Broker Product Guide

Rates correct as at 16 September 2026

Market Harborough
BUILDING SOCIETY

For Broker Use Only

Contents

Complete FS
Your specialist packager distributor
023 8045 6999
enquiries@complete-fs.co.uk
www.complete-fs.co.uk

- Loans of £200k - £5m
- Principle security located in England, Wales or mainland Scotland*
- Up to four applicants
- Minimum age 18 with maximum age 85 for residential. No maximum age for let or bridging solutions.

We're here to support you and your clients through the current economic climate. More information on page 2.

*We lend in mainland Scotland for residential purposes.

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Exceptional Service 2026 feefo

Platinum Trusted Service Award 2026 feefo

SM227/09.26.2

Discount Now. Fix Later.

Enhanced flexibility for your clients

To give clients added choice as the market moves at pace, we're offering extra flexibility once a mortgage offer is issued.

For a limited time, clients selecting a discounted product on their application can make one switch to a fixed rate before completion, without paying the £299 product change fee.

The fixed rate must be chosen from products available at the time of the switch. This applies only to moves from discounted to fixed rates, not between fixed rates.

Product end dates

Our product end dates are:

- 31 January
- 30 April
- 31 July
- 31 October

These reset in February, May, August and November at the beginning of the month.

Our product withdrawal commitment

As part of our Best for Brokers Promise, we'll always give more than 24 hours' notice before withdrawing products.

Residential up to £3m - UK borrowers
Available in England, Wales and mainland Scotland

Application fee	**£299**	**Procuration fee**	**0.35%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.05%**	£1,495	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

- UK residents only
- Loans up to £2m
- Lending into retirement
- Self-employed
- Joint borrower sole proprietor or multi-generation
- Less than 20% of the loan for debt consolidation
- Second homes or simple annexes
- Cosmetic property improvements (i.e. kitchen/bathroom replacement)

Tier 2

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.20%**	£1,495	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 1 +

- Loans up to £3m
- Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV
- Complex property (acreage, listed etc.)
- Interest only
- Partially let properties* (i.e. rent-a-room)
- Vested share or other complex income
- Returning Expats
- Affordability on >2 incomes
- >4.5x income (subject to affordability)
- Less than 70% of the loan for debt consolidation

Tier 3

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**6.05%**	£1,495	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 2+

- Part commercial use or commercial property set up
- Significant refurbishment** (up to 70% LTV)
- Consent to let* (let annexe/outbuildings etc.)
- >6x income (subject to affordability)
- Foreign nationals
- More than 70% of the loan for debt consolidation

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Residential Large Loan - UK borrowers
Available in England, Wales and mainland Scotland

Application fee	**£299**	**Procuration fee**	**0.35%**
Minimum loan	**£3m**	**Valuation fee**	**See fee scale**
Maximum loan	**£5m**	**Overpayments (OPs)**	**See specific products**

Tier 1

Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.09%**	£2,495	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

UK residents only

Self-employed

Joint borrower sole proprietor or multi-generation

Lending into retirement

Second homes or simple annexes

Cosmetic property improvements (i.e. kitchen/bathroom replacement)

Less than 20% of the loan for debt consolidation

Tier 2

Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.24%**	£2,495	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 1 +

Interest only

Complex income

Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV

Partially let properties* (ie rent-a-room, let single annexe)

Complex property (acreage, listed etc)

Affordability on >2 incomes

Returning Expats

>4.5x income (subject to affordability)

Less than 70% of the loan for debt consolidation

Tier 3

Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**6.09%**	£2,495	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	20%

Fixed rates will relaunch soon

Criteria

Tier 2+

Part commercial use or commercial property set up

Significant refurbishment** (up to 70% LTV)

Consent-to-let* (whole building/ multiple annexes or outbuildings etc)

Short lease (<50 years)

Foreign nationals

20% overpayments (variable only)

>6x income (subject to affordability)

More than 70% of the loan for debt consolidation

LTV Limits	
70%	£3.5m
65%	£4.25m
60%	£5m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Limited Edition Residential Large Loan - UK borrowers

