Intermediary Products at a glance

For Intermediary Use Only

DISCOUNTED:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Discount	RES02 01070	5.05%	7.7%	90%	£50,000	£400,000	2yrs - 40yrs	Free Standard Val + £999 Comp Fee
FIXED:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	RES02 02092	5.49%	7.8%	95%	£50,000	£350,000	2yrs - 40yrs	Free Standard Val + £999 Comp Fee
5 Year Fixed	RES02 02089	6.29%	7.6%	95%	£50,000	£350,000	5yrs - 40yrs	Free Standard Val + £499 Comp Fee
5 Year Fixed	LTI03 03018	5.89%	7.3%	75%	£250,000	£750,000	5yrs - 40yrs	Free Standard Val + £1499 Comp Fee (High Loan to Income)
5 Year Fixed	LTI03 03017	6.30%	7.5%	85%	£250,000	£750,000	5yrs - 40yrs	Free Standard Val + £999 Comp Fee (High Loan to Income)
JBSP:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
5 Year Fixed	JBSP1 61021	5.99%	7.5%	90%	£50,000	£400,000	5yrs - 40yrs	Free Standard Val + £999 Comp Fee
3 Year Discount	JBSP1 61022	5.15%	7.6%	95%	£50,000	£350,000	3yrs - 40yrs	Free Standard Val + £999 Comp Fee
JBSP with Family Deposit:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
5 Year Fixed	FAPJB 66009	6.85%	7.9%	100%	£90,000	£400,000	5yrs - 40yrs	Security can be via Savings, Collateral Charge or Part & Part Free val for applicant & collateral provider
LENDING IN RETIREMENT:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
3 Year Fixed	LIR05 74014	5.49%	7.6%	60%	£25,000	£500,000	3yrs - 35yrs	Free Standard Val
Term Discount	LIR05 74016	5.79%	6.0%	60%	£25,000	£500,000	2yrs - 35yrs	Free Standard Val + No ERC
SHARED OWNERSHIP:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	SHO03 82025	5.85%	7. 9%	95% purchase 90% remortgage	£25,000	£350,000	2yrs - 40yrs	Free Standard Val - Repayment only
5 Year Fixed	SHO03 82026	5.45%	7.2%	95% purchase 90% remortgage	£25,000	£350,000	5yrs - 40yrs	Free Standard Val - Repayment only
SELF BULD (DIRECT):	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Discount	SBD02 60023	6.55%	8.1%	80%	£50,000	£500,000	2yrs - 35yrs	Not available on property within M25 area Comp Fee £499
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SELF BUILD (BUILD LOAN):	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information



BUY TO LET:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	BTL02 42020	6.09%	8.0%	80%	£50,000	£500,000	2yrs - 40yrs	Min Val/purchase price of £90,000 Min Val/purchase price of £70,000 in LE, NG or DE Free Standard Val
5 Year Fixed	BTL02 42019	5.95%	7.5%	75%	£50,000	£500,000	5yrs - 40yrs	Min Val/purchase price of £90,000 Min Val/purchase price of £70,000 in LE, NG or DE £1499 Completion fee, Free Standard Val
FAMILY BUY TO LET:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
5 Year Fixed	FBTL2 40018	5.89%	7.4%	80%	£50,000	£500,000	5yrs - 40yrs	Min Val/purchase price of £90,000 Min Val/purchase price of £70,000 in LE, NG or DE Free Standard Val
HOLIDAY LET:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	HBTL1 09013	6.29%	8.0%	80%	£50,000	£500,000	2yrs - 40yrs	Min Val/purchase price of £90,000 Min Val/purchase price of £70,000 in LE, NG or DE Free Standard Val
5 Year Fixed	HBTL1 09012	5.99%	7.6%	75%	£50,000	£500,000	5yrs - 40yrs	Min Val/purchase price of £90,000 Min Val/purchase price of £70,000 in LE, NG or DE £1499 Completion fee, Free Standard Val
FAMILY DEPOSIT:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
5 Year Fixed	FAP02 52008	6.75%	7.8%	100%	£90,000	£400,000	5yrs - 40yrs	Security can be via Savings, Collateral Charge or Part & Part Free Standard Val for borrower and Free Val for collateral provider
BUY FOR UNIVERSITY:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
Term Discount	B4UJB 65009	6.09%	6.4%	80%	£90,000	£400,000	1yr - 7yrs	No ERC, Free Standard Val, Traditional Cash Deposit
Term Discount	B4UJB 65010	6.19%	6.5%	100%	£90,000	£400,000	1yr - 7yrs	No ERC, Comp Fee £499, Free Standard Val for borrower and collateral providerSecurity can be via Savings, Collateral Charge or Part & Part Free val for applicant & collateral provider
PRIME PLUS 1:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
5 Year Fixed	ARES2 04012	6.89%	7.8%	70%	£50,000	£400,000	5yrs - 40yrs	Free Standard Val
5 Year Fixed	ALIR2 73012	7.19%	7.9%	60%	£25,000	£350,000	5yrs - 35yrs	Free Standard Val, Available to borrowers aged 80 or over at the end of the mortgage term
5 Year Fixed	ASHO1 84004	7.39%	8.1%	70%	£25,000	£350,000	5yrs - 40yrs	Free Standard Val, Available for Shared Ownership
5 Year Fixed	ABTL2 90003	7.39%	8.1%	70%	£50,000	£500,000	5yrs - 40yrs	Free Standard Val, Available for Business/Consumer BTL

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

02-May-24

