

Intermediary Products at a glance

For use by Professional Advisers only

DISCOUNTED:	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year	1.99%	4.8%	90%	£25,000	£400,000	2yrs - 35yrs	No ERC Comp Fee £999
2 Year	2.39%	4.8%	90%	£25,000	£400,000	2yrs - 35yrs	Free VAL + £500 Cashback
2 Year	2.45%	4.9%	85%	£150,000	£750,000	2yrs - 35yrs	Comp Fee £999, Higher Income Multiple

FIXED:	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year	3.09%	5.1%	95%	£25,000	£350,000	2yrs - 35yrs	Comp Fee £999
3 Year	2.79%	4.8%	90%	£25,000	£350,000	3yrs - 35yrs	Comp Fee £999
3 Year	2.19%	4.5%	80%	£25,000	£400,000	3yrs - 35yrs	Comp Fee £999

SPECIALIST SELF-EMPLOYED:	Rate	APRC	LTV	Min	Max	Term	Other Information
3 Year Discount	2.39%	4.5%	80%	£25,000	£250,000	3yrs - 35yrs	Comp Fee £999, Free Standard Val, Free Legal on Re-mtg
3 Year Fixed	2.79%	4.8%	80%	£25,000	£250,000	3yrs - 35yrs	Comp Fee £999, Free Standard Val, Free Legal on Re-mtg

LENDING IN RETIREMENT:	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Discount	2.79%	4.8%	60%	£25,000	£350,000	2yrs - 25yrs	Free Standard Val
3 Year Fixed	3.39%	4.9%	60%	£25,000	£350,000	3yrs - 25yrs	
Term Discount	2.99%	3.1%	60%	£25,000	£350,000	2yrs - 25yrs	No ERC

SHARED OWNERSHIP:	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Discount	2.49%	5.0%	95% purchase 90% remortgaged	£25,000	£300,000	2yrs - 35yrs	Free Standard Val, Repayment only
2 Year Fixed	3.19%	5.1%	95% purchase 90% remortgaged	£25,000	£300,000	2yrs - 35yrs	Free Standard Val + £250 Cashback Repayment only
3 Year Fixed	3.59%	5.0%	95% purchase 90% remortgaged	£25,000	£300,000	3yrs - 35yrs	Free Standard Val + £250 Cashback Repayment only
5 Year Fixed	3.95%	4.9%	95% purchase 90% remortgaged	£25,000	£300,000	5yrs - 35yrs	Free Standard Val + £250 Cashback Repayment only



SELF BUILD:	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Discount	4.39%	5.5%	80%	£50,000	£375,000	2yrs - 35yrs	Not available on property within M25 area Comp Fee £999

BUY TO LET:	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Discount	2.39%	5.1%	80%	£25,000	£350,000	2yrs - 25yrs	Min Val/purchase price of £90,000 Min Val/purchase price of £70,000 in LE, NG or DE No Flats/Apartments/Maisonettes ALL FEES PAYABLE UP FRONT Comp Fee £1,499
5 Year Fixed	3.09%	4.7%	80%	£25,000	£350,000	5yrs - 25yrs	Min Val/purchase price of £90,000 Min Val/purchase price of £70,000 in LE, NG or DE No Flats/Apartments/Maisonettes Comp Fee £1,499

FAMILY BUY TO LET:	Rate	APRC	LTV	Min	Max	Term	Other Information
3 Year Discount	3.20%	5.0%	80%	£25,000	£350,000	3yrs - 25yrs	Min Val/purchase price of £90,000 Min Val/purchase price of £70,000 in LE, NG or DE No Flats/Apartments/Maisonettes ALL FEES PAYABLE UP FRONT Comp Fee £999

FAMILY DEPOSIT MORTGAGE:	Rate	APRC	LTV	Min	Max	Term	Other Information
3 Year Discount	3.34%	4.9%	100%	£90,000	£300,000	3yrs - 35yrs	Repayment Only Security can be via Savings, Collateral Charge or Part & Part Comp Fee £499

BUY FOR UNIVERSITY:	Rate	APRC	LTV	Min	Max	Term	Other Information
3 Year Discount	4.44%	5.2%	80%	£90,000	£400,000	3yrs - 7yrs	No ERC, Comp Fee £999, Traditional Cash Deposit
5 Year Discount	4.44%	4.8%	80%	£90,000	£400,000	5yrs - 7yrs	
3 Year Discount	4.84%	5.4%	100%	£90,000	£400,000	3yrs - 7yrs	No ERC, Comp Fee £999, Security can be via Savings, Collateral Charge or Part & Part
5 Year Discount	4.84%	5.3%	100%	£90,000	£400,000	5yrs - 7yrs	

SECOND/HOLIDAY HOMES:	Rate	APRC	LTV	Min	Max	Term	Other Information
3 Year Discount	2.49%	4.6%	80%	£25,000	£400,000	3yrs - 25yrs	Comp Fee £499
3 Year Fixed	2.99%	4.8%	80%	£25,000	£400,000	3yrs - 25yrs	Comp Fee £999

Full product details on website
Available in mainland England and Wales only