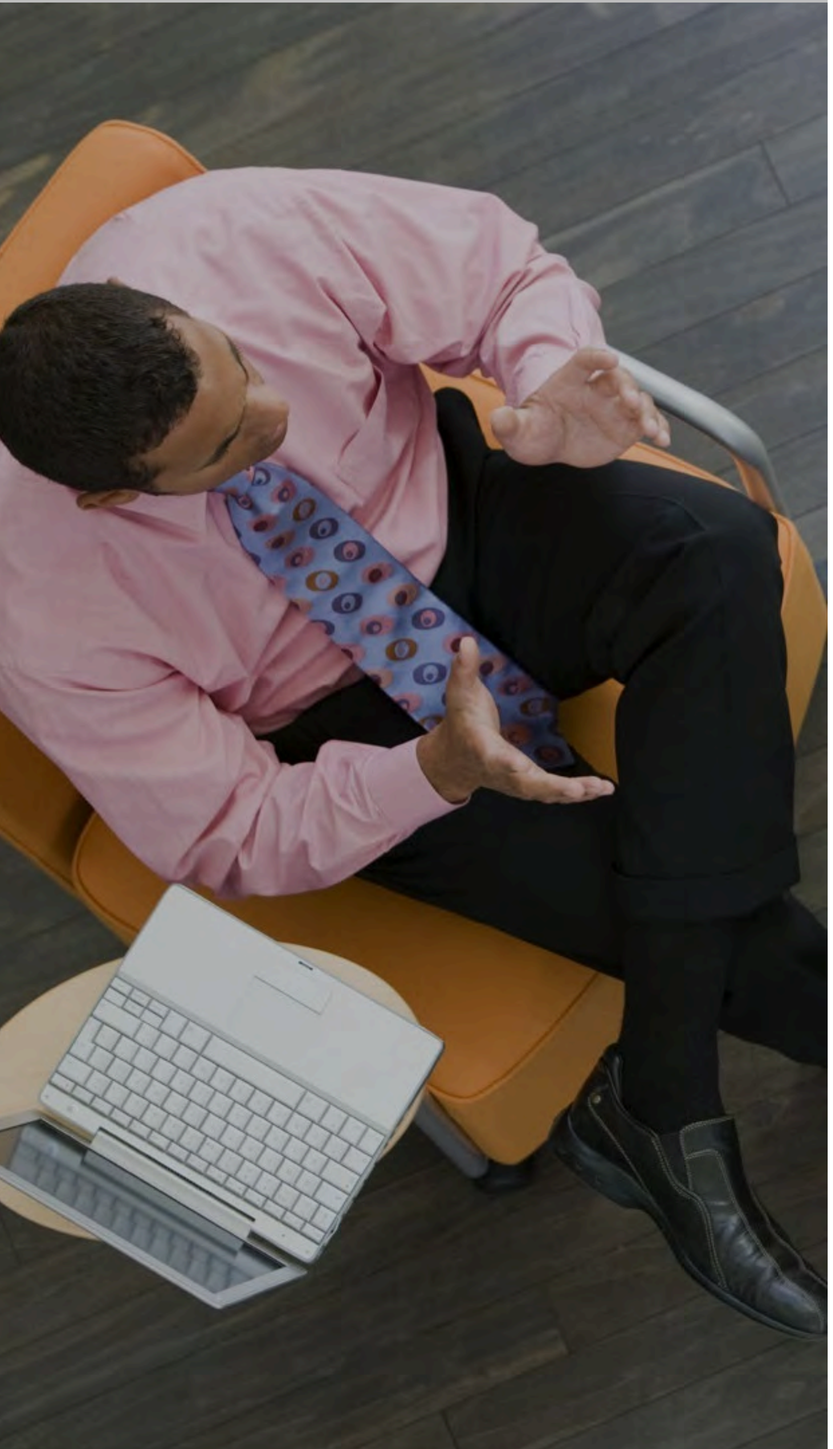
Intermediary Product Guide

dudley
your Building Society



Unique Selling Points

- No maximum age
- No maximum income
- Up to 4 applicants (utilising all incomes)
- Gifted deposits
- Lending in/into retirement permitted
- JBSP across all products - no further LTV caps applied
- Complex incomes accepted
- Latest years income considered
- Benefit incomes accepted
- Applicants residing in all countries considered
- All foreign currencies considered
- 4.5x income multiple cap (no cap on £ for £ remortgages)
- Range of construction types accepted
- New build houses up to 90% LTV/Flats up to 80%*
- No minimum equity for IO applications (sale of property permitted)

If you currently have a case ongoing and would like to change to a different product, please inform our Mortgage Admin Team via email.

If the case is currently with an underwriter the application fee of £125.00 will be charged to instruct the product switch.

***LTV product restrictions apply.**

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This document is interactive. Please click on the required page links below.

Unique Selling Points

Our Product Range

Residential

Ex-pat

Holiday Let

Buy to Let

Representative Example

Basic Packaging Requirements

Ad-hoc Packaging Requirements

Residential Fixed

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
10358	5.30% Residential Five Year Fixed (until 31/01/2032) - Remortgage Only	**5.30%**	£25,000 - £1,490,000	7.4%	60%	Remortgage only	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1499 arrangement fee	8.09%
10337	5.20% Residential Two Year Fixed - Remortgage Only	5.20%	£25,000 - £1,490,000	8.0%	65%	Remortgage only	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£1499 arrangement fee	8.09%
10359	5.70% Residential Five Year Fixed (until 31/01/2032)	**5.70%**	£25,000 - £1,490,000	7.5%	75%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£999 arrangement fee	8.09%
10338	5.70% Residential Two Year Fixed	**5.70%**	£25,000 - £1,490,000	8.0%	75%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£499 arrangement fee	8.09%
