

Intermediary Product Guide



Unique Selling Points

- No maximum age
- No minimum 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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Unique Selling Points

Our Product Range

Residential

Ex-Pat

Holiday Let

Buy to Let

Self-Build

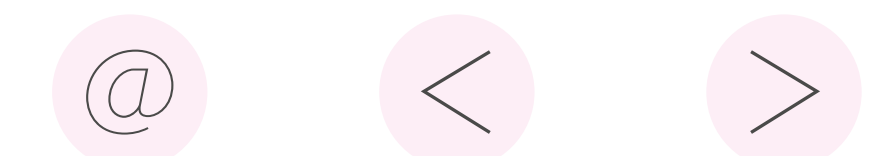
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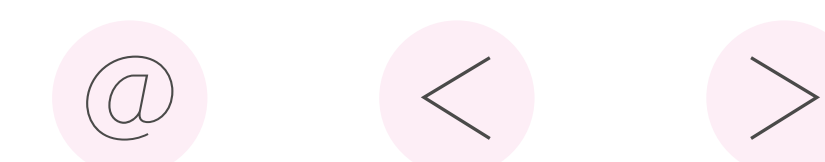
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Residential Fixed

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes
10157	5.69% Two Year Fixed	5.69%	£25,000 – £1,000,000	8.6%	75%	Purchase & Remortgage	ERC: 3% of the current balance in 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	£499 arrangement fee
10158	5.99% Two Year Fixed	5.99%	£25,000 – £1,000,000	8.7%	90%	Purchase & Remortgage	ERC: 3% of the current balance in 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	£499 arrangement fee

Residential Discount

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes
13195	2.75% Discount for Term	5.99%	£25,000 – £1,000,000	6.2%	75%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for years 2 and 3 OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£499 arrangement fee
13196	2.55% Discount for Term	6.19%	£25,000 – £1,000,000	6.5%	90%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for years 2 and 3 OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£499 arrangement fee

Residential products are not eligible for ex-pat applications.

*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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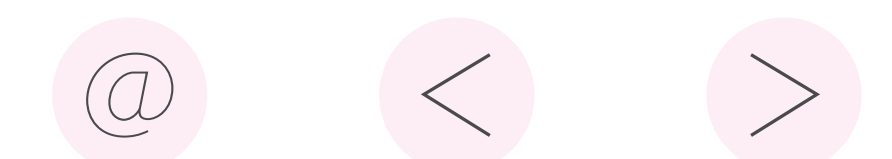
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Residential Interest Only

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes
10162	5.69% Residential Interest Only Two Year Fixed	5.69%	£25,000 – £1,000,000	8.6%	75%	Purchase & Remortgage	ERC: 3% of the current balance in 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	£499 arrangement fee
13197	2.75% Residential Interest Only Discount for Term	5.99%	£25,000 – £1,000,000	6.2%	75%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for years 2 and 3 OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£499 arrangement fee

Residential Large Loan

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes
13184	2.55% Discount for Term Large Loan	6.19%	£1,000,000 – £1,490,000	6.4%	75% (70% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% in the second year and 0.5% in the third year OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£1,495 arrangement fee
13185	2.45% Discount for Term Large Loan	6.29%	£1,500,000 – £1,990,000	6.6%	75% (60% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% in the second year and 0.5% in the third year OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£2,495 arrangement fee
13186	2.35% Discount for Term Large Loan	6.39%	£2,000,000 – £2,500,000	6.7%	60% (50% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% in the second year and 0.5% in the third year OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£2,995 arrangement fee

Residential products are not eligible for ex-pat applications.

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Ex-Pat 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	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes
10159	6.25% Expat Residential Two Year Fixed	6.25%	£25,000 – £1,500,000	8.7%	75%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
10160	6.35% Expat Residential Two Year Fixed	6.35%	£25,000 – £1,500,000	8.7%	85%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25132	6.35% Expat BTL Two Year Fixed	6.35%	£25,000 – £1,000,000	9.0%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25133	6.35% Expat Holiday Let Two Year Fixed	6.35%	£25,000 – £1,000,000	9.0%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee

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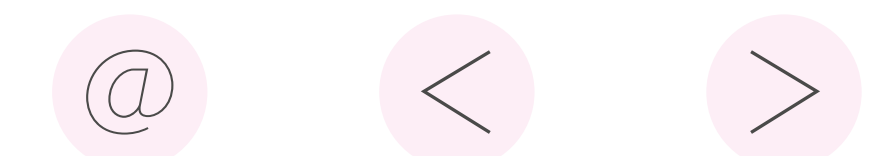
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Ex-Pat Discount for Term

