

	STANDARD SELF-BUILD	PREMIUM SELF-BUILD	DEVELOPMENT	RESIDENTIAL BRIDGING
Max Term	<b>3 Years</b>	<b>3 Years</b>	<b>3 Years</b>	<b>1 Year</b>
Variable Rate Interest-Only	4.19%	4.19%	5.19%	5.19% (fixed)
Available for	Knock down & re-build, Refurbishment			Purchase, Release of Equity, Remortgage
Repayment Type	Interest-Only			
APRC Interest-Only	5.5%	5.5%	6.6%	7.8%
Min/Max mortgage	£75,000 - £2,000,000			
Max LTV Interest-Only	<b>65%</b>	<b>75%*</b>	<b>65%</b>	<b>60%</b>
Arrangement fee	By arrangement (Minimum £1,000)			
Admin fee	£100 (Refunded upon completion)			
ERCs	None			

\*Refer to Society Lending Criteria Guidelines or contact our BDMs



	SECOND/HOLIDAY HOME				CBTL/BTL/HOLIDAY LET			
	2 Year Discount		3 Year Discount		2 Year Discount		3 Year Discount	
Term								
Initial Variable Rate Repayment/ Interest-Only	2.44%	2.94%	2.44%	2.94%	2.44%	2.94%	2.44%	2.94%
Followed by our variable reversion rate	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%
Available for	Purchase, Re-mortgage, Release of Equity							
Repayment Type	Repayment, Interest-Only, Part & Part							
APRC Repayment	4.1%	4.2%	3.8%	4.0%	4.1%	4.2%	3.8%	4.0%
APRC Interest-Only	4.1%	4.2%	4.0%	4.1%	4.1%	4.2%	4.0%	4.1%
Min/Max mortgage	£75,000 - £2,000,000							
Max Term Repayment	25 years							
Max Term Interest-Only/Part & Part	25 years							
Max LTV Repayment	<b>75%</b>							
Max LTV Interest-Only/Part & Part	<b>70%</b>							
Arrangement fee	By arrangement (Minimum £1,000)							
Admin fee	£100 (Refunded upon completion)							
ERCs	2%	None	2%	None	2%	None	2%	None

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THIS INFORMATION IS FOR THE USE OF PROFESSIONAL INTERMEDIARIES ONLY, WHO MUST BE AUTHORISED BY THE FCA TO GIVE ADVICE ON REGULATED MORTGAGE CONTRACTS

**WE DO NOT CREDIT SCORE APPLICANTS • NO UPPER AGE LIMIT IS APPLIED\*  
OUR MANUAL UNDERWRITING TEAM WORK TO SUPPORT EACH CASE**



### Standard Self-build

- New builds, Knock down and re-build or the purchase of land with planning permission. Barn conversions.
- New builds on owner occupied land
- No ERCs applied



### Premium Self-build

- Higher LTV than our standard Self-Build Product
- Up to a max of three properties being built, one of which to be subsequent main residence
- No ERCs applied



### Development

- New builds, knock down and re-build or the purchase of land with planning permission. Barn conversions.
- Lending provided for properties to be sold or let
- No ERCs applied



### CBTL/BTL/Holiday Let

- Employed, self-employed or contractors
- First time buyers and first time landlords considered
- Non owner occupiers considered



### Second/Holiday Home

- Interest only up to 70%
- Gifted deposit and equity accepted (must be from a family member)
- Employed, self-employed or contractors



### Residential Bridging

- No minimum property ownership period
- Bridging considered on both regulated and non-regulated properties
- No upper age limit

\*We do not apply an upper age limit where there is acceptable ongoing income to support monthly mortgage repayments.