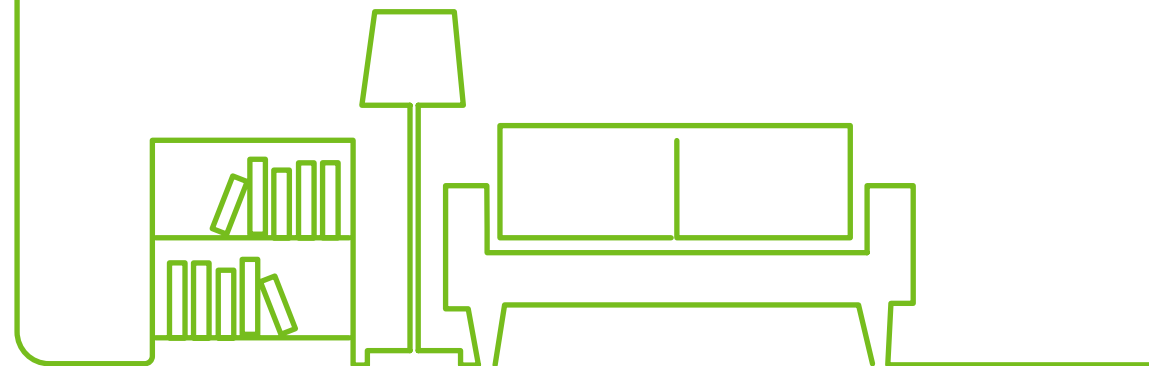


RESIDENTIAL PRODUCT GUIDE

19th November 2021

- ✓ 2 year rates from 2.99%
- ✓ 5 year rates from 3.29%
- ✓ Up to 85% LTV available
- ✓ Large Loans available up to £1.5m
- ✓ Fee Saver - Free Valuation & £0 Product Fee
- ✓ Complex incomes and low credit scores
- ✓ Up to 4 applicants with combined incomes
- ✓ Purchase or remortgage available across all products



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CONTENTS

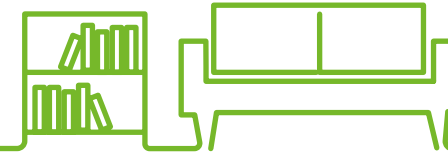
- 3 RESIDENTIAL TIERS**
- 4 STANDARD RATES**
- 5 FEE SAVER RATES**

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RESIDENTIAL TIERS

Available for both purchase and remortgages



CREDIT STATUS		VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
Combined CCJs and defaults	Number last 24 months	0	1 above £250	2 above £250	3 above £500	4 above £500
	Registered	0 in the last 24 months	0 above £250 in the last 18 months	0 above £250 in the last 12 months	0 above £500 in the last 9 months	0 above £500 in the last 6 months
Value of Unsatisfied CCJs		0	0	£2500	£5000	£5000
Missed Mortgage / Secured Payments*		0 in the last 36 months	0 in the last 12 months	0 in the last 12 months	0 in the last 9 months	0 in the last 6 months
Unsecured Missed Payments in the last 6 months	Number	1	1	2	2	3
	Combined Value	£50	£100	£150	£200	£500

*Worst status of 3 in the last 24 months

- Debt Management Plan/Debt Arrangement Schemes may be considered at Underwriter discretion - subject to satisfactory affordability and conduct checks.
- Bankruptcy/IVA/DRO/Trust Deed discharged over 6 years
- Previous Repossession in last 10 years not acceptable

STANDARD RANGE RATES

Available for both purchase and remortgages



2 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
70%	3.39%	3.79%	4.19%	4.99%	5.49%
75%	3.44%	3.89%	4.29%	5.29%	5.89%
80%	3.69%	4.49%	4.99%	-	-
85% <small>LIMITED EDITION</small>	3.77%	4.57%	5.07%	-	-

5 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
70%	3.59%	4.19%	4.69%	5.29%	5.69%
75%	3.69%	4.39%	4.79%	5.49%	5.99%
80%	3.94%	4.99%	5.44%	-	-
85% <small>LIMITED EDITION</small>	4.17%	5.07%	5.52%	-	-

Standard

£180 assessment fee payable on all applications.

Product Fee:

£995

Min Loan: £100,000

Max Loan: Up to 70%: £1.5m
 (Including Up to 75%: £1m
 fees) Up to 80%: £750k
 Up to 85%: £500k
 Vida 4 – 5: £500k

Key Criteria:

See tier grid on page 3

ERCs:

2 Year: 4%, 3%
 5 Year: 5%, 4%, 3%, 3%, 3%

VVR: 2.15% set on 14.08.20

Revert Rate: 4.99% (VVR + 2.84%)

FEE SAVER RANGE RATES

Available for both purchase and remortgages



2 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
70%	3.84%	4.24%	4.64%	5.44%	5.94%
75%	3.89%	4.34%	4.74%	5.74%	6.24%

5 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
70%	3.84%	4.44%	4.94%	5.54%	5.94%
75%	3.94%	4.64%	5.04%	5.74%	6.24%

Fee Saver:

- For properties valued up to £500,000
- £0 Product Fee
- One free standard valuation
- Refund of reduced £49 assessment fee and £200 contribution towards legal fees, both paid within 30 days of completion.

Min Loan: £100,000

Max Loan: Up to 70%: £350k
(Including fees) Up to 75% : £375k

Key Criteria:

See tier grid on page 3

ERCs:

2 Year: 4%, 3%
 5 Year: 5%, 4%, 3%, 3%

VVR: 2.15% set on 14.08.20

Revert Rate: 4.99% (VVR + 2.84%)