.                      |
| <b>Satisfied CCJs:</b>                                                                                                                                                                                                                                                                                                                                                           | 0 for balances >£500 in 24 months                    | <b>Maximum number of applicants:</b> 2                                                                                                                                                                  |  |                                                                                                                                                                                                         |
| <b>Unsatisfied CCJs:</b>                                                                                                                                                                                                                                                                                                                                                         | 0 for balances >£500 in 24 months                    | <b>Minimum Income (Excluding LTI Boost):</b> £15,000 for both Capital & Interest and Interest Only                                                                                                      |  |                                                                                                                                                                                                         |
| <b>Max total CCJ value:</b>                                                                                                                                                                                                                                                                                                                                                      | Over £5000 by referral                               | <b>Minimum Income for LTI Boost:</b> £50,000 minimum household income                                                                                                                                   |  |                                                                                                                                                                                                         |
| <b>Secured arrears:</b>                                                                                                                                                                                                                                                                                                                                                          | 0 in 24 months and up to date                        | <b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction                                                                              |  | <b>ERCs</b>                                                                                                                                                                                             |
| <b>Unsecured arrears:</b>                                                                                                                                                                                                                                                                                                                                                        | Max Status 2 in 12 months for balances >£500 and UTD | <b>Within 10 years of retirement:</b> Work off lower of current income or pension income                                                                                                                |  | <b>2yr fix</b> 2%/1%                                                                                                                                                                                    |
| <b>Payday loans:</b>                                                                                                                                                                                                                                                                                                                                                             | 0 in 24 months                                       | <b>Bonus/ Overtime/ Commission:</b> Up to 100% can be used if regular and consistent                                                                                                                    |  | <b>5yr fix</b> 5%/5%/4%/3%/2%                                                                                                                                                                           |
| <b>Discharged DMPs:</b>                                                                                                                                                                                                                                                                                                                                                          | 0 in 72 months                                       | <b>Married / Co-habiting applicants:</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application. |  | <b>Additional Criteria</b>                                                                                                                                                                              |
| <b>Current DMPs:</b>                                                                                                                                                                                                                                                                                                                                                             | Not accepted                                         |                                                                                                                                                                                                         |  | <b>Self employed: Extra:</b> 1 year trading history, <b>Other plans:</b> 2 years trading history                                                                                                        |
| <b>Bankruptcies / IVAs:</b>                                                                                                                                                                                                                                                                                                                                                      | 0 in 72 months                                       |                                                                                                                                                                                                         |  | <b>Employed:</b> Minimum time employed of 3 months. <b>Extra:</b> Can consider 1 month by referral                                                                                                      |
| <b>Extra Products Only:</b>                                                                                                                                                                                                                                                                                                                                                      | Defaults > £10k by referral only                     |                                                                                                                                                                                                         |  | <b>First Time Buyers:</b> Accepted                                                                                                                                                                      |
| <b>Repossessions:</b>                                                                                                                                                                                                                                                                                                                                                            | Not accepted                                         |                                                                                                                                                                                                         |  | <b>Borrowers living with family accepted.</b>                                                                                                                                                           |
| (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults). |                                                      |                                                                                                                                                                                                         |  | <b>Interest only:</b> Not available for Extra; <b>Unencumbered:</b> Not available for LTI Boost & Remortgage Only Limited Edition                                                                       |
| <b>Loan Term</b>                                                                                                                                                                                                                                                                                                                                                                 |                                                      | <b>Loan Amount</b>                                                                                                                                                                                      |  | <b>New Build: Extra max LTV:</b> houses - 90%, flats - 85%. <b>Other plans max LTV:</b> houses - 90%, flats - 75%. N.b. valuation is the lower of OMOV or purchase price net of builder deposits.       |
| <b>Minimum - 5 years ; maximum - 40 years</b>                                                                                                                                                                                                                                                                                                                                    |                                                      | <b>Minimum loan size: For Remortgage Only Limited Edition:</b> £100,000. <b>For other plans:</b> £25,000                                                                                                |  | <b>Debt consolidation: Extra:</b> Available up to 97.5% LTV, <b>Other Plans:</b> Available up to 90% LTV.                                                                                               |
|                                                                                                                                                                                                                                                                                                                                                                                  |                                                      | <b>Unencumbered: For Extra:</b> allowed up to product max loan. <b>For other plans:</b> loan sizes are capped at £500,000 and max LTV is 75%.                                                           |  | All unsecured debts are paid directly from BACS. Not permitted for interest only.                                                                                                                       |
|                                                                                                                                                                                                                                                                                                                                                                                  |                                                      | Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV                                                                                                                          |  | <b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. <b>Extra Products Only:</b> Borrowers must have permanent right to reside. |