10339	5.90% Residential Two Year Fixed	**5.90%**	£25,000 - £1,000,000	8.1%	90%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£499 arrangement fee	8.09%
10360	5.90% Residential Five Year Fixed (until 31/01/2032)	**5.90%**	£25,000 - £1,000,000	7.6%	90%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£999 arrangement fee	8.09%

Residential products are not eligible for ex-pat applications.

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Ad-hoc Packaging Requirements

Residential Discount

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10343	3.19% Two Year Discount - Remortgage only	4.90%	£25,000 - £1,000,000	7.9%	60%	Remortgage only	ERC: 2% of the current balance for first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£1499 arrangement fee	8.09%
13282	3.09% Two Year Discount	5.00%	£25,000 - £1,000,000	7.9%	75%	Purchase or remortgage	ERC: 2% of the current balance for first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£499 arrangement fee	8.09%
13286	2.69% Two Year Discount	5.40%	£25,000 - £1,000,000	8.0%	90%	Purchase & Remortgage	ERC: 2% of the current balance for first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£499 arrangement fee	8.09%

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Unique Selling Points

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Basic Packaging Requirements

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Residential Interest Only

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
10307	5.60% Residential - Interest Only Two Year Fixed	5.60%	£25,000 - £1,000,000	8.1%	75%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£499 arrangement fee	8.09%
13283	2.89% Residential - Interest Only Two Year Discount	5.20%	£25,000 - £1,000,000	8.0%	75%	Purchase & Remortgage	ERC: 2% of the current balance for first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£499 arrangement fee	8.09%
10361	5.80% Residential - Interest Only Five Year Fixed until 31/01/2032)	5.80%	£25,000 - £1,000,000	7.7%	75%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£499 arrangement fee	8.09%

