Residential products

Valid from 3rd September 2024

Please note that <u>Foreign National</u> & <u>Returning Expat</u> products are shown separately.



MF1191 75% 5.05% Fixed until 30/11/2027 £999 £300 • Free legal fees for remortgages (standard legal fees only) MF1192 80% 5.20% Fixed until 30/11/2027 £999 £300 6.95% • WMR less1.50%) • Extra payments of up to 10% allowed each year (min £500)	Trease note	that roreight	anonai a <u>nec</u>	ter and the shown	separatery			baakmark
MF1188G0%4.83%Fixed until 30/11/2026f.1,999f.300MF1187G0%4.99%Fixed until 30/11/2026f.999f.300MF11817.7%5.09%Fixed until 30/11/2026f.999f.300MF11827.7%5.09%Fixed until 30/11/2026f.999f.300MF11847.9%5.39%Fixed until 30/11/2026f.999f.300MF118280%5.22%Fixed until 30/11/2026f.999f.00MF118490%5.50%Fixed until 30/11/2026f.09f.00MF118799%5.99%Fixed until 30/11/2026f.09f.00MF118260%4.95%Fixed until 30/11/2027f.999f.300MF119260%4.95%Fixed until 30/11/2027f.999f.300MF119280%5.20%Fixed until 30/11/2027f.999f.300MF119290%5.05%Fixed until 30/11/2027f.999f.300MF119290%5.05%Fixed until 30/11/2027f.999f.300MF119290%5.05%Fixed until 30/11/2027f.09f.000MF119390%5.05%Fixed until 30/11/2027f.09f.300MF119495%5.05%Fixed until 30/11/2027f.09f.300MF119495%5.05%Fixed until 30/11/2029f.099f.300MF119460%4.55%Fixed until 30/11/2029f.199f.300MF119560%4.85%Fixed until 30/11/2029 <td< th=""><th></th><th>loan to</th><th>rate</th><th>Product features</th><th></th><th>Cashback</th><th>Reverts to</th><th>Benefits</th></td<>		loan to	rate	Product features		Cashback	Reverts to	Benefits
MF1188G0%4.83%Fixed until 30/11/2026f.1,999f.300MF1187G0%4.99%Fixed until 30/11/2026f.999f.300MF11817.7%5.09%Fixed until 30/11/2026f.999f.300MF11827.7%5.09%Fixed until 30/11/2026f.999f.300MF11847.9%5.39%Fixed until 30/11/2026f.999f.300MF118280%5.22%Fixed until 30/11/2026f.999f.00MF118490%5.50%Fixed until 30/11/2026f.09f.00MF118799%5.99%Fixed until 30/11/2026f.09f.00MF118260%4.95%Fixed until 30/11/2027f.999f.300MF119260%4.95%Fixed until 30/11/2027f.999f.300MF119280%5.20%Fixed until 30/11/2027f.999f.300MF119290%5.05%Fixed until 30/11/2027f.999f.300MF119290%5.05%Fixed until 30/11/2027f.999f.300MF119290%5.05%Fixed until 30/11/2027f.09f.000MF119390%5.05%Fixed until 30/11/2027f.09f.300MF119495%5.05%Fixed until 30/11/2027f.09f.300MF119495%5.05%Fixed until 30/11/2029f.099f.300MF119460%4.55%Fixed until 30/11/2029f.199f.300MF119560%4.85%Fixed until 30/11/2029 <td< th=""><th></th><th>2 year fixe</th><th></th><th></th></td<>		2 year fixe						
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Image: Normal base of the section o	MF118S	60%	4.99%	Fixed until 30/11/2026	£999	£300		
Image: Normal content of the set of the	MF118T	75%	4.93%	Fixed until 30/11/2026	£1,999	£300		
Image: Normal content of the second of the	MF118U	75%	5.09%	Fixed until 30/11/2026	£999	£300		
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MF1191 75% 5.05% Fixed until 30/11/2027 £999 £300 MF1192 80% 5.20% Fixed until 30/11/2027 £999 £300 MF1193 90% 5.45% Fixed until 30/11/2027 £999 £300 MF1194 95% 5.80% Fixed until 30/11/2027 £499 £0 MF1194 95% 5.80% Fixed until 30/11/2027 £0 £0 MF1195 60% 4.55% Fixed until 30/11/2027 £0 £0 MF1195 60% 4.65% Fixed until 30/11/2027 £0 £0 MF1196 60% 4.65% Fixed until 30/11/2029 £1,999 £300 MF1197 75% 4.65% Fixed until 30/11/2029 £1,999 £300 MF1198 75% 4.85% Fixed until 30/11/2029 £1,999 £300 MF1198 85% 4.95% Fixed until 30/11/2029 £1,999 £300 MF1194 85% 4.95% Fixed until 30/11/2029 £1,999 £300 </td <td>MF118Z</td> <td>60%</td> <td>4.95%</td> <td>Fixed until 30/11/2027</td> <td>£999</td> <td>£300</td> <td></td>	MF118Z	60%	4.95%	Fixed until 30/11/2027	£999	£300		
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MF1195 60% 4.55% Fixed until 30/11/2029 £1,999 £300 MF1196 60% 4.65% Fixed until 30/11/2029 £999 £300 MF1197 75% 4.65% Fixed until 30/11/2029 £1,999 £300 MF1198 75% 4.65% Fixed until 30/11/2029 £1,999 £300 MF1198 80% 4.82% Fixed until 30/11/2029 £1,499 £300 MF119A 85% 4.95% Fixed until 30/11/2029 £1,499 £300 MF1198 90% 5.15% Fixed until 30/11/2029 £199 £0	MF1194	95%	5.80%	Fixed until 30/11/2027	£0	£0		
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MF1199 80% 4.82% Fixed until 30/11/2029 £1,499 £300 MF119A 85% 4.95% Fixed until 30/11/2029 £999 £0 MF119B 90% 5.15% Fixed until 30/11/2029 £499 £0	MF1197	75%	4.65%	Fixed until 30/11/2029	£1,999	£300	-	
MF119A 85% 4.95% Fixed until 30/11/2029 £999 £0 MF119B 90% 5.15% Fixed until 30/11/2029 £499 £0	MF1198	75%	4.75%	Fixed until 30/11/2029	£999	£300		
MF119B 90% 5.15% Fixed until 30/11/2029 £499 £0	MF1199	80%	4.82%	Fixed until 30/11/2029	£1,499	£300		
	MF119A	85%	4.95%	Fixed until 30/11/2029	£999	£0		
MF119C 95% 5.49% Fixed until 30/11/2029 £0 £0	MF119B	90%	5.15%	Fixed until 30/11/2029	£499	£0		
	MF119C	95%	5.49%	Fixed until 30/11/2029	£0	£0		