Repayment methods Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

NEW

| AVM CRITERIA* (For England, Wales & Scotland) |                   |             |                                       |                   |             |
|-----------------------------------------------|-------------------|-------------|---------------------------------------|-------------------|-------------|
| For Extra Plan - Purchase + Remortgage        |                   |             | For All Other Plans - Remortgage Only |                   |             |
| Confidence                                    | Maximum Loan Size | Maximum LTV | Confidence Level                      | Maximum Loan Size | Maximum LTV |
| 4+                                            | £750,000          | 50%         | 4+                                    | £500,000          | 50%         |
| 5+                                            | £750,000          | 70%         | 5+                                    | £500,000          | 70%         |
| 6+                                            | £750,000          | 85%         | 6+                                    | £500,000          | 75%         |

\*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds



**Fast track legal services available for remortgage applications with no legal fees at England, Wales & Scotland.**

| Products                                                                         |                                           |                                                                                                                                                                                                                                                                   |             |             |             |                                                               |          |             |
|----------------------------------------------------------------------------------|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|-------------|---------------------------------------------------------------|----------|-------------|
| Category                                                                         | Product Type                              | 65%                                                                                                                                                                                                                                                               | 75%         | 80%         | 85%         | 90%                                                           | 95%      | Product Fee |
| Remortgage Only<br>Limited Edition<br><div>85% LTV</div> <div>Max 5.5x LTI</div> | Maximum loan size                         | £750,000                                                                                                                                                                                                                                                          |             |             |             |                                                               |          |             |
|                                                                                  | 2-year fixed <div>Free Valuation</div>    | 7.14%                                                                                                                                                                                                                                                             |             | 7.79%       |             | (i) Free fast track legal service included                    |          | £0          |
|                                                                                  | 5-year fixed <div>Free Valuation</div>    | 6.54%                                                                                                                                                                                                                                                             |             | 7.19%       |             | (ii) Unencumbered remortgages do not qualify for this product |          | £0          |
| Core<br><div>85% LTV</div> <div>Max 5.5x LTI</div>                               | Maximum loan size                         | £1,500,000                                                                                                                                                                                                                                                        | £1,000,000  | £750,000    | £600,000    |                                                               |          |             |
|                                                                                  | 2-year fixed                              | 6.54%                                                                                                                                                                                                                                                             | 6.59%       | 6.74%       | 7.24%       |                                                               |          | £1,495      |
|                                                                                  | 5-year fixed                              | 6.34%                                                                                                                                                                                                                                                             | 6.39%       | 6.59%       | 7.04%       |                                                               |          | £1,495      |
|                                                                                  | Lifetime Tracker w/o ERC                  | BBR + 2.75%                                                                                                                                                                                                                                                       | BBR + 2.85% | BBR + 3.15% | BBR + 3.75% |                                                               |          | £1,495      |
| Fee Assist<br><div>85% LTV</div> <div>Max 5.5x LTI</div>                         | 2-year fixed                              | 7.19%                                                                                                                                                                                                                                                             | 7.24%       | 7.39%       | 7.89%       |                                                               |          | £0          |
|                                                                                  | 5-year fixed                              | 6.59%                                                                                                                                                                                                                                                             | 6.64%       | 6.84%       | 7.34%       |                                                               |          | £0          |
|                                                                                  | 2-year fixed <div>Valuation Refund*</div> | 7.28%                                                                                                                                                                                                                                                             | 7.33%       | 7.48%       | 7.98%       |                                                               |          | £0          |
|                                                                                  | 5-year fixed <div>Valuation Refund*</div> | 6.65%                                                                                                                                                                                                                                                             | 6.70%       | 6.90%       | 7.40%       |                                                               |          | £0          |
| LTI Boost<br><div>80% LTV</div> <div>Uncapped LTI</div>                          | 2-year fixed                              | 6.94%                                                                                                                                                                                                                                                             | 6.99%       | 7.14%       |             |                                                               |          | £1,495      |
|                                                                                  | 5-year fixed                              | 6.74%                                                                                                                                                                                                                                                             | 6.79%       | 6.99%       |             |                                                               |          | £1,495      |
|                                                                                  | Lifetime Tracker w/o ERC                  | BBR + 3.25%                                                                                                                                                                                                                                                       | BBR + 3.35% | BBR + 3.65% |             |                                                               |          | £1,495      |
| Extra<br><div>95% LTV</div> <div>Max 6.5x LTI</div>                              | Maximum loan size                         | -                                                                                                                                                                                                                                                                 | -           | -           | £850,000    | £700,000                                                      | £600,000 |             |
|                                                                                  | 2-year fixed                              | <b>Extra Plan Highlights:</b><br>(i) AVMs up to 85% for Purchases and Remortgages.<br>(ii) Capital raising remortgage up to 95% inc. debt consolidation.<br>(iii) LTIs up to 6.5x income for LTV 95%.<br>(iv) Loan Sizes Now available up to £850k <div>New</div> |             |             | 7.72%       | 8.37%                                                         | 8.69%    | £1,495      |
|                                                                                  | 5-year fixed                              |                                                                                                                                                                                                                                                                   |             |             | 7.24%       | 7.88%                                                         | 8.19%    | £1,495      |
|                                                                                  | 2-year fixed <div>Fee assist</div>        |                                                                                                                                                                                                                                                                   |             |             |             | 9.02%                                                         | 9.34%    | £0          |
|                                                                                  | 5-year fixed <div>Fee assist</div>        |                                                                                                                                                                                                                                                                   |             |             |             | 8.18%                                                         | 8.49%    | £0          |