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Representative Example

Basic Packaging Requirements

Ad-hoc Packaging Requirements

Expat Fixed

We do not require applicants to work for a multi-national company

Applications accepted from a wide range of countries

Over 160 currencies accepted

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
10347	6.00% Expat Residential Two Year Fixed	6.00%	£25,000 - £1,500,000	8.1%	75%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.09%
10362	6.10% Expat Residential Five Year Fixed (until 31/01/2032)	6.10%	£25,000 - £1,500,000	7.7%	75%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1999 arrangement fee	8.09%
10348	6.40% Expat Residential Two Year Fixed	6.40%	£25,000 - £1,500,000	8.2%	85%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.09%
10364	6.60% Expat Residential Five Year Fixed (until 31/01/2032)	6.60%	£25,000 - £1,500,000	7.9%	90%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1999 arrangement fee	8.09%

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Unique Selling Points

Our Product Range

Residential

Ex-pat

Holiday Let

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Representative Example

Basic Packaging Requirements

Ad-hoc Packaging Requirements

Expat Fixed (Continued)

We do not require applicants to work for a multi-national company | Applications accepted from a wide range of countries | Over 160 currencies accepted

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
25293	6.40% Expat BTL Two Year Fixed	6.40%	£25,000 - £1,000,000	8.6%	70%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.59%
25299	6.55% Expat BTL Five Year Fixed (until 31/01/2032)	6.55%	£25,000 - £1,000,000	8.1%	70%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year three, and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1999 arrangement fee	8.59%
25294	6.55% Expat BTL Two Year Fixed	6.55%	£25,000 - £1,000,000	8.6%	80%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year. OC: Can repay 10% of the advance amount in each of the first five years without penalty	£999 arrangement fee	8.59%
25300	6.70% Expat BTL Five Year Fixed (until 31/01/2032)	6.70%	£25,000 - £1,000,000	8.2%	80%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1999 arrangement fee	8.59%
25264	6.40% Expat Holiday Let Two Year Fixed	6.40%	£25,000 - £1,000,000	8.6%	80%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year. OC: Can repay 10% of the advance amount in each of the first five years without penalty	£999 arrangement fee	8.59%
25303	6.60% Expat Holiday Let Five Year Fixed (until 31/01/2032)	6.60%	£25,000 - £1,000,000	8.1%	80%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1999 arrangement fee	8.59%
10363	6.45% Expat Residential Five Year Fixed (until 31/01/2032)	6.45%	£25,000 - £1,500,000	7.9%	85%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1999 arrangement fee	8.09%

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Residential

Ex-pat

Holiday Let

Buy to Let

Representative Example

Basic Packaging Requirements

Ad-hoc Packaging Requirements

Expat Discount

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Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
25290	2.69% Expat BTL Two Year Discount	5.90%	£25,000 - £1,000,000	8.4%	70%	Purchase or remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.59%
25291	2.49% Expat BTL Two Year Discount	6.10%	£25,000 - £1,000,000	8.4%	80%	Purchase or remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.59%
13284	2.84% Expat Residential Two Year Discount	5.25%	£25,000 - £1,500,000	7.9%	75%	Purchase or remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.09%
13285	2.59% Expat Residential Two Year Discount	5.50%	£25,000 - £1,500,000	8.0%	85%	Purchase or remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.09%
25266	2.49% Expat Holiday Let Two Year Discount	6.10%	£25,000 - £1,000,000	8.4%	70%	Purchase & Remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.59%
25267	2.29% Expat Holiday Let Two Year Discount	6.30%	£25,000 - £1,000,000	8.5%	80%	Purchase & Remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.59%

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Unique Selling Points

Our Product Range

Residential

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Buy to Let

Representative Example

Basic Packaging Requirements

Ad-hoc Packaging Requirements

Holiday Let Fixed

Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
25292	6.30% Holiday Let Two Year Fixed	6.30%	£25,000 - £1,000,000	8.5%	80%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee	8.59%
25301	6.20% Holiday Let Five Year Fixed (until 31/01/2032)	6.20%	£25,000 - £1,000,000	7.9%	70%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1499 arrangement fee	8.59%
25302	6.50% Holiday Let Five Year Fixed (until 31/01/2032)	6.50%	£25,000 - £1,000,000	8.1%	80%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1499 arrangement fee	8.59%