Available in England, Wales and mainland Scotland

Application fee	**£299**	**Procuration fee**	**0.35%**
Minimum loan	**£3m**	**Valuation fee**	**See fee scale**
Maximum loan	**£5m**	**Overpayments (OPs)**	**See specific products**

Limited Edition

Up to 70% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**
Discount until 31/01/2029	**4.74%**	1%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%
Discount until 31/01/2029	**4.20%**	2%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

- **UK residents only**
- **JBSP, multi-generation and lending into retirement**
- **Self-employed or complex income**
- **Affordability on >2 incomes**
- **Up to 6x income (subject to affordability)**
- **Refurbishment or cosmetic property improvements (excluding significant refurbishment**) - up to 75% LTV**
- **Complex property (acreage, listed etc)**
- **Partially let properties* (ie rent-a-room)**
- **Second homes or simple annexes**
- **Less than 70% of the loan for debt consolidation**

LTV Limits	
70%	£3.5m
65%	£4.25m
60%	£5m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Buy to Let - UK borrowers
Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

No minimum ICR.
All loans assessed on an affordability basis taking personal and rental income into account

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.46%**	0.65%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates to relaunch soon

Criteria

Top-slicing

Lending into retirement or past age 85

Annexes (not let separately)

Cosmetic property improvements

Loans up to £2m

Tier 2

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.71%**	0.65%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 1 +

Regulated BTL

Non owner-occupiers

Complex/foreign income

Complex property (acreage, listed etc.)

Joint borrower sole proprietor

Returning Expats

Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV

Loans up to £3m

Tier 3

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**6.20%**	0.65%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 2 +

Multi-unit/multi-let properties (up to 70% LTV, higher unit numbers may have a lower LTV limit)

HMOs (max four rooms)

Significant refurbishment** (up to 70% LTV)

Foreign nationals

Part commercial use or commercial property set up

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Buy to Let No Fee - UK borrowers

Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

No minimum ICR.
All loans assessed on an affordability basis taking personal and rental income into account

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.68%**	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

- Top-slicing
- Lending into retirement or past age 85
- Annexes (not let separately)
- Cosmetic property improvements
- Loans up to £2m

Tier 2

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.93%**	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 1 +

- Regulated BTL
- Non owner-occupiers
- Complex/foreign income
- Complex property (acreage, listed etc.)
- Joint borrower sole proprietor
- Returning Expats
- Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV
- Loans up to £3m

Tier 3

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**6.42%**	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 2 +

- Multi-unit/multi-let properties (up to 70% LTV, higher unit numbers may have a lower LTV limit)
- HMOs (max four rooms)
- Significant refurbishment** (up to 70% LTV)
- Foreign nationals
- Part commercial use or commercial property set up

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Residential up to £3m - Expat & Overseas borrowers

Available in England, Wales and mainland Scotland

Application fee	£299	Procuration fee	0.35%
Minimum loan	£200k	Valuation fee	See fee scale
Maximum loan	£3m	Overpayments (OPs)	See specific products

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.10%**	0.50%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

- Loans up to £2m
- Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency
- Houses only
- Cosmetic property improvements (i.e. kitchen/bathroom replacement)
- Employed applicants only
- Repayment only
- Less than 20% of the loan for debt consolidation

Tier 2

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.40%**	0.50%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

- *Tier 1 +*
- Loans up to £3m
- Any other/multiple currencies
- Self-employed/complex income
- Affordability > 2 incomes
- >4.5x income (subject to affordability)
- Interest only
- Joint borrower sole proprietor
- Flats/non-houses (up to 75% LTV for flats)
- Complex properties/multiple titles
- Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV
- Less than 70% of the loan for debt consolidation

Tier 3

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**6.20%**	0.50%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

- *Tier 2+*
- Part commercial use or commercial property set up
- Foreign nationals
- Significant refurbishment** (up to 70% LTV)
- Consent to let*
- >6x income (subject to affordability)
- More than 70% of the loan for debt consolidation