\*The valuation will be refunded within 30 days of the completion of the loan

| Key criteria                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| <b>Acceptable adverse</b><br><b>Satisfied defaults:</b> 0 for balances >£500 in 12 months<br><b>Unsatisfied defaults:</b> 0 for balances >£500 in 12 months<br><b>Satisfied CCJs:</b> 0 for balances >£500 in 12 months<br><b>Unsatisfied CCJs:</b> 0 for balances >£500 in 12 months<br><b>Max total CCJ value:</b> Over £7500 by referral<br><b>Secured arrears:</b> 0 in 12 months and up to date<br><b>Unsecured arrears:</b> Accepted where outstanding arrears being cleared by the mortgage<br><b>Payday loans:</b> 0 in 12 months<br><b>Discharged DMPs:</b> 0 in 72 months<br><b>Current DMPs:</b> Not accepted<br><b>Bankruptcies / IVAs:</b> 0 in 72 months<br><b>Extra Products Only:</b> Defaults > £10k by referral only<br><b>Repossessions:</b> Not accepted<br><br>(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).<br><b>Loan Term</b><br><b>Minimum</b> - 5 years ; <b>maximum</b> - 40 years | <b>Applicant</b><br><b>Minimum age:</b> 21 years<br><b>Maximum age:</b> Capital Repayment = Loan term to finish by 85th birthday;<br>Interest Only = Loan term to finish by 75th birthday<br><b>Maximum number of applicants:</b> 2<br><b>Minimum Income (Excluding LTI Boost):</b> £15,000 for both Capital & Interest and Interest Only<br><b>Minimum Income for LTI Boost:</b> £50,000 minimum household income<br><b>Over 10 years from retirement:</b> Work off current income with proof of pension e.g. payslip showing pension deduction<br><b>Within 10 years of retirement:</b> Work off lower of current income or pension income<br><b>Bonus/ Overtime/ Commission:</b> Up to 100% can be used if regular and consistent<br><b>Married / Co-habiting applicants:</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.<br><br><b>Loan Amount</b><br><b>Minimum loan size: For Remortgage Only Limited Edition:</b> £100,000. <b>For other plans:</b> £25,000<br><b>Unencumbered: For Extra:</b> allowed up to product max loan. <b>For other plans:</b> loan sizes are capped at £500,000 and max LTV is 75%.<br>Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV | <b>Fees</b><br><b>Application fee:</b> £199<br>For <b>fee assist</b> products, the application fee is refundable within 30 days of completion.<br>Please see our legal and valuation tariff for details on legal and valuation fees.<br><br><b>ERCs</b><br><b>2yr fix</b> 2%/1%<br><b>5yr fix</b> 5%/5%/4%/3%/2%<br><br><b>Additional Criteria</b><br><b>Self employed:</b> Minimum 1 year trading history<br><b>Employed:</b> Minimum time employed of 3 months. <b>Extra:</b> Can consider 1 month by referral<br><b>First Time Buyers:</b> Accepted<br><b>Interest only:</b> Not available for Extra<br><b>Unencumbered:</b> Not available for LTI Boost and Remortgage Only Limited Edition<br><b>New Build: Extra max LTV:</b> houses - 85%, flats - 85%. <b>Other plans max LTV:</b> houses - 85%, flats - 75%. N.b. valuation is the lower of OMV or purchase price net of builder deposits.<br><b>Debt consolidation: Extra:</b> Available up to 95% LTV. <b>Other Plans:</b> Available up to 85% LTV. All unsecured debts are paid directly from BACS. Not permitted for interest only.<br><b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. <b>Extra Products Only:</b> Borrowers must have permanent right to reside. |
| <b>Repayment methods</b> Capital and interest    Interest only - maximum LTV 75%    Affordability will be calculated according to the repayment method selected.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

