together®

Understanding our credit criteria

Regulated Product Transfers
Rates table

Unregulated Product Transfers
Rates table

Exclusive Product Transfer Guide.

Personal and Commercial Finance

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To qualify for base pricing the following criteria must be met:	
CCJs and defaults	0 in 12
Secured arrears	0 in 12
DMPs, IVAs and Bankruptcies	Satisfied or discharged > 2 years ago.

Exclusive rates are only available where the customer meets the base pricing criteria. If a demerit or credit history uplift is required, revert to the standard Product Transfer Guide rate and apply the relevant rate uplift

What is a demerit?

Regulated

A demerit is assigned for CCJs, defaults and secured arrears. Demerits are used to determine any applicable rate uplift.

CCJs and Defaults
1 demerit for each:
• Unsatisfied CCJ or default between £300 and £10,000.
• Satisfied CCJ or default over £3,000.

Ignore:
• CCJs and defaults of £300 or less.
• Satisfied CCJs and defaults of £3,000 or less.

Refer:
• Any unsatisfied CCJ or default over £10,000.

Secured Arrears
• Demerits are based on the highest number of months in arrears within the last 12 months.

Unsecured Arrears
• Referral required for declining unsecured arrears within the last 6 months.
• No referral is required if the Together loan will repay the outstanding credit and its arrears.

IVAs, Debt Management Plans and Bankruptcies
• IVA, DMP or bankruptcy satisfied/discharged more than 2 years ago: **no pricing uplift required.**

• IVA, DMP or bankruptcy satisfied/discharged within the last 2 years: **apply a pricing uplift equivalent to 2 demerits.**

• Active IVA or DMP: **apply a pricing uplift equivalent to 4 demerits.**
• Active bankruptcies are not accepted.

Payday Loans
• Up to three settled payday loans in the last 12 months are acceptable.
• One active payday loan may be considered by referral, provided it is repaid from the new mortgage advance (remortgages, deed cases and secured loans only).

Maximum Demerits
• A maximum of **4 demerits in the last 12 months** can be considered for First Charge and Consumer Buy to Let.
• If a demerit or credit history uplift is required, revert to the standard Product Transfer Guide rate and apply the relevant rate uplift.

Unregulated

A demerit is assigned for CCJs, defaults and secured arrears. Demerits are used to determine any applicable rate uplift.

CCJs and Defaults
1 demerit for each:
• Unsatisfied CCJ or default between £300 and £10,000.
• Satisfied CCJ or default over £3,000.

Ignore:
• CCJs and defaults of £300 or less.
• Satisfied CCJs and defaults of £3,000 or less.

Refer:
• Any unsatisfied CCJ or default over £10,000.

Secured Arrears
• Demerits are based on the highest number of months in arrears within the last 12 months.

Maximum Demerits
• A maximum total of **3 demerits in the last 12 months** can be considered for Buy to Let.

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First Charge

Base pricing		
£995 product fee	**≤65% LTV**	**≤75% LTV**
2 year fixed	7.99%	8.95%
5 year fixed	8.04%	8.69%

Reversion rate – 9.80% made up of THMR + 1.80% (Together Homeowner Managed Rate is currently 8.00%)

Second Charge

Base pricing		
£995 product fee	**≤65% LTV**	**≤75% LTV**
2 year fixed	8.49%	8.90%
5 year fixed	8.54%	8.95%

Reversion rate – 10.00% made up of THMR + 2.00% (Together Homeowner Managed Rate is currently 8.00%)

Consumer BTL

	Base pricing – First charge		Base pricing – Second charge	
2.5% product fee	**≤65% LTV**	**≤75% LTV**	**≤65% LTV**	**≤75% LTV**
2 year fixed	7.85%	8.05%	8.60%	8.80%
5 year fixed	8.30%	8.50%	9.05%	9.25%

Reversion rate – 10.14% made up of THMR + 2.14% (Together Homeowner Managed Rate is currently 8.00%)

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Commission	
First charge	The lower of £495 or 1.25%
Second Charge	The lower of £495 or 2.00%
Consumer BTL	The lower of £495 or 1.25%

Key features	
2 year fixed ERC	3%, 2%
5 year fixed ERC	5%, 4%, 3%, 2%, 1%

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Buy to Let

Base pricing	
1.25% Product Fee (min. £795)	**First Charge**
Variable Rate	7.79%
2 year fixed	7.84%
5 year fixed	8.34%
5.0% Product fee	**First Charge**
2 year fixed	6.84%
5 year fixed	7.94%
7.0% Product Fee	**First Charge**
2 year fixed	5.84%
5 year fixed	7.44%

Reversion rate	TCMR + 0.25%

Exclusive rates are only available where the customer meets the base pricing criteria. If a demerit or credit history uplift is required, revert to the standard Product Transfer Guide rate and apply the relevant rate uplift

Key features	
Commission	The lower of £495 or 1.25%
2 year fixed ERC	4%, 4%
5 year fixed ERC	4%, 4%, 3%, 2%, 1%