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Residential up to £3m No Fee - Expat & Overseas borrowers

Available in England, Wales and mainland Scotland

Application fee	**£299**	**Procuration fee**	**0.35%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1

Up to 75% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**
Discount until 31/01/2029	**5.27%**	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Loans up to £2m

Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency

Houses only

Cosmetic property improvements (i.e. kitchen/bathroom replacement)

Employed applicants only

Repayment only

Less than 20% of the loan for debt consolidation

Tier 2

Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**
Discount until 31/01/2029	**5.57%**	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 1 +

Loans up to £3m

Any other/multiple currencies

Self-employed/complex income

Affordability > 2 incomes

>4.5x income (subject to affordability)

Interest only

Joint borrower sole proprietor

Flats/non-houses (up to 75% LTV for flats)

Complex properties/multiple titles

Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment) - up to 75% LTV**

Less than 70% of the loan for debt consolidation

Tier 3

Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**
Discount until 31/01/2029	**6.37%**	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 2+

Part commercial use or commercial property set up

Foreign nationals

Significant refurbishment (up to 70% LTV)**

Consent to let*

>6x income (subject to affordability)

More than 70% of the loan for debt consolidation

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Buy to Let - Expat & Overseas borrowers

Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.70%**	0.50%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency

Houses only

Employed applicants only

Cosmetic property improvements

Loans up to £2m

Tier 2

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.95%**	0.50%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 1 +

Loans up to £3m

Any other/multiple currencies

Self-employed

Complex income sources

Complex property (acreage, listed etc.)

Joint borrower sole proprietor

Flats/non-houses (up to 75% LTV for flats)

Regulated BTLs

Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV

Tier 3

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**6.45%**	0.50%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 2+

Multi-unit/multi-let properties (up to 70% LTV, higher unit numbers may have a lower LTV limit)

Foreign nationals

HMOs (max four rooms)

Significant refurbishment** (up to 70% LTV)

Part commercial use or commercial property set up

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Buy to Let No Fee - Expat & Overseas borrowers

Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.87%**	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency

Houses only

Employed applicants only

Cosmetic property improvements

Loans up to £2m

Tier 2

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**6.12%**	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 1 +

Loans up to £3m

Any other/multiple currencies

Self-employed

Complex income sources

Complex property (acreage, listed etc.)

Joint borrower sole proprietor

Flats/non-houses (up to 75% LTV for flats)

Regulated BTLs

Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment) - up to 75% LTV**

Tier 3

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**6.62%**	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 2+

Multi-unit/multi-let properties (up to 70% LTV, higher unit numbers may have a lower LTV limit)

Foreign nationals

HMOs (max four rooms)

Significant refurbishment (up to 70% LTV)**

Part commercial use or commercial property set up

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Holiday Let

Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£2m**	**Overpayments (OPs)**	**See specific products**

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.70%**	£995	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

- Minimum earned income £25k
- Owner-occupiers
- Must meet ICR of 155%
- Loans up to £2m
- Cosmetic property improvements

Tier 2

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**5.95%**	0.70%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

- *Tier 1 +*
- Expats and foreign nationals
- Minimum earned income £35k
- Non owner-occupier
- Requires top-slicing
- Complex/foreign income
- Complex property (acreage, listed etc.)
- Two units
- Loans up to £3m
- Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV

Tier 3

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**6.35%**	0.70%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

- *Tier 2 +*
- Restricted usage
- Commercial usage/classification/set-up
- Three or more units (Five or more units - up to 65% LTV, higher unit numbers may have a reduced LTV limit)
- Multi-title
- Six or more bedrooms
- Significant refurbishment** (up to 70% LTV)

LTV Limits	
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Holiday Let No Fee
Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£2m**	**Overpayments (OPs)**	**See specific products**

Tier 2

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**6.18%**	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 1 +

Expats and foreign nationals

Minimum earned income £35k

Non owner-occupier

Requires top-slicing

Complex/foreign income

Complex property (acreage, listed etc.)

