# RESIDENTIAL PRODUCT GUIDE

28th October 2026

**SUITABLE FOR**

Multi-source income
Self-employed
Key Workers
Qualified Professionals
Adverse credit

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

FOUNDATION

| Description | F1<br>For clients who fall just outside of mainstream credit criteria | F2<br>For clients with more recent credit blips. | F3<br>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<br>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

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 2 Year Products | Initial Rate % | Max LTV | Product Fee | Max Loan | ERCs | Notes |
|---|---|---|---|---|---|---|
| **2 Year Fixed** | 6.49%<br>6.69%<br>6.79%<br>7.09% | 75%<br>80%<br>85%<br>90% | £995<br>£995<br>£995<br>£0 | £1.5m<br>£1m<br>£750k<br>£500k | 3%, 2% | FTB & Non-FTB |
| **2 Year Fixed Remortgage Only** | 6.79% | 75% | £595 | £1.5m | 3%, 2% | No application fee and one free standard valuation<br>£300 cashback |
| **2 Year Fixed Remortgage Only** | 6.79% | 75% | £595 | £1.5m | 3%, 2% | No application fee and one free standard valuation<br>Fee Assisted Legals |
| **2 Year Fixed JBSP** | 6.79% | 80% | £995 | £1m | 3%, 2% | FTB & Non-FTB |
| **2 Year Fixed Key Worker** | 6.89%<br>7.19% | 85%<br>90% | £595<br>£0 | £750k<br>£500k | 3%, 2% | No application fee and one free standard valuation<br>Capital & Interest only<br>FTB & Non-FTB |
| **2 Year Fixed EPC Saver** | 6.84% | 85% | £595 | £750k | 3%, 2% | One free Vibrant Energy Saving Audit (VESA) and £1,000 cashback<br>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** | 6.89%<br>6.99%<br>7.09%<br>7.29% | 75%<br>80%<br>85%<br>90% | £995<br>£995<br>£995<br>£0 | £1.5m<br>£1m<br>£750k<br>£500k | 5%, 4%, 3%, 2%, 1% | FTB & Non-FTB |
| **5 Year Fixed Remortgage Only** | 7.14% | 75% | £595 | £1.5m | 5%, 4%, 3%, 2%, 1% | No application fee and one free standard valuation<br>£300 cashback |
| **5 Year Fixed Remortgage Only** | 7.14% | 75% | £595 | £1.5m | 5%, 4%, 3%, 2%, 1% | No application fee and one free standard valuation<br>Fee Assisted Legals |
| **5 Year Fixed JBSP** | 7.09% | 80% | £995 | £1m | 5%, 4%, 3%, 2%, 1% | FTB & Non-FTB |
| **5 Year Fixed Professionals** | 7.04% | 85% | £995 | £750k | 5%, 4%, 3%, 2%, 1% | FTB & Non-FTB |
| **5 Year Fixed Key Worker** | 7.19%<br>7.39% | 85%<br>90% | £595<br>£0 | £750k<br>£500k | 5%, 4%, 3%, 2%, 1% | No application fee and one free standard valuation<br>Capital & Interest only<br>FTB & Non-FTB |
| **5 Year Fixed EPC Saver** | 7.14% | 85% | £595 | £750k | 5%, 4%, 3%, 2%, 1% | One free Vibrant Energy Saving Audit (VESA) and £1,000 cashback<br>FTB & Non-FTB |

All loans revert to BBR+4.99%.



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# F2 TIER FOR PURCHASING AND REMORTGAGING

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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 | 6.69%<br>6.89%<br>6.99% | 75%<br>80%<br>85% | £995 | £1.5m<br>£1m<br>£750k | 3%, 2% | FTB & Non-FTB |
| 2 Year Fixed JBSP | 6.99% | 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 | 7.09%<br>7.19%<br>7.29% | 75%<br>80%<br>85% | £995 | £1.5m<br>£1m<br>£750k | 5%, 4%, 3%, 2%, 1% | FTB & Non-FTB |
| 5 Year Fixed JBSP | 7.29% | 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

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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** | 6.64%<br>6.94% | 65%<br>75% | £995 | £1m<br>£750k | 3%, 2% | FTB & Non-FTB |

| F3 5 Year Products | Initial Rate % | Max LTV | Product Fee | Max Loan | ERCs | Notes |
|---|---|---|---|---|---|---|
| **5 Year Fixed** | 7.34% | 75% | £995 | £750k | 5%, 4%, 3%, 2%, 1% | FTB & Non-FTB |

All loans revert to BBR+4.99%.

# 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<br>*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.