RESIDENTIAL PRODUCT GUIDE

15th September 2026

SUITABLE FOR

Multi-source income
Self-employed
Key Workers
Qualified Professionals

FOUNDATION

For Intermediaries only

BBR is set at 3.75% as of 18th December 2025

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THE FLEXIBLE LENDER

FOUNDATION

Loans from £50k up to £3m for F1 and F2, £1m for F3 (including fees)

Offers are valid for 4 months

Age 18 years to 80 (at end of term)
Term 5 to 40 year

Our Products are not portable

Available to clients with CCJ's & Defaults registered over 6 months ago

Only available via intermediaries offering an advice-based service

WHO WE HELP

Multi-source income

- We accept multi-source income from employment, self-employment, pensions, UK land and property income or a combination
- We consider 100% of secondary income in many scenarios
- We accept joint borrower, sole proprietor options

Self-employed

- We consider applications with a minimum of 1 years' accounts
- We can work on the latest years figures with rationale

Key Workers

- Available for armed forces personnel, NHS clinicians, firefighters, teachers and police/ prison officers
- Enhanced LTI up to 5.49%
- Enhanced LTV with products now available up to 90%

Qualified Professionals

- A wide range of professions accepted. Please see **here** for the full list
- Enhanced LTI up to 5.99%

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CREDIT CRITERIA AT A GLANCE

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Description	F1 For clients who fall just outside of mainstream credit criteria	F2 For clients with more recent credit blips.	F3 For clients who have experienced no significant credit problems in the last 6 months.
CCJ's/Court Decree	None registered in the last 36 months	None registered in the last 24 months	None registered in the last 6 months
Defaults	None registered in the last 36 months	None registered in the last 24 months greater than £250	None registered in the last 6 months greater than £250
Missed Mortgage Payments	0 in the last 24 months	0 in the last 12 months 1 in the last 24 months	
Debt Management Plans	Not considered	DMPs may be considered if 12 months satisfactory conduct	
Bankruptcy	No Bankruptcy/Sequestration/IVA/Trust Deed/CVA & Admin Orders registered against any borrower in the past 6 years		
Short Term Credit	Applicants with short term credit will not be considered		
Repossession & Voluntary Surrender	None registered against any borrower		
Defaults and CCJs/Court Decrees do not need to be satisfied			

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F1 TIER FOR PURCHASING AND REMORTGAGING

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Our F1 tier is perfect for clients who just miss out on the mainstream due to historical credit blips or for those who need a more flexible approach due to complex income, specialist property or a low credit score. **Click to view credit criteria.**

F1 2 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
2 Year Fixed	6.39% 6.69% 7.29%	80% 85% 90%	£995 £995 £0	£1m £750k £500k	3%, 2%	FTB & Non-FTB
2 Year Fixed JBSP	6.49%	80%	£995	£1m	3%, 2%	FTB & Non-FTB
2 Year Fixed Key Worker	6.74% 7.34%	85% 90%	£595 £0	£750k £500k	3%, 2%	No application fee and one free standard valuation Capital & Interest only FTB & Non-FTB
2 Year Fixed EPC Saver	6.69%	85%	£595	£750k	3%, 2%	One free Vibrant Energy Saving Audit (VESA) and £1,000 cashback FTB & Non-FTB

All loans revert to BBR+4.99%.

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F1 TIER FOR PURCHASING AND REMORTGAGING

FOUNDATION

Our F1 tier is perfect for clients who just miss out on the mainstream due to historical credit blips or for those who need a more flexible approach due to complex income, specialist property or a low credit score. **Click to view credit criteria.**