NEW

| AVM CRITERIA* (For England, Wales & Scotland) |                   |             |                                       |                   |             |
|-----------------------------------------------|-------------------|-------------|---------------------------------------|-------------------|-------------|
| For Extra Plan - Purchase + Remortgage        |                   |             | For All Other Plans - Remortgage Only |                   |             |
| Confidence                                    | Maximum Loan Size | Maximum LTV | Confidence Level                      | Maximum Loan Size | Maximum LTV |
| 4+                                            | £750,000          | 50%         | 4+                                    | £500,000          | 50%         |
| 5+                                            | £750,000          | 70%         | 5+                                    | £500,000          | 70%         |
| 6+                                            | £750,000          | 85%         | 6+                                    | £500,000          | 75%         |

\*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds



Fast track legal services available for remortgage applications with no legal fees.

| Category                                      | Product Type             | Products                                                                                                                                                                                                    |             |             |                     |                     | Product Fee |
|-----------------------------------------------|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|---------------------|---------------------|-------------|
|                                               |                          | 65%                                                                                                                                                                                                         | 75%         | 80%         | 85%                 | 90%                 |             |
| <b>Core</b><br>80% LTV<br>Max 5x LTI          | <b>Maximum loan size</b> | £1,000,000                                                                                                                                                                                                  | £750,000    | £600,000    |                     |                     |             |
|                                               | 2-year fixed             | 7.09%                                                                                                                                                                                                       | 7.14%       | 7.29%       |                     |                     | £1,495      |
|                                               | 5-year fixed             | 6.89%                                                                                                                                                                                                       | 6.94%       | 7.14%       |                     |                     | £1,495      |
|                                               | Lifetime Tracker w/o ERC | BBR + 3.29%                                                                                                                                                                                                 | BBR + 3.39% | BBR + 3.69% |                     |                     | £1,495      |
| <b>Fee Assist</b><br>80% LTV<br>Max 5x LTI    | 2-year fixed             | 7.74%                                                                                                                                                                                                       | 7.79%       | 7.94%       |                     |                     | £0          |
|                                               | 5-year fixed             | 7.14%                                                                                                                                                                                                       | 7.19%       | 7.39%       |                     |                     | £0          |
|                                               | 2-year fixed             | Valuation Refund*                                                                                                                                                                                           | 7.89%       | 7.94%       | 8.09%               |                     | £0          |
|                                               | 5-year fixed             | Valuation Refund*                                                                                                                                                                                           | 7.24%       | 7.29%       | 7.49%               |                     | £0          |
| <b>LTI Boost**</b><br>80% LTV<br>Uncapped LTI | 2-year fixed             | 7.49%                                                                                                                                                                                                       | 7.54%       | 7.69%       |                     |                     | £1,495      |
|                                               | 5-year fixed             | 7.29%                                                                                                                                                                                                       | 7.34%       | 7.54%       |                     |                     | £1,495      |