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25120	2.65% Expat BTL Discount for Term	6.59%	£25,000 – £1,000,000	7.0%	70%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25121	2.55% Expat BTL Discount for Term	6.69%	£25,000 – £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
13175	2.25% Expat Residential Discount for Term	6.49%	£25,000 – £1,500,000	6.8%	60%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
13176	2.15% Expat Residential Discount for Term	6.59%	£25,000 – £1,500,000	6.9%	85%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25122	2.65% Expat Holiday Let Discount for Term	6.59%	£25,000 – £1,000,000	7.0%	70%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25123	2.55% Expat Holiday Let Discount for Term	6.69%	£25,000 – £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee

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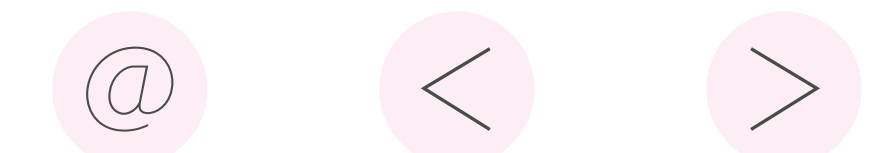
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Ex-Pat Residential Large Loan

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13187	2.25% Expat Residential Discount for Term Large Loan	6.49%	£1,000,000 - £1,490,000	6.8%	75% (70% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% in the second year and 0.5% in the third year OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£1,495 arrangement fee
13188	2.15% Expat Residential Discount for Term Large Loan	6.59%	£1,500,000 - £1,990,000	6.9%	75% (60% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% in the second year and 0.5% in the third year OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£2,495 arrangement fee
13189	2.05% Expat Residential Discount for Term Large Loan	6.69%	£2,000,000 - £2,500,000	7.0%	60% (50% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% in the second year and 0.5% in the third year OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£2,995 arrangement fee

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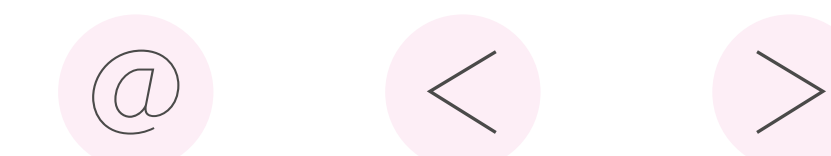
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Holiday Let

Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes
25131	2.99% Holiday Let Discount for Term	6.25%	£25,000 – £1,000,000	6.6%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee
25129	6.15% Holiday Let Two Year Fixed	6.15%	£25,000 – £1,000,000	9.0%	80%	Purchase & Remortgage	ERC: 3% 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

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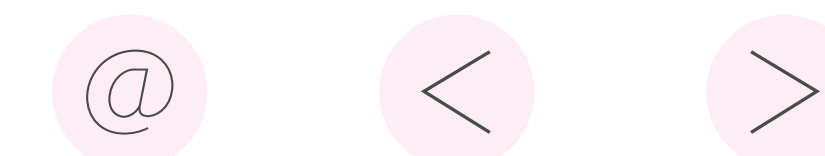
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Buy to Let

Consumer BTLs accepted

Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes
25130	2.99% BTL Discount for Term	6.25%	£25,000 – £1,000,000	6.6%	80%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee
25128	6.15% BTL Two Year Fixed	6.15%	£25,000 – £1,000,000	9.0%	80%	Purchase & Remortgage	ERC: 3% 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



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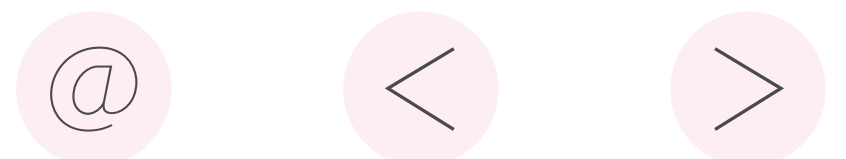
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Self-Build

Flexibility to the different project stages

Modern methods of construction considered

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes
13191	2.40% Self-Build Discount for Term - Advance	6.84%	£25,000 - £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee
13192	2.50% Self-Build Discount for Term - Arrears	6.74%	£25,000 - £1,000,000	7.1%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee
13193	2.60% Eco Self-Build Discount for Term - Advance	6.64%	£25,000 - £1,000,000	7.0%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee
13198	2.90% Eco Self-Build Discount for Term - Arrears	6.34%	£25,000 - £1,000,000	6.6%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee

