

NEW Options for customers with active and historic debt management plans

Acceptable adverse	Defaults	0 in 24 months
	CCJs	0 in 24 months
	Missed mortgage/secured loan/rent arrears	0 in 12 months, 1 in 36 months (worst status)
	Unsecured arrears	Not counted but may affect customer's credit score

Tier 1	LTV	Product type	Rate	Product fee	ERC	Reversion rate	Product code
	75%	2 Year Fixed	3.15%	£995	4% in year 1, 3% in year 2	BBR + 4.75%	RXB67
	80%		3.45%			BBR + 5.00%	RXB72
	85%		3.89%			BBR + 5.10%	RXB77

Tier 2	LTV	Product type	Rate	Product fee	ERC	Reversion rate	Product code
	75%	2 Year Fixed	3.39%	£995	4% in year 1, 3% in year 2	BBR + 4.75%	RXB68
	80%		3.79%			BBR + 5.00%	RXB73
	85%		4.09%			BBR + 5.10%	RXB78

Acceptable adverse	Defaults	2 in 24 months (max £1,500 in 12 months, unlimited thereafter)
	CCJs	1 in 24 months (max £1,000 in 12 months, or £2,500 in 24 months)
	Missed mortgage/secured loan/rent arrears	1 in 12 months, 3 in 36 months (worst status)
	Unsecured arrears	Not counted but may affect customer's credit score

Tier 3	LTV	Product type	Rate	Product fee	ERC	Reversion rate	Product code
	75%	2 Year Fixed	3.59%	£995	4% in year 1, 3% in year 2	BBR + 5.10%	RXB69
	80%		3.99%			BBR + 5.20%	RXB74
	85%		4.29%			BBR + 5.20%	RXB79

Tier 4	LTV	Product type	Rate	Product fee	ERC	Reversion rate	Product code
	75%	2 Year Fixed	3.89%	£995	4% in year 1, 3% in year 2	BBR + 5.10%	RXB70
	80%		4.29%			BBR + 5.20%	RXB75
	85%		4.59%			BBR + 5.20%	RXB80

Acceptable adverse	Defaults	5 in 24 months
	CCJs	3 in 24 months
	Missed mortgage/secured loan/rent arrears	1 in 12 months, 3 in 36 months (worst status)
	Unsecured arrears	Not counted but may affect customer's credit score

Tier 5	LTV	Product type	Rate	Product fee	ERC	Reversion rate	Product code
	75%	2 Year Fixed	4.89%	£995	4% in year 1, 3% in year 2	BBR + 5.20%	RXB71
	80%		5.59%			BBR + 5.20%	RXB76

Please refer to our core Residential Mortgage criteria guide for further information.

Get in touch

platinum options ltd

01438 567207
sales@platinumoptions.co.uk
www.platinumoptions.co.uk



Correct as of: 20.03.2020. Bank of England Base Rate (BBR): 0.1%

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