|                                               | Lifetime Tracker w/o ERC | BBR + 3.89%                                                                                                                                                                                                 | BBR + 3.99% | BBR + 4.29% |                     |                     | £1,495      |
|                                               | <b>Maximum loan size</b> | -                                                                                                                                                                                                           | -           | -           | £550,000 <b>New</b> | £500,000 <b>New</b> |             |
| <b>Extra</b><br>90% LTV<br>Max 6.5x LTI       | 2-year fixed             | <b>New - Extra Plan Highlights:</b><br>(i) AVMs up to 85% for Purchases and Remortgages.<br>(ii) Capital raising remortgage up to 90% inc. debt consolidation.<br>(iii) LTIs up to 6.5x income for LTV 90%. |             |             | 8.22%               | 8.87%               | £1,495      |
|                                               | 5-year fixed             |                                                                                                                                                                                                             |             |             | 7.74%               | 8.38%               | £1,495      |
|                                               | 2-year fixed             |                                                                                                                                                                                                             |             |             |                     | 9.52%               | £0          |
|                                               | 5-year fixed             |                                                                                                                                                                                                             |             |             |                     | 8.68%               | £0          |

\*The valuation will be refunded within 30 days of the completion of the loan

\*\*Minimum household income of £50,000 is required. Only available as capital repayment.

| Key criteria                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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| Acceptable adverse                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Applicant                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Satisfied defaults:</b> Accepted<br><b>Unsatisfied defaults:</b> 0 for balances >£500 in 6 months<br><b>Satisfied CCJs:</b> Accepted<br><b>Unsatisfied CCJs:</b> 0 for balances >£500 in 6 months<br><b>Max total CCJ value:</b> Not Applicable<br><b>Secured arrears:</b> 1 in 12 months and 0 in 6 months<br><b>Unsecured arrears:</b> Accepted where outstanding arrears being cleared by the mortgage<br><b>Payday loans:</b> 0 in 6 months<br><b>Discharged DMPs:</b> 0 in 36 months<br><b>Current DMPs:</b> Not accepted<br><b>Bankruptcies / IVAs:</b> 0 in 72 months<br><b>Extra Products Only:</b> Defaults > £10k by referral only<br><b>Repossessions:</b> Not accepted<br>(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile.<br>(ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability.<br>(iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults). | <b>Minimum age:</b> 21 years<br><b>Maximum age:</b> Capital Repayment = Loan term to finish by 85th birthday;<br>Interest Only = Loan term to finish by 75th birthday<br><b>Maximum number of applicants:</b> 2<br><b>Minimum income for capital repayment:</b> Core - £15,000 main income earner;<br>LTI Boost - £50,000 household income now available<br><b>Minimum income for interest only:</b> £15,000 main income earner<br><b>Over 10 years from retirement:</b><br>Work off current income with proof of pension e.g. payslip showing pension deduction<br><b>Within 10 years of retirement:</b> Work off lower of current income or pension income<br><b>Bonus/ Overtime/ Commission:</b> Up to 100% can be used if regular and consistent<br><b>Married / Co-habiting applicants:</b> Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses/ partners to mortgage application. | <b>Application fee:</b> £199<br>For <b>fee assist</b> products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.<br><b>ERCs</b><br><b>2yr fix</b> 2%/1%<br><b>5yr fix</b> 5%/5%/4%/3%/2%<br><b>Additional Criteria</b><br><b>Self employed:</b> Minimum 1 year trading history<br><b>Employed:</b> Minimum time in employment of 3 months. <b>Extra:</b> Can consider 1 month by referral.<br><b>First Time Buyers:</b> 12 months current rental history required (applicants living with family considered by referral)<br><b>Interest only:</b> Not available for Extra<br><b>Unencumbered:</b> Not available for LTI Boost<br><b>New build: Extra max LTV:</b> houses-85%, flats-85%. <b>Other plans max LTV:</b> Flats to 75% LTV, houses to plan max LTV. N.b. valuation is the lower of OMOV or purchase price net of builder deposits.<br><b>Debt consolidation: Extra:</b> Available up to 90% LTV. <b>Other Plans:</b> Available up to 80% LTV - all unsecured debts are paid directly from BACS. Not permitted for interest only.<br><b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. <b>Extra Products Only:</b> Borrowers must have permanent right to reside.<br><b>Location:</b> England, Wales, Scotland & Northern Ireland, <b>Extra:</b> England, Wales & Scotland |
| <b>Loan Term</b><br><b>Minimum - 5 years ; maximum - 40 years</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Loan Amount</b><br><b>Minimum loan size:</b> £25,000<br><b>Unencumbered: For Extra:</b> allowed up to product max loan. <b>For other plans:</b> loan sizes are capped at £500,000 and max LTV is 75%.<br>Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