Two units

Loans up to £3m

Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment) - up to 75% LTV**

Tier 3

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	**6.58%**	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%

Fixed rates will relaunch soon

Criteria

Tier 2 +

Restricted usage

Commercial usage/classification/set-up

Three or more units (Five or more units - up to 65% LTV, higher unit numbers may have a reduced LTV limit)

Multi-title

Six or more bedrooms

Significant refurbishment (up to 70% LTV)**

LTV Limits	
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Bridging Finance
Available in England, Wales and mainland Scotland

Application fee	**£95**	**Product fee**	**2%**
Minimum loan	**£200k**	**Procuration fee**	**2%**
Maximum loan	**Up to £5M**	**Overpayment**	**Unlimited**

Core		**Criteria**
Up to £1m Regulated loans	**Monthly Variable rate****	**Regulated, first charge loans up to £1m** **Terms up to 12 months** **Up to 2 residential securities considered** **Repayment strategy of sale and/or refinance of the property/properties charged to MHBS** **Standard and non-complex properties not requiring any works accepted** **UK Nationals/Residents only**
Up to 60% LTV	**0.53%**	
60.01% - 70% LTV	**0.57%**	

Tier 1		**Criteria**
Up to £5m Regulated loans	**Monthly Variable rate****	**Sale and refinance (offer already in place) accepted** **No development or refurbishment** **Cosmetic property improvements only (i.e. kitchen/bathroom replacement)** **No commercial element** **Max two securities** **Grade II listed buildings accepted (other property complexities not accepted in Tier 1)**
Up to 50% LTV	**0.59%**	
50.01% - 60% LTV	**0.65%**	
60.01% - 70% LTV	**0.71%**	

Tier 2		**Criteria**
Up to £5m Regulated loans	**Monthly Variable rate****	***Tier 1 +*** **Complex exit (e.g sale of shares/overseas assets)** **Light refurbishment** **Limited commercial use** **Two+ securities** **Complex properties (i.e. Grade II Star and Grade I listed buildings, large acreage)**
Up to 50% LTV	**0.65%**	
50.01% - 60% LTV	**0.71%**	
60.01% - 70% LTV	**0.77%**	

Tier 3		**Criteria**
Up to £5m	**Monthly Variable rate****	***Tier 2 +*** **Development and heavy refurbishment** **Funds for business use** **Terms over 12 months** **Re-bridges** **Non-regulated loans***
Up to 70% LTV	**Loans available up to 70% - please contact your BDM for bespoke pricing**	

LTV Limits	
70%	£3.5m
65%	£4.25m
60%	£5m

*Available in England and Wales.

**** Rates are approximate with interest charged daily**

Valuation fees

All fees include VAT	Complex properties will be subject to bespoke valuation	
Purchase price or estimated value	Mortgage valuation	Homebuyers report plus MV
£200,001 - £300,000	£300	£550
£300,001 - £400,000	£360	£650
£400,001 - £500,000	£405	£750
£500,001 - £600,000	£465	£850
£600,001 - £700,000	£555	£950
£700,001 - £800,000	£655	£1,050
£800,001 - £900,000	£725	£1,150
£900,001 - £1,000,000	£855	£1,250
£1,000,001 - £1,200,000	£905	*Bespoke
£1,200,001 - £1,400,000	£1,005	*Bespoke
£1,400,001 - £1,600,000	£1,160	*Bespoke
£1,600,001 - £1,800,000	£1,310	*Bespoke
£1,800,001 - £2,000,000	£1,495	*Bespoke
£2,000,001 - £2,500,000	£1,750	*Bespoke
£2,500,001 - £3,000,000	£1,995	*Bespoke
£3,000,001 - £3,500,000	£2,295	*Bespoke
£3,500,001 - £4,000,000	£2,575	*Bespoke
£4,000,001 - £4,500,000	£2,825	*Bespoke
£4,500,001 - £5,000,000	£3,195	*Bespoke
Over £5m	*Bespoke quote at DIP	
Re-inspection	£95	