Product Guide

September 2026

High Level Product Information

<table>
<tr><th>Product type</th><th>ERC</th><th>Min - Max Loan amount</th><th>Max LTV</th><th colspan="2">Lender Fee</th></tr>
<tr><td>Variable</td><td>None</td><td rowspan="4">£10,000 - £350,000*</td><td rowspan="4">100%*</td><td rowspan="4"><= £50,000
£50,000 - £100,000
> £100,000</td><td rowspan="4">£895
£995
£1,195</td></tr>
<tr><td>2 Year Fixed</td><td>2%, 2%</td></tr>
<tr><td>3 Year Fixed</td><td>3%, 2%, 1%</td></tr>
<tr><td>5 Year Fixed</td><td>5%, 4%, 3%, 2%, 1%</td></tr>
<tr><td>5 Year Fixed No ERC</td><td>None</td><td>£10,000 - £250,000</td><td>80%</td><td><= £50,000
£50,000 - £100,000
> £100,000</td><td>£895
£1,195
£1,395</td></tr>
</table>

*subject to Risk Assessment

Maximum Loan amount is subject to Risk Assessment and LTV.

Prime	Near-Prime
• £350,000 up to 50% LTV • £250,000 up to 75% LTV • £125,000 up to 80% LTV • £80,000 up to 85% LTV • £55,000 up to 100% LTV	• £160,000 up to 75% LTV • £80,000 up to 80% LTV • £55,000 up to 95% LTV

For a Risk Assessment please enter the customers details into our portal for a quick and easy result.

Conduct

Mortgage	• Must have paid last 2 contractual monthly payments in full • Must have paid 4 out of the last 6 months contractual payments in full
Payday loans	• More than 5 accounts in the last 12 months – refer
Bankruptcy / IVA /DAS	• Entered in the last 12 months = Not accepted • Active IVA/Bankruptcy/DAS must be cleared from loan • Evidence of 12 months satisfactory conduct required • Max. LTV 65% (inc. fees) unless settled > 3 years ago
CCJs	• No more than £5,000 in total in last 12 months (includes satisfied)
DMP	• Active and entered into < 12 months not accepted • No missed payments in last 6 months • DMP must be cleared from the loan proceeds (unless it's in its last year)

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General

Age	18 – 80 (under 21 will require a referral)
Term	3 – 30 years
Broker fee	Up to 15% (max. £5,000)
Loan purpose	Any legal purpose. Refer business purposes and tax bills. No bridging loan repayment accepted
Charge	Second charge only, no HTB or shared ownership (unless repaying it). Can go third if first and second charge are the same lender
Voters role	POA required if not on VR
Further advances	Full lender fee payable based on new total net loan amount. All Further advance's require a referral.

Security

Property Value	Minimum £75,000, refer if lower
Location	England, Wales, and mainland Scotland
Ex-local authority	RTB discount to be included in the LTV. Year 1 = 80%; Year 2 = 60%; Year 3 40%; Year 4 = 20%; Year 5 = NIL. Unless requested evidence only required where LTV >60%
Ownership	Owner occupied properties only. Married, sole applicants accepted without ILA
Referral required	Flats above commercial premises, non-standard construction, flats over 5 story's, short leases <55 years remaining end of term. Full valuation required above 75% LTV
ILA	If one applicant is getting <10% benefit ILA is required. E.g. If the applicant is not an owner of the property, then we do not include home improvements as part of this benefit unless at least 10% of the funds are being paid into their sole account.

Mortgage Requirement

History	12 months history required, can include previous mortgage or rental payments but must have at least 4 months mortgage conduct history
Minimums	First time buyers: 6 months Remortgage: 3 months (unless payment/balance doesn't differ)
Limit of lending	DOP/Max Liability letter required if LTV exceeds 70%
Evidence	Credit search or BSQ accepted
Mortgage charter	Not considered until evidence of 3 months full payment following exit.
Consent	Refer to product details on portal

Income

Minimum income	£18,000 p.a. (excluding benefits)
Benefit income	Universal Credit: only Child Tax Credits & Working Tax Credits accepted. Child related benefits: only accepted for children aged 15 or under All other benefits (except housing / job seekers) accepted with evidence
Lodger income	Refer
BTL income	See help sheet on portal for accepted calculation of income
2nd job income	Refer if less than 12 months and more than 60 hours per week

Employed

Length of service	Min. time in continuous employment = 6 months (can be with different employers but in same profession).
Bonus/OT	Use of annual, 6 monthly bonuses or inconsistent income to be referred. For monthly bonuses will accept average of the last 3 months provided it is consistent with the YTD figure
Income evidence	Average of the last 3 months payslips, provided it is consistent and to YTD
Filtered bank statements	Required for contractors, foster carers, Director(s) on PAYE and any applicant working for a family firm
Pension income	Accepted
CIS contractor	CIS considered as employed (not accepted on companies)
Foster carers	Considered as employed (min. 12 months)
Director(s)	Any individual receiving income by means of PAYE will be treated as being employed (even with >20% shareholding) but must have received PAYE for 12 months

Self Employed

General	A minimum of 12 months trading history with at least one year of profitable trading. Requires at least last 1 year's evidence of declared income
Evidence	a) Full accounts, OR b) SA302 with Tax Year Overview OR C) Accountant's certificate confirming last year's submitted figures to HMRC **NOTE:** 3 months bank statements only needed for options (a) and (b) above
Change of status	Change in S/E status i.e. sole trader to Ltd Co. accepted if change <12 months provided they have been S/E > 12 months with at least 1 year's profitable trading
Projected income	Projected figures not accepted
Definition	Sole Traders, Day rate Contractors (unless paid via an umbrella company with pay slips), Limited Company Directors/with > 20% holding who do not receive a salaried income, LLP or Partners in a Partnership

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Affordability

Recent credit arrears paid UTD	If an account is UTD & credit report doesn't reflect this, we must wait for the report to update OR get evidence from the creditor to show no arrears. Any account being brought up to date post submission will not be accepted.
Expenditure	Childcare costs must be included in essential expenditure. Please confirm costs (or explain lack of) on the submission checklist. Low transport costs need to be fully explained. (We do not accept zero for transport)

Bank statements	Likely to be required where there are any of the following:
	- a combination of
	  - missed payments on any credit within the last 6 months
	  - evidence of multiple new borrowing in the last 12 months,
	  - where our loan increases the expenditure.
	- There has been multiple new secured loans/remortgages in the last 36 months
	- Credit profile does not correlate with a high level of surplus
	
	NOTE: We reserve the right to request bank statements on any case where affordability or vulnerability concerns are identified.

Valuations

AVM*		
Net Loan	LTV	Confidence Level
<= £250,000	<= 50%	>= 4
<= £150,000	<= 65%	
<= £100,000	<= 80%	
<= £75,000	All	

*AVM automatically run by system on quick quote

Drive-by	
Net Loan	LTV
<= £250,000	All

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