

# RESIDENTIAL PRODUCT GUIDE PURCHASE AND REMORTGAGE



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

For intermediary use only

RATES	LTV	TML 1	TML 2	TML 3
2 year fixed	70%	2.89%	3.49%	4.85%
5 year fixed	70%	3.35%	3.95%	4.99%
2 year tracker	70%	2.98%	3.58%	4.92%
2 year fixed	75%	2.99%	3.75%	5.05%
5 year fixed	75%	3.39%	4.35%	5.29%
2 year tracker	75%	3.18%	3.88%	5.28%
2 year fixed	80%	3.19%	3.99%	N/A
5 year fixed	80%	3.79%	4.55%	N/A
2 year tracker	80%	3.48%	4.12%	N/A
2 year fixed	85%	3.59%	4.19%	N/A
5 year fixed	85%	3.95%	4.85%	N/A
2 year tracker	85%	3.78%	4.42%	N/A
Completion fee		£1,195	£1,195	£1,695
Revert rate		LIBOR +4.50%	LIBOR +4.50%	LIBOR +5.00%

ENQUIRIES: 0344 257 0418

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# CASHBACK RESIDENTIAL PRODUCTS



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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	TML 1	TML 2	TML 3
2 year fixed	70%	3.39%	3.99%	5.35%
5 year fixed	70%	3.85%	4.45%	5.49%
2 year fixed	75%	3.49%	4.25%	5.55%
5 year fixed	75%	3.89%	4.85%	5.79%
2 year fixed	80%	3.69%	4.49%	N/A
5 year fixed	80%	4.29%	5.05%	N/A
2 year fixed	85%	4.09%	4.69%	N/A
5 year fixed	85%	4.45%	5.35%	N/A
Completion fee		£799	£799	£799
Revert rate		LIBOR +4.50%	LIBOR +4.50%	LIBOR +5.00%

RATES	CASHBACK
2 year fixed	£750
5 year fixed	£750
Payable	By bank transfer

	Additional Product Features
Application Fee	£0
Telegraphic Transfer Fee	£0
Valuation Fee	Refunded

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**Credit score will not be used to determine product rate.**  
**Arrears assessed on worst status basis. Applicants must have**  
**no missed payments on secured arrears in most recent 6 months.**  
**Payday loans must be satisfied 12 months prior to application.**

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CRITERIA	CCJS	SECURED ARREARS	SECURED DEFAULTS	UNSECURED ARREARS	UNSECURED DEFAULTS
TML1	0 in 36 months	0 in 24 months	0 in 24 months	0 in 24 months	0 in 24 months
TML2	<£1,000 in 36 months	2 in 24 months	0 in 24 months	4 in 24 months	0 in 6 months 1 in 24 months Max £1,500 in 12 months
TML3	0 in 3 months 2 in 24 months Max £1,500 in 12 months Max £3,000 in 36 months	2 in 12 months 3 in 24 months	0 in 24 months	6 in 24 months	0 in 6 months 3 in 24 months Max £1,500 in 12 months

## BANKRUPTCY AND IVA

Acceptable on TML2. Maximum 75% LTV.  
Bankruptcy and IVA must be discharged/satisfied for a minimum of 36 months.  
Applicant must have maintained a clean profile in the most recent 36 months.

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**LIBOR is 0.63%, effective from 12/06/18.**  
Rates are based off 3-month LIBOR, rounded up to two decimal places.

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

FEES	Purchase and Remortgage
Completion Fee	£799 - £1,695
Application Fee	£150 application fee waived until further notice
Standard Legal Fees	Variable
Telegraphic Transfer Fee	Up to £30

Other fees and charges may apply. Please refer to the Tariff of Charges.

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