



Mortgage Product Guide

Valid from 11th July 2018

**THIS INFORMATION IS FOR USE BY AUTHORISED
INTERMEDIARIES ONLY AND MUST NOT BE
DISTRIBUTED TO POTENTIAL BORROWERS.**



Residential Mortgages

Rates are applicable to standard UK owner-occupied mortgages.

Fixed Rate Products					
Fixed Period	Product Rate	Product Code	ERCs		Reversion Rate
2 Years	2.99%	FR01	Year 1:	2.00%	Standard Residential Variable Rate (4.99%)
			Year 2:	1.00%	
3 Years	3.10%	FR02	Year 1-2:	3.00%	
			Year 3:	1.00%	
5 Years	3.25%	FR03	Year 1-3:	3.00%	
			Year 4:	2.00%	
			Year 5:	1.00%	

Variable Rate Products		
Product Rate	Product Code	ERCs
Starting from 2.99%*	VR01	2% in first 2 years

Arrangement Fees	
Product Type	Arrangement Fee**
Individuals	1.00%
Trusts	2.00%

Other Features			
Maximum LTV	Repayment Type	Maximum Term	Overpayments
40%	Interest Only	10 Years	10% of capital balance per annum without charge
60%	Interest Only	5 Years	
70%	Repayment	35 Years	

* Our current range of Variable Rate Products consists of a Managed Variable Rate of 2.89% with a loading depending on the complexity of the application and is quoted on a case-by-case basis.

** The Arrangement Fees quoted may vary depending on the complexity of the application.

All our products are subject to availability and may be withdrawn at any time. All products are available for loan amounts between £200,000 and £3,000,000.



Buy-to-Let Mortgages

Rates are applicable to purchases and remortgages for UK-based investors. Available to Individuals, UK Companies, Trusts and Pension Schemes.

Fixed Rate Products					
Fixed Period	Product Rate	Product Code	ERCs		Reversion Rate
2 Years	3.25%	FB01	Year 1:	2.00%	Standard Commercial Variable Rate (5.29%)
			Year 2:	1.00%	
3 Years	3.35%	FB02	Year 1-2:	3.00%	
			Year 3:	2.00%	
5 Years	3.45%	FB03	Year 1:	5.00%	
			Year 2:	4.00%	
			Year 3:	3.00%	
			Year 4-5:	2.00%	

Variable Rate Products		
Product Rate	Product Code	ERCs
Starting from 3.75%*	VB01	2% in first 2 years

Arrangement Fees	
Product Type	Arrangement Fee**
Individuals and UK Companies	1.00%
Trusts and Pension Schemes	2.00%

Other Features			
Maximum LTV	Repayment Type	Maximum Term	Overpayments
40%	Interest Only	10 Years	10% of capital balance per annum without charge
60%	Interest Only	5 Years	
65%	Repayment	25 Years	

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Expatriate & Overseas Investor Mortgages

Rates are applicable to purchases and remortgages of UK property for expatriate and overseas clients.

Fixed Rate Products				
Fixed Period	Product Rate	Product Code	ERCs	Reversion Rate
5 Years	4.25%	FF01	Year 1: 5.00% Year 2: 4.00% Year 3: 3.00% Year 4-5: 2.00%	Standard Commercial Variable Rate (5.29%)

Variable Rate Products			
Client Type	Product Rate	Product Code	ERCs
Expatriates	Starting from 3.99%*	VF01	2% in first 2 years
Overseas Investors	Starting from 4.25%*	VF02	2% in first 2 years

Arrangement Fees	
Product Type	Arrangement Fee**
Overseas Individuals and Companies	1.50%
Trusts and Pension Schemes	2.00%

Other Features			
Maximum LTV	Repayment Type	Maximum Term	Overpayments
Expatriates			
40%	Interest Only	10 Years	10% of capital balance per annum without charge
60%	Interest Only	5 Years	
65%	Repayment	25 Years	
Overseas Investors			
60%	Interest Only	5 Years	10% of capital balance per annum without charge
65%	Repayment / Part-and-Part	5 Years	

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Commercial & Semi-Commercial Mortgages

Rates are applicable to purchases and remortgages of properties with any element of commercial use for UK-based investors. Available to Individuals, UK Companies, Trusts and Pension Schemes.

Variable Rate Products		
Product Rate	Product Code	ERCs
Starting from 4.25%*	VC01	2% in first 2 years

Arrangement Fees	
Product Type	Arrangement Fee**
Individuals and UK Companies	1.00%
Trusts and Pension Schemes	2.00%

Other Features			
Maximum LTV	Repayment Type	Maximum Term	Overpayments
40%	Interest Only	10 Years	10% of capital balance per annum without charge
60%	Interest Only	5 Years	
70%	Repayment	25 Years	

Short Term Bridging Finance

Rates are applicable to regulated and unregulated bridging finance up to 24 months. Interest can be pre-funded but total loan may not exceed 60% LTV. Finance can be cross-charged over multiple properties if required.

Variable Rate Products	
Product Rate	Product Code
Starting from 4.75%*	B01

Arrangement Fees	
Product Type	Arrangement Fee**
Individuals & Companies (UK or Overseas)	1.50%
Trusts and Pension Schemes	2.00%

Other Features		
Maximum LTV	Repayment Type	Maximum Term
60%	Interest Only	2 Years

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