Repayment methods Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

NEW

| For Extra Plan - Purchase + Remortgage |                   |             | For All Other Plans - Remortgage Only |                   |             |
|----------------------------------------|-------------------|-------------|---------------------------------------|-------------------|-------------|
| Confidence                             | Maximum Loan Size | Maximum LTV | Confidence Level                      | Maximum Loan Size | Maximum LTV |
| 4+                                     | £750,000          | 50%         | 4+                                    | £300,000          | 50%         |
| 5+                                     | £750,000          | 70%         | 5+                                    | £300,000          | 70%         |
| 6+                                     | £750,000          | 85%         |                                       |                   |             |

\*Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds

Fast track legal services available for remortgage applications with no legal fees at England, Wales & Scotland.

| Products                                     |                          |             |             |             |
|----------------------------------------------|--------------------------|-------------|-------------|-------------|
| Category                                     | Product Type             | 65%         | 75%         | Product Fee |
| <b>Core</b><br>75% LTV<br>Max 5.5x LTI       | 2-year fixed             | 8.14%       | 8.19%       | £1,495      |
|                                              | 5-year fixed             | 7.94%       | 7.99%       | £1,495      |
|                                              | Lifetime Tracker w/o ERC | BBR + 4.15% | BBR + 4.25% | £1,495      |
| <b>Fee Assist</b><br>75% LTV<br>Max 5.5x LTI | 2-year fixed             | 8.79%       | 8.84%       | £0          |
|                                              | 5-year fixed             | 8.24%       | 8.29%       | £0          |
|                                              | 2-year fixed             | 8.94%       | 8.99%       | £0          |
|                                              | 5-year fixed             | 8.34%       | 8.39%       | £0          |

