

Intermediary Products at a glance
For Intermediary Use Only

Standard Residential	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Discount	RES03 01076	5.89%	7.8%	95%	£50,000	£500,000	2yrs - 40yrs	Free Standard Val + £499 Product Fee
5 Year Fixed	RES03 02104	5.89%	7.4%	95%	£50,000	£500,000	5yrs - 40yrs	Free Standard Val + £999 Product Fee
5 Year Fixed	LTI04 03021	5.99%	7.4%	95%	£250,000	£500,000	5yrs - 40yrs	5.5X Income Free Standard Val + £999 Product Fee
JBSP:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	JBSP2 61028	5.79%	7.8%	80%	£50,000	£500,000	2yrs - 40yrs	Free Standard Val + £499 Product Fee
5 Year Fixed	JBSP2 61027	5.99%	7.5%	95%	£50,000	£400,000	5yrs - 40yrs	Free Standard Val + £999 Product Fee
LENDING IN RETIREMENT:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	LIR05 74028	5.99%	7.9%	80%	£25,000	£500,000	2yrs-35yrs	Free Standard Val + £499 Product Fee
Term Discount	LIR05 74029	6.05%	6.3%	80%	£25,000	£500,000	2yrs-35yrs	Free Standard Val + £999 Product Fee
SHARED OWNERSHIP:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	SHO03 82031	6.10%	7.9%	95%	£25,000	£350,000	2yrs - 40yrs	Free Standard Val - Repayment only
5 Year Fixed	SHO03 82032	5.85%	7.4%	95%	£25,000	£350,000	5yrs - 40yrs	Free Standard Val - Repayment only
DMV:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	DMV01 05006	5.99%	7.9%	95%	£25,000	£350,000	2yrs - 40yrs	Capital Repayment Only Free Standard Val + £499 Product Fee
5 Year Fixed	DMV01 05007	5.89%	7.4%	95%	£25,000	£350,000	5yrs - 40yrs	Capital Repayment Only Free Standard Val + £499 Product Fee
FAMILY DEPOSIT:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
5 Year Fixed	FAPJB 66012	6.25%	7.6%	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 £499 Product Fee
2 Year Discount	FAP02 52011	6.09%	7.9%	100%	£90,000	£400,000	2yrs - 40yrs	Security can be via Savings, Collateral Charge or Part & Part Free Standard Val for borrower and Free Val for collateral provider £499 Product Fee
BUY FOR UNIVERSITY:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
Term Discount	B4UJB 65014	6.04%	6.4%	80%	£90,000	£400,000	1yr - 7yrs	No ERC, Product Fee £499, Free Standard Val
Term Discount	B4UJB 65013	6.35%	6.7%	100%	£90,000	£400,000	1yr - 7yrs	No ERC, Product Fee £499, Free Standard Val for borrower and collateral provider Security can be via Savings, Collateral Charge or Part & Part Free val for applicant & collateral provider
BUY TO LET:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
5 Year Fixed	BTL02 42028	5.35%	7.3%	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 + £1,499 Product Fee

HOLIDAY LET:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	HBTL1 09018	4.99%	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 + £5000 Product Fee
ADVERSE RESIDENTIAL	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	NPT2 30101	6.25%	7.9%	80%	£50,000	£400,000	2yrs - 40yrs	Tier 2 of Adverse Matrix Free Standard Val + £499 Product Fee
2 Year Fixed	ICT3 30201	6.50%	8.0%	70%	£50,000	£400,000	2yrs - 40yrs	Tier 3 of Adverse Matrix Free Standard Val + £499 Product Fee
2 Year Fixed	CRT4 30301	6.99%	8.1%	70%	£50,000	£400,000	2yrs - 40yrs	Tier 4 of Adverse Matrix Free Standard Val + £499 Product Fee
ADVERSE SHARED OWNERSHIP	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	NPSO2 30401	6.35%	8.0%	80%	£25,000	£350,000	2yrs - 40yrs	Tier 2 of Adverse Matrix Free Standard Val + £499 Product Fee
2 Year Fixed	ICSO3 30501	6.55%	8.1%	70%	£25,000	£350,000	2yrs - 40yrs	Tier 3 of Adverse Matrix Free Standard Val + £499 Product Fee
2 Year Fixed	CRSO4 30601	7.15%	8.2%	70%	£25,000	£350,000	2yrs - 40yrs	Tier 4 of Adverse Matrix Free Standard Val + £499 Product Fee
ADVERSE LENDING IN RETIREMENT	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	NPLI2 60701	6.35%	8.0%	80%	£25,000	£350,000	2yrs - 35yrs	Tier 2 of Adverse Matrix Free Standard Val + £499 Product Fee
2 Year Fixed	ICLI3 60801	6.55%	8.1%	70%	£25,000	£350,000	2yrs - 35yrs	Tier 3 of Adverse Matrix Free Standard Val + £499 Product Fee
2 Year Fixed	CRLI4 60901	7.15%	8.2%	70%	£25,000	£350,000	2yrs - 35yrs	Tier 4 of Adverse Matrix Free Standard Val + £499 Product Fee

Full product details on website

Available in mainland England and Wales only

12-Jan-26