Holiday Let Discount

Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
25263	2.39% Holiday Let Two Year Discount	6.20%	£25,000 - £1,000,000	8.5%	80%	Purchase or remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee	8.59%

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Unique Selling Points

Our Product Range

Residential

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Buy to Let

Representative Example

Basic Packaging Requirements

Ad-hoc Packaging Requirements

Buy to Let Fixed

Consumer BTLs accepted | Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
25286	6.00% BTL Two Year Fixed	6.00%	£25,000 - £1,000,000	8.5%	70%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee	8.59%
25297	6.00% BTL Five Year Fixed (until 31/01/2032)	6.00%	£25,000 - £1,000,000	7.8%	70%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year three, and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1499 arrangement fee	8.59%
25287	6.10% BTL Two Year Fixed	6.10%	£25,000 - £1,000,000	8.5%	80%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee	8.59%
25298	6.10% BTL Five Year Fixed (until 31/01/2032)	6.10%	£25,000 - £1,000,000	7.9%	80%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year three, and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1499 arrangement fee	8.59%

CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.

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Unique Selling Points

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Buy to Let Discount

Consumer BTLs accepted | Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
25273	3.19% BTL Two Year Discount	5.40%	£25,000 - £1,000,000	8.2%	70%	Purchase or remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee	8.59%
25255	2.39% BTL Two Year Discount	6.20%	£25,000 - £1,000,000	8.5%	80%	Purchase or remortgage	ERC: 2% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee	8.59%

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Representative example

A mortgage of **£266,347.00** payable over **35** years on our discounted rate at **1.50%** below the Society's Residential Standard Variable Rate of **8.09%** (variable) for the mortgage term of **35** years would require **420** monthly payments of **£1,625.64** plus one initial interest payment of **£1,490.74.**

The total amount payable would be **£684,909.54** made up of the loan amount plus interest **(£417,912.54)** and Valuation fee **(£375)**, CHAPS fee **(£25)**, Application fee **(£125)** and Discharge fee **(£125)**.

The overall cost for comparison is **6.9%** APRC representative.

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Basic Packaging Requirements

Ad-hoc Packaging Requirements

Basic packaging requirements

The basic packaging requirements for an underwriter to review your case:

- Fully Completed Application Form on DPR
- Signed Mortgage Application Declaration/Fee Declaration
- Valuation fee (including £125 application fee). Please refer to our Valuation Fee Scale

Employed

- 1 Months most recent Bank Statement for all personal current Accounts held
- 3 Months Payslips

Self Employed

- 1 Months most recent Bank Statement for all personal current Accounts held
- 3 Months' Bank Statements for all business current Accounts (6 months if only 1 years Accounts)
- SA302's & Tax Calculations with corresponding Tax Overviews as proof of income for the last 3 years

