

RESIDENTIAL PRODUCT GUIDE PURCHASE AND REMORTGAGE

For Intermediary use only

CLUB/NETWORK SEMI-EXCLUSIVE CASHBACK

Purchase and remortgage available on all products. All mortgages are on a capital and interest basis.

Minimum loan £100,000.

Cashback will be paid to the bank account details provided for Direct Debit payments.

Valuation refunds will be paid to the original payment method provided. Payments will be made within 14 days following the mortgage completion.

RATES	LTV	REAL LIFE 1	REAL LIFE 2	REAL LIFE 3	REAL LIFE 4	REAL LIFE 5	REAL LIFE 6	REAL LIFE 7
2 year fixed	70%	3.39%	3.49%	3.59%	3.80%	3.99%	4.49%	5.49%
2 year fixed	75%	3.49%	3.59%	3.75%	3.89%	4.29%	4.80%	5.59%
2 year fixed	80%	3.65%	3.80%	3.99%	4.19%	4.39%	5.05%	-
2 year fixed	85%	4.05%	4.10%	4.39%	4.49%	4.89%	5.35%	-
5 year fixed	70%	4.09%	4.15%	4.19%	4.45%	4.59%	4.89%	5.59%
5 year fixed	75%	4.15%	4.20%	4.39%	4.55%	4.95%	4.99%	5.89%
5 year fixed	80%	4.19%	4.30%	4.49%	4.89%	5.05%	5.09%	-
5 year fixed	85%	4.45%	4.49%	4.89%	5.19%	5.40%	5.80%	-
Completion Fee	-	£995	£995	£995	£995	£1,195	£1,195	£1,495
Revert Rate	-	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 4.50%	LIBOR + 5.00%

LIBOR is 0.91%, effective from 12/12/2018.

Rates are based off 3-month LIBOR, rounded up to two decimal places.

FEES	£
Application Fee	£0
Telegraphic Transfer Fee	£0
Valuation Fee	Refunded

RATES	CASHBACK
2 year fixed	£1,000
5 year fixed	£1,000
Payable	By bank transfer

ENQUIRIES: 0344 257 0418

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Credit score will not be used to determine product rate.

Arrears assessed on worst status basis.

CRITERIA	REAL LIFE 1	REAL LIFE 2	REAL LIFE 3	REAL LIFE 4	REAL LIFE 5	REAL LIFE 6	REAL LIFE 7
Unsecured Arrears	0 in 48 months	0 in 36 months	0 in 24 months	1 in 24 months	2 in 24 months	4 in 24 months	6 in 24 months
Secured Arrears	0 in 48 months	0 in 36 months	0 in 24 months	0 in 24 months	0 in 24 months	1 in 24 months, 0 missed in 6 months	3 in 24 months, 0 missed in 6 months
CCJS/ Defaults	0 in 48 months	0 in 36 months	0 in 24 months	0 in 24 months	1 in 24 months	3 in 24 months*, 0 in 6 months	5 in 24 months**, 0 in 6 months
Bankruptcy and IVA	None	None	None	None	Discharged/satisfied for 72 months		Discharged/satisfied for 36 months
Repossession	None	None	None	None	0 in 6 years	0 in 6 years	0 in 6 years
DMP	No current DMP			Acceptable, full outstanding credit commitments will be used for affordability purposes.			
Payday Loans	Must be satisfied 12 months prior to application.						
Max LTV	85%	85%	85%	85%	85%	85%	75%

CCJS AND DEFAULTS

* Real Life 6 - Maximum 2 CCJS or 2 defaults included in the combined total.

** Real Life 7 - Maximum 3 CCJS or 3 defaults included in the combined total.

BANKRUPTCY AND IVA

Maximum LTV 75%. Applicant must have maintained a clean profile in the last 36 months.

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ERCS	YEAR				
	1	2	3	4	5
2 year products	3%	2%	-	-	-
5 year products	5%	4%	3%	2%	1%

FEES	PURCHASE AND REMORTGAGE
Completion Fee	£995 - £1,495
Application Fee	£0
Standard Legal Fees	Variable
Telegraphic Transfer Fee	£0
Valuation Fee	Refunded

Please refer to the Residential Tariff of Fees and Charges for valuation fee scale information and for other fees and charges that may apply.

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