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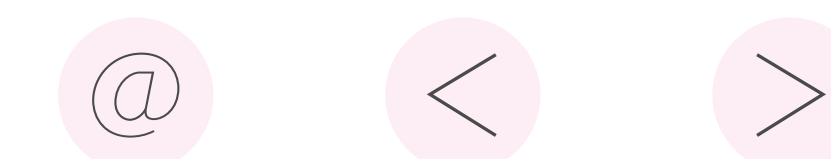
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Representative example



A mortgage of **£257,173.00** payable over **23** years on our discounted rate at **1.50%** below the Society's Residential Standard Variable Rate of **8.74%** (variable) for the mortgage term of **23** years would require **276** monthly payments of **£1,915.81** plus one initial interest payment of **£1,581.37**.

The total amount payable would be **£531,009.93** made up of the loan amount plus interest (**£273,171.93**) and Valuation fee (**£390**), CHAPS fee (**£25**), Application Fee (**£125**) and Discharge fee (**£125**).

The overall cost for comparison is **7.6%** APRC representative.



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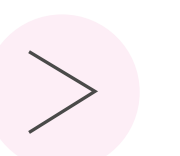
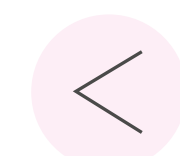
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Basic packaging requirements

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 & latest P60

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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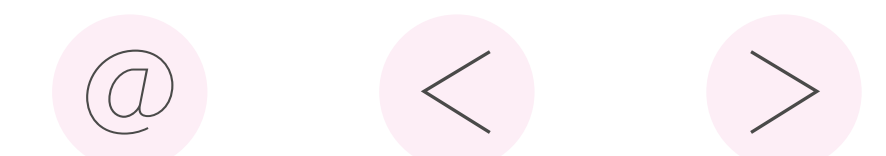
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Ad-hoc packaging requirements

- 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
- Memorandum of Sale of Housing Association for all Shared Ownership cases.
- Right to Buy Notice from Council for all Right to Buy cases.

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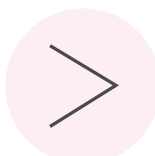
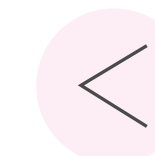
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Self-build packaging requirements

Our packaging requirements for Self-Build cases are below:

- If the applicant is not a tradesperson themselves or is a tradesperson and does not have a project supervisor, we will require a professional project manager. Confirmation will be required along with qualifications
- A firm timetable for construction of the property is required
- [Schedule of Works](#) which must include a contingency amount of 20%
- Outline planning consent for the type of property the applicant intends to build with at least two years' consent remaining is required
- Ten years' structural warranty is required. List of main providers are held on the UK Finance Handbook. Other providers may be considered subject to checks of the UK Finance handbook
- Site insurance and a copy of the insurance schedule will be required with a minimum of the following included:
 - £5 million public liability
 - £10 million employers' liability
 - Contract works (for the re-instatement value)
 - Dudley Building Society to be noted as mortgagee
- Site insurance will be accepted from a set list of providers. Other providers may be considered subject to checks of the UK Finance handbook
- Before building commences the valuer must have sight of the detailed planning and building regulations approvals. A Builders Notice will not be acceptable
- Architects' plans and specifications for the property



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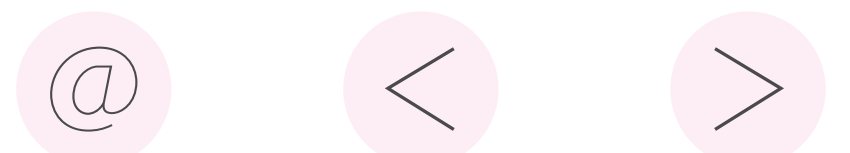
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Your Business Development Team