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan).

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Residential discount products



Valid from 6th August 2024

Product code	Maximum Ioan to value*	lnterest rate payable	Product features	Arrangement fees *	Cashback	Reverts to	Benefits	Early repayment charges			
2 Year Discount - Available for purchases and remortgages											
MD019U	75%	5.55%	2.90% discount off the variable mortgage rate for two years	£999	£300	6.95%	 One basic free valuation. Free legal fees for remortgages (standard legal fees only) 	2% early repayment			
MD019V	80%	5.70%	2.75% discount off the variable mortgage rate for two years	£999	£0	(VMR less 1.50%)	• Extra navments of up to	charge during discounted period			

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan).

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Foreign national products



Valid from 13th September 2024

Product code	Maximum Ioan to value*	Interest rate payable	Product features	Arrangement fees *	Cashback	Reverts to	Benefits
2	year fixe	d - Availa					
MOF01H	75%	5.29%	Fixed until 31/12/2026	£1,499	£0		
MOF01J	80%	5.34%	Fixed until 31/12/2026	£1,499	£0		• One basic free valuation. • Free legal fees for remortgages (standard legal
MOF01K	85%	5.54%	Fixed until 31/12/2026	£999	£0		
MOF01L	90%	5.74%	Fixed until 31/12/2026	£999	£0	6.95% (VMR	
MOF01M	90%	5.93%	Fixed until 31/12/2026	£0	£0		
5	i year fixe	d - Availa	es	less 1.50%)	fees only) • Extra payments of up to 10% allowed each year (min £500)		
MOF01N	75%	4.94%	Fixed until 31/12/2029	£1,499	£0		All products are portable
MOF01P	80%	5.05%	Fixed until 31/12/2029	£1,499	£0	-	
MOF01Q	85%	5.15%	Fixed until 31/12/2029	£999	£0		
MOF01R	90%	5.35%	Fixed until 31/12/2029	£999	£0		
MOF01S	90%	5.45%	Fixed until 31/12/2029	£0	£0		

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan).

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Returning expat products



Valid from 13th September 2024

Product code	Maximum Ioan to value*	Interest rate payable	Product features	Arrangement fees *	Cashback	Reverts to	Benefits
2	year fixe	d - Availa					
MEF01E	75%	5.29%	Fixed until 31/12/2026	£1,499	£0		 One basic free valuation. Free legal fees for remortgages (standard legal
MEF01F	80%	5.34%	Fixed until 31/12/2026	£1,499	£0		
MEF01G	90%	5.93%	Fixed until 31/12/2026	£0	£0	6.95% (VMR	
5	year fixe	d - Availa	less 1.50%)	fees only) • Extra payments of up to 10% allowed each year (min £500)			
MEF01H	75%	4.94%	Fixed until 31/12/2029	£1,499	£0		All products are portable
MEF01J	80%	5.05%	Fixed until 31/12/2029	£1,499	£0		
MEF01K	90%	5.45%	Fixed until 31/12/2029	£0	£0		

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan).

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Retirement interest only products



Valid from 16th August 2024

Product code	Maximum Ioan to value*	Interest rate payable	Product features	Arrangement fees *	Reverts to	Benefits
2 year fixed	- Availab					
remortgages						
MYF075	60%	5.94%	Fixed until 30/11/2026	£999	6.95% (VMR	• One basic free valuation • Extra payments of up to
5 year fixed	- Availab	less 1.50%)	10% allowed each year (min			
remortgages			£500)			
MYF076	60%	5.64%	Fixed until 30/11/2029	£999		

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan).