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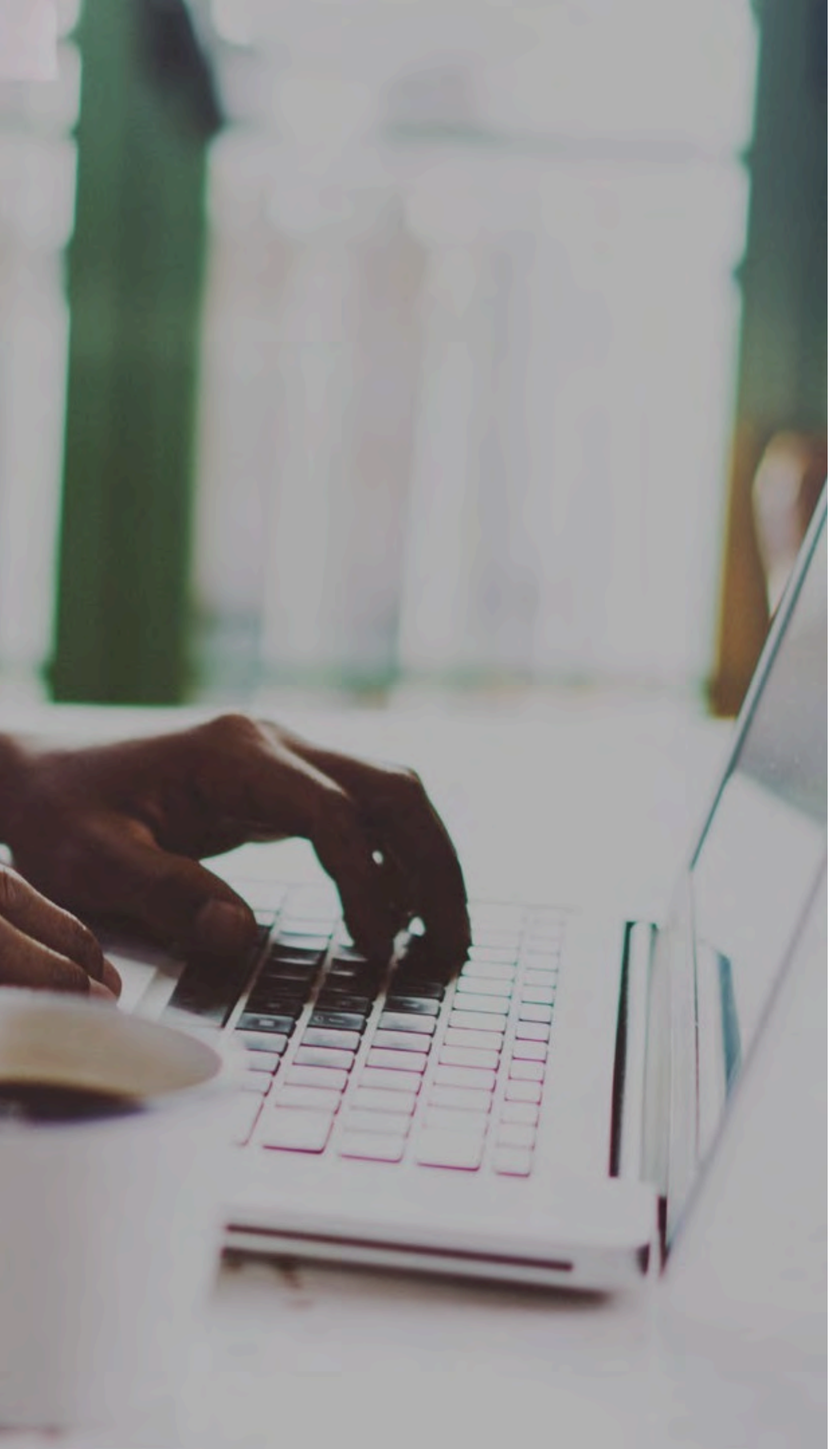
Ad-hoc Packaging Requirements



Ad-hoc packaging requirements

- If applicant has any other properties whatsoever, mortgaged or unencumbered (BTL/resi/holiday home) – **completed Property Schedule is required.**
- **Proof of retirement income is required** when applicant is within 10 years of desired retirement age at the time of application.
- **Proof of rental payment covering 12 months where applicable.** Bank statements are required where Tenancy is not via a Professional Letting Agent or Private Landlord's reference. A reference alone is acceptable where Tenancy is managed by Letting Agent.
- **Proof of mortgage payments**, covering 12 months, where applicable
- Proof of Deposit.
- **Three Year's Proof of Residency** if the applicant is not on Voters Roll.
- LMS declaration form.
- **Consent to Mortgage form** is required when there will be any persons residing in the property on completion age 17 or over.
- BTL Supplementary Declaration.

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Basic Packaging Requirements

Ad-hoc Packaging Requirements

Complete FS

Your specialist packager distributor

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