F1 5 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
5 Year Fixed	6.59% 6.89% 7.49%	80% 85% 90%	£995 £995 £0	£1m £750k £500k	5%, 4%, 3%, 2%, 1%	FTB & Non-FTB
5 Year Fixed Remortgage Only	6.69% 6.79%	65% 75%	£595	£3m £1.5m	5%, 4%, 3%, 2%, 1%	No application fee and one free standard valuation £300 cashback
5 Year Fixed Remortgage Only	6.69% 6.79%	65% 75%	£595	£3m £1.5m	5%, 4%, 3%, 2%, 1%	No application fee and one free standard valuation Fee Assisted Legals
5 Year Fixed JBSP	6.64%	80%	£995	£1m	5%, 4%, 3%, 2%, 1%	FTB & Non-FTB
5 Year Fixed Professionals	6.84%	85%	£995	£750k	5%, 4%, 3%, 2%, 1%	FTB & Non-FTB
5 Year Fixed Key Worker	6.94% 7.59%	85% 90%	£595 £0	£750k £500k	5%, 4%, 3%, 2%, 1%	No application fee and one free standard valuation Capital & Interest only FTB & Non-FTB
5 Year Fixed EPC Saver	6.89%	85%	£595	£750k	5%, 4%, 3%, 2%, 1%	One free Vibrant Energy Saving Audit (VESA) and £1,000 cashback FTB & Non-FTB

All loans revert to BBR+4.99%.

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F2 TIER FOR PURCHASING AND REMORTGAGING

FOUNDATION

Our F2 tier is eligible for clients with recent credit blips. **Click to view credit criteria.**

F2 2 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
2 Year Fixed	6.34% 6.59% 6.89%	75% 80% 85%	£995	£1.5m £1m £750k	3%, 2%	FTB & Non-FTB
2 Year Fixed JBSP	6.69%	80%	£995	£1m	3%, 2%	FTB & Non-FTB

F2 5 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
5 Year Fixed	6.69% 6.74% 6.99%	75% 80% 85%	£995	£1.5m £1m £750k	5%, 4%, 3%, 2%, 1%	FTB & Non-FTB
5 Year Fixed JBSP	6.84%	80%	£995	£1m	5%, 4%, 3%, 2%, 1%	FTB & Non-FTB

All loans revert to BBR+4.99%.

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F3 TIERS FOR PURCHASING AND REMORTGAGING

FOUNDATION

Our F3 tier is eligible for clients who have experienced no significant credit problems in the last 6 months. **Click to view credit criteria.**

F3 2 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
2 Year Fixed	6.44% 6.54%	65% 75%	£995	£1m £750k	3%, 2%	FTB & Non-FTB

F3 5 Year Products	Initial Rate %	Max LTV	Product Fee	Max Loan	ERCs	Notes
5 Year Fixed	6.79% 6.89%	65% 75%	£995	£1m £750k	5%, 4%, 3%, 2%, 1%	FTB & Non-FTB

All loans revert to BBR+4.99%.

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GENERAL CRITERIA

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Application criteria	
Minimum age	18
Maximum age	80 (at end of term)
Maximum borrowers	2 (4 if there is a family tie between applicants and max LTV is less than 80%, except for Key Workers and Professionals where the maximum remains at 2 borrowers)
Location	England, Wales and Scotland
Minimum income	No minimum income
Minimum loan	£50k
Maximum loan	£3m* for F1 and F2, including fees and £1m* for F3, including fees *may vary dependent on product and LTV
Interest only	Acceptable up to 70% LTV
Part and Part	Acceptable up to 80% LTV
Minimum property value	£75k
Minimum term	5 years
Maximum term	40 years
Product End Dates	All Foundation products have a rolling end date. This means upon completion customers will benefit from their fixed or discounted rate for the full period i.e a 2 year rate will run for 2 years from completion.

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VALUATION FEE SCALE AND CONTACT DETAILS

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VALUATION FEE SCALE	
Property value up to	Standard Property
£100,000	£170
£150,000	£215
£200,000	£245
£250,000	£275
£300,000	£295
£350,000	£315
£400,000	£365
£450,000	£390
£500,000	£420
£600,000	£500
£700,000	£580
£800,000	£645
£900,000	£725
£1,000,000	£840
£1,500,000	£1,335
£2,000,000	£1,845
£2,500,000	£2,375
£3,000,000*	£2,930

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* Fees for standard properties in excess of £3m are by agreement.
All products are subject to a non-refundable application fee of £199 unless otherwise stated.
Please note that for lending in Scotland, we require a physical valuation on all cases - retypes of the home report cannot be accepted.

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