\*The valuation will be refunded within 30 days of the completion of the loan

| Key criteria                                                                                                                                                                                                                                                                                                                                                                     |                                                                                              |                                                      |           |                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|------------------------------------------------------|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Acceptable adverse                                                                                                                                                                                                                                                                                                                                                               |                                                                                              | Loan Amount                                          | LTV Limit | Applicant                                                                                                                                                                                                     | Fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Satisfied defaults:</b>                                                                                                                                                                                                                                                                                                                                                       | Accepted                                                                                     | <b>Minimum loan size:</b><br>£25,000                 |           | <b>Minimum age:</b> 21 years                                                                                                                                                                                  | <b>Application fee:</b> £199                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Unsatisfied defaults:</b>                                                                                                                                                                                                                                                                                                                                                     | 1 for balances >£500 in 12 months                                                            |                                                      |           | <b>Maximum age:</b> Loan term to finish by 85th birthday                                                                                                                                                      | For <b>fee assist</b> products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Satisfied CCJs:</b>                                                                                                                                                                                                                                                                                                                                                           | Accepted                                                                                     | <b>Maximum loan size*:</b><br>£750,000               | 65%       | <b>Maximum number of applicants:</b> 2                                                                                                                                                                        | <b>ERCs</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Unsatisfied CCJs:</b>                                                                                                                                                                                                                                                                                                                                                         | 1 for balances >£500 in 12 months                                                            |                                                      |           | <b>Minimum income:</b><br>£15,000 main income earner                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Max total CCJ value:</b>                                                                                                                                                                                                                                                                                                                                                      | Not Applicable                                                                               | £500,000                                             | 75%       | <b>Over 10 years from retirement:</b><br>Work off current income with proof of pension e.g. payslip showing pension deduction                                                                                 | <b>2yr fix</b> 2%/1%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Secured arrears:</b>                                                                                                                                                                                                                                                                                                                                                          | 1 in 12 months and 0 in 3 months                                                             | *for unencumbered: loan sizes are capped at £500,000 |           | <b>Within 10 years of retirement</b><br>Work off lower of current income or pension income                                                                                                                    | <b>5yr fix</b> 5%/5%/4%/3%/2%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Unsecured arrears:</b>                                                                                                                                                                                                                                                                                                                                                        | Accepted                                                                                     |                                                      |           | <b>Bonus/ Overtime/ Commission</b><br>Up to 100% can be used if regular and consistent                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Payday loans:</b>                                                                                                                                                                                                                                                                                                                                                             | 0 in 3 months                                                                                |                                                      |           | <b>Married / Co-habiting applicants</b><br>Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application. | <b>Additional Criteria</b><br><b>Self employed:</b> Minimum 1 year trading history<br><b>Employed:</b> Minimum time in employment of 3 months<br><b>First Time Buyers:</b> Not accepted<br><b>Interest only:</b> Not available<br><b>New build:</b> Flats and houses to plan max LTV. N.b. valuation is the lower of OMV or purchase price net of builder deposits.<br><b>Debt consolidation:</b> Available up to 75% LTV - all unsecured debts are paid directly from BACS.<br><b>Visa holders:</b> Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency. |
| <b>Discharged DMPs:</b>                                                                                                                                                                                                                                                                                                                                                          | Accepted with satisfactory explanation                                                       |                                                      |           |                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Current DMPs:</b>                                                                                                                                                                                                                                                                                                                                                             | Accepted if being discharged directly from the mortgage proceeds & satisfactory explanation. | Loan sizes up to £2.5m considered by referral.       |           |                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Bankruptcies / IVAs:</b>                                                                                                                                                                                                                                                                                                                                                      | 0 in 72 months                                                                               |                                                      |           |                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Repossession:</b>                                                                                                                                                                                                                                                                                                                                                             | Not accepted                                                                                 | Lender fee is excluded from LTV calculation.         |           |                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults). |                                                                                              |                                                      |           |                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Loan Term</b>                                                                                                                                                                                                                                                                                                                                                                 |                                                                                              |                                                      |           |                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Minimum</b> - 5 years ; <b>maximum</b> - 40 years                                                                                                                                                                                                                                                                                                                             |                                                                                              |                                                      |           |                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Repayment methods</b> Capital and interest                                                                                                                                                                                                                                                                                                                                    |                                                                                              |                                                      |           |                                                                                                                                                                                                               | Affordability will be calculated according to the repayment method selected.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

| AVM CRITERIA* - Remortgage Only |                   |             |                                                                                                                                                |
|---------------------------------|-------------------|-------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| Confidence Level                | Maximum Loan Size | Maximum LTV | *Full valuations required for (i) properties > £1m in value, (ii) ex-LA flats, (iii) properties of non-standard construction, (iv) new builds. |
| 4+                              | £300,000          | 50%         |                                                                                                                                                |
| 5+                              | £300,000          | 70%         |                                                                                                                                                |

| Products                                                                          |                                                                 |         |             |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------|---------|-------------|
| Category                                                                          | Product Type                                                    | 75% OMV | Product Fee |
| <b>Right to Buy - Purchase Only</b><br><div>75% LTV</div> <div>Max 5.5x LTI</div> | 2-year fixed                                                    | 7.04%   | £1,495      |
|                                                                                   | 5-year fixed                                                    | 6.69%   | £1,495      |
|                                                                                   | 2-year fixed <div>Fee assist</div>                              | 7.64%   | £0          |
|                                                                                   | 5-year fixed <div>Fee assist</div>                              | 7.04%   | £0          |
|                                                                                   | 2-year fixed <div>Fee assist</div> <div>Valuation Refund*</div> | 7.79%   | £0          |
|                                                                                   | 5-year fixed <div>Fee assist</div> <div>Valuation Refund*</div> | 7.14%   | £0          |
|                                                                                   |                                                                 |         |             |