Cavina Harrison

Key Account Manager

Sarah Rose

Key Account Manager

Tia-Louise Hickman

Telephone Business Development Manager

Charlene Howard

Telephone Business Development Manager

Amo Singh

Business Development Officer

Gillian Hyatt

Business Development Officer

James Garner

Business Development Officer

Laura McGinn

Intermediary Support Manager

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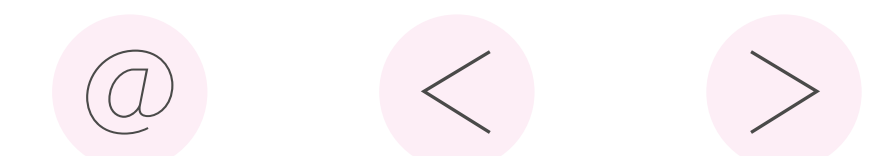
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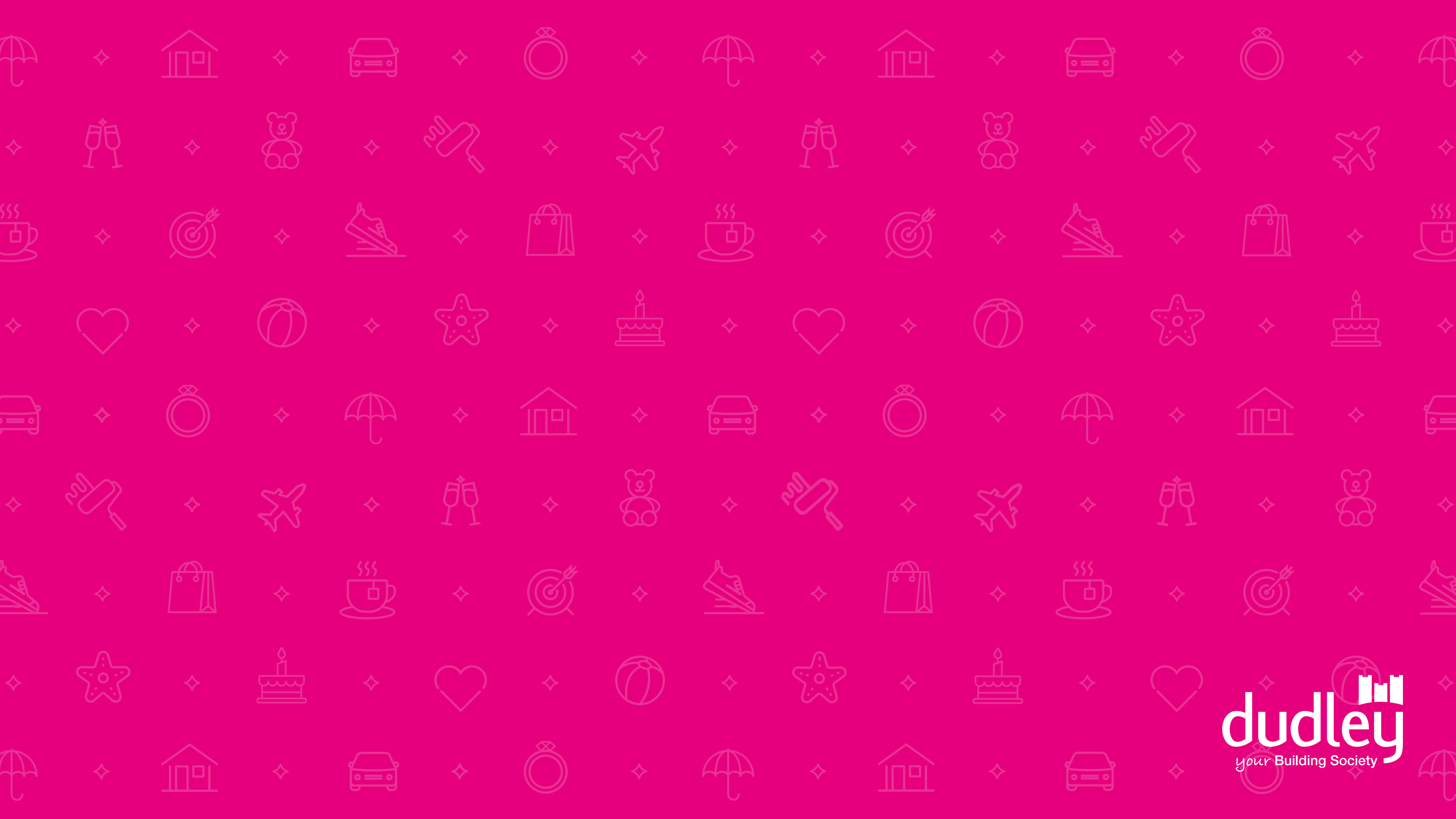
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