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Limited company buy-tolet products



Valid from 30th August 2024

Product code	Maximum Ioan to value*	Interest rate payable	Product features	Arrangement fees *	Reverts to	Benefits
	2 year fixe	d - Avai	able for purchases and re	emortgages		
MBF52X	75%	5.50%	Fixed until 30/11/2026	£1,999		
MBF52Y	75%	5.75%	Fixed until 30/11/2026	£999		
	3 year fixe	d - Avai	lable for purchases and re	emortgages		
MBF52Z	75%	5.39%	Fixed until 30/11/2027	£2,999		
MBF531	75%	5.69%	Fixed until 30/11/2027	£999		
	5 year fixe	d - Avai	able for purchases and re	emortgages	BTL VMR	 One basic free valuation Extra payments of up to 10%
MBF532	75%	5.05%	Fixed until 30/11/2029	£4,999	(7.95%)	allowed each year (min £500) • All products are portable
MBF533	75%	5.25%	Fixed until 30/11/2029	£2,999		
MBF534	75%	5.44%	Fixed until 30/11/2029	£999		
2	year disco					
MBD15U	75%	6.04%	 1.91% discount off the variable mortgage rate for two years 2% early repayment charge during initial period 	£1,999		

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to a maximum gross LTV of 75%.

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Buy-to-let (non-company borrowers)



Valid from 28th August 2024

Product code	Maximum Ioan to value*	Interest rate payable	Product features	Arrangement fees *	Cashback	Reverts to	Benefits
	2 year fix	ked - Avai	lable for purchases and	remortgages			
MBF52Q	75%	5.25%	Fixed until 30/11/2026	£1,999	£300		
MBF52R	75%	5.55%	Fixed until 30/11/2026	£999	£300		
	3 year fix	ked - Avai	lable for purchases and i	remortgages			
MBF52S	75%	5.09%	Fixed until 30/11/2027	£2,999	£300		 One basic free valuation Free legal fees for remortgages (standard legal
MBF52T	75%	5.43%	Fixed until 30/11/2027	£999	£300		
	5 year fixed - Available for purchases and remortgages						fees only) • Extra payments of up to
MBF52U	75%	4.75%	Fixed until 30/11/2029	£2,999	£300	(7.95%)	10% allowed each year (min £500) • All products are portable
MBF52V	75%	4.85%	Fixed until 30/11/2029	£1,999	£300		
MBF52W	75%	4.95%	Fixed until 30/11/2029	£999	£300		
	2 year disc						
MBD15T	75%	5.61%	 2.34% discount off the variable mortgage rate for two years 2% early repayment charge during initial period 	£1,499	£0		

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to a maximum gross LTV of 75%.

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Stress Rates

Residential:

- **6.34%** for five-year products or like-for-like remortgages
- 8.20% for all other applications

Standard BTL:

- **145%** ICR at **5.86%** for five-year products or like-for-like remortgages
- 145% ICR at 7.86% for all other applications

Ltd Co BTL:

- **125%** ICR at **6.29%** for five-year products or like-for-like remortgages
- 125% ICR at 8.29% for all other applications

Maximum Loan

Residential:

- Up to 75% £1.5m
- Up to 80% £1m
- Up to 90% £750k
- Up to 95% £500k

BTL and Ltd Co BTL:

• £750k

RIO:

• £500K

Minimum Loan

• £30k

Early repayment charge

Duration	Year 1	Year 2	Year 3	Year 4	Year 5
2 Year	2%	1%			
3 Year	3%	2%	1%		
5 Year	5%	4%	3%	2%	1%
Discount	2%	2%			

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Procuration Fee

Residential and BTL

• 0.40% of the amount borrowed (Minimum £200)

Limited company BTL

• 0.55% of the amount borrowed (Minimum £200)

RIO and foreign nationals/returning expats

• 0.50% of the amount borrowed (Minimum £200)

(Procuration fees are paid within ten days of the mortgage completing)

Examples of acceptable repayment vehicles for residential interest-only lending

- Sale of Mortgage Property: Maximum 60% LTV, minimum equity requirement £200k or £300k in London and the South East.
- Please find the Link to the accepted London and South East Postcodes
- For part repayment and part interest only, 80% LTV allowable using more than one repayment vehicle.
- Endowment
- 25% of the projected total value of a defined contribution pension plan
- Equity ISA
- Sale of investment property or second home, unless occupied by a family member and then not acceptable. Must be owned in applicant/s name only
- We will accept sale of an investment property or second home in England and Wales, provided the equity in the property is currently sufficient enough to cover the amount being borrowed.
- Where a shortfall is identified, this element must be on either a capital and interest repayment basis, or the shortfall made up by means of increasing the deposit.
- It is your client's responsibility to ensure they have sufficient capital to repay the mortgage at the end of the term.

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