\*The valuation will be refunded within 30 days of the completion of the loan

| Key criteria        |                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Acceptable adverse  |                                   | Loan Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | LTV Limit | Applicant | Fees |
| Satisfied defaults: | 0 for balances >£500 in 12 months | Minimum loan size:<br>£25,000<br><br>Maximum loan size*:<br>£500,000<br><br>*Loans over £500,000 considered by referral<br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br>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# Credit Tiers

|                                                  | Premier<br>(incl. Shared Ownership)             | Platinum<br>(incl. Shared Ownership)             | Prime Plus<br>(incl. Right to Buy & Shared Ownership)               | Prime                                       | Near Prime                                    |
|--------------------------------------------------|-------------------------------------------------|--------------------------------------------------|---------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|
| <i>Max LTV</i>                                   | <i>Premier: 97.5%<br/>Shared Ownership: 75%</i> | <i>Platinum: 97.5%<br/>Shared Ownership: 75%</i> | <i>Prime Plus: 95%<br/>Right to Buy &amp; Shared Ownership: 75%</i> | <b>90.0%</b>                                | <b>75.0%</b>                                  |
| <b>Satisfied Defaults</b>                        | 0 > £500 in 36 months                           | 0 > £500 in 24 months                            | 0 > £500 in 12 months                                               | Accepted                                    | Accepted                                      |
| <b>Unsatisfied Defaults</b>                      | 0 > £500 in 36 months                           | 0 > £500 in 24 months                            | 0 > £500 in 12 months                                               | 0 > £500 in 6 months                        | 1 > £500 in 12 months                         |
| <b>Satisfied CCJs</b>                            | 0 > £500 in 36 months                           | 0 > £500 in 24 months                            | 0 > £500 in 12 months                                               | Accepted                                    | Accepted                                      |
| <b>Unsatisfied CCJs</b>                          | 0 > £500 in 36 months                           | 0 > £500 in 24 months                            | 0 > £500 in 12 months                                               | 0 > £500 in 6 months                        | 1 > £500 in 12 months                         |
| <b>Max CCJ Value</b>                             | £5,000                                          | Over £5,000 by referral                          | Over £7,500 by referral                                             | Not applicable                              | Not applicable                                |
| <b>Secured Arrears</b>                           | 0 in 36 months and up to date                   | 0 in 24 months and up to date                    | 0 in 12 months and up to date                                       | 1 in 12, none in 6 months                   | 1 in 12, none in 3 months                     |
| <b>Unsecured Arrears</b>                         | 1 in 12 months > £500 and up to date            | 2 in 12 months > £500 and up to date             | Accepted when being cleared by the mortgage                         | Accepted when being cleared by the mortgage | Accepted                                      |
| <b>Payday / High Interest / Short Term Loans</b> | 0 in 36 months                                  | 0 in 24 months                                   | 0 in 12 months                                                      | 0 in 6 months                               | 0 in 3 months                                 |
| <b>Discharged DMPs</b>                           | 0 in 72 months                                  | 0 in 72 months                                   | 0 in 72 months                                                      | 0 in 36 months                              | Accepted with satisfactory explanation        |
| <b>Current DMPs</b>                              | Not accepted                                    | Not accepted                                     | Not accepted                                                        | Not accepted                                | Accepted if discharged from mortgage proceeds |
| <b>Bankruptcies/IVAs</b>                         | 0 in 72 months                                  | 0 in 72 months                                   | 0 in 72 months                                                      | 0 in 72 months                              | 0 in 72 months                                |
| <b>Repossessions</b>                             | Not accepted                                    | Not accepted                                     | Not accepted                                                        | Not accepted                                | Not accepted                                  |

(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).