The Society will consider the following types of property:

**Property Type**

- Any applicant who has been subject to an IVA at any time within the last three years
- Any applicant who has been in serious arrears (90 days or more overdue) during the past two years
- Any applicant with County Court Judgements totalling more than £500 during the past three years

The Society does not usually accept applications from:

- Residential status should be verified with the evidence detailed below:

**Residential Status**

- Tenure Acceptable
  - Freehold
- Tenure Not Acceptable
  - Concrete/steel-framed houses
  - Concrete/steel-framed houses
  - Certified full Experian/Equifax report confirming 12 months payments
  - Commercial properties
  - Certified full Experian/Equifax report confirming 12 months payments
  - Flats
  - Converted or purpose built

- Financial Statements/Information
  - Savings, Investments, ISAs/PEPs, Unit/Investment Trust/OEICs, Shares
  - Assets
  - Where the mortgage has been redeemed in the last 5 years, please provide a redemption statement or detailed annual statement

- Current Bank Account
  - Share of freehold
  - Certified full Experian/Equifax report confirming 12 months payments
  - OR
  - Latest annual statement confirming 12 months repayment history and current balance

- Tenants
  - We require a statement for the last 12 months showing all rental payments

- Impaired Credit
  - Most recent annual mortgage statement confirming 12 months payments and current balance
  - Where the mortgage has been redeemed in the last 4 years, please provide a redemption plan/detailed or detailed annual statement
  - Certified full Experian/Equifax report confirming 12 months payments

- Buildings
  - Most recent annual mortgage statement confirming 12 months payments and current balance
  - Where the mortgage has been redeemed in the last 4 years, please provide a redemption plan/detailed or detailed annual statement
  - Certified full Experian/Equifax report confirming 12 months payments

For more information, please contact our Mortgage Processing Team:

**Mardall House, 9-11 Vaughan Road, Harpenden, Hertfordshire AL5 4HU**

E-mail: applications@harpendenbs.co.uk

If your application is being processed please contact our Mortgage Processing Team:

- Tel: 01582 765411  Email: enquiries@harpendenbs.co.uk

This document reflects the Society’s current approach to mortgage lending.

This document is available on our website www.harpendenbs.co.uk.

All applications will be subject to the Society’s full annual underwriting and credit check, which may result in an application being declined, despite appearing to meet the Society’s lending criteria.

Read oral. Against Model Issue 9 – 11 Vaughan Road, Harpenden, Hertfordshire AL5 4HU.

Made in: England and Wales. 07483 310334.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

www.harpendenbs.co.uk

Welcome to Harpenden, where our open-minded approach to lending makes a big difference.

From mortgage questions to mortgage answers, these guidelines explain our lending criteria to help you with your enquiries.

- Our mortgage products are available for purchase, re-mortgage and short-term lending.
- There is a one-year upper age limit placed on applications that we are looking to borrow for those who live in retirement.
- We do not apply Early Repayment Charges (ERCs).
- We will consider requests to raise finance against unencumbered property.
- We will lend to England and Wales only.

Application criteria

- No maximum age limit.
- Minimum age limits apply to: - The Society will assess affordability for the whole of the mortgage term. Where the term of the mortgage extends beyond the intended retirement age of the customer, or State Pensionable age, verification of the expected pension and/or other income will be required.
- Good cause to extend beyond latest redemption age will be acceptable providing the intended retirement age is feasible given the nature of their job.

Submissions

- The Society requires submissions that are the Council of Mortgage Lenders (CML) lenders’ handbook. Although it does not approve policies or individual property transactions, it is prepared to indicate to a borrower’s solicitor whether the lender will consider a submission.
- The lender’s mortgage administration team is to receive a submission that is in accordance with the CML lenders’ handbook.
- The property having no unusual features or characteristics that would require specialist knowledge.
- The firm having a minimum of three regulated partners (SRA Approved Managers) and

Finance Agreement

- The Society will instruct solicitors that use the Council of Mortgage Lenders (CML) Lenders’ Handbook. Although it does not approve policies or individual property transactions, it is prepared to indicate to a borrower’s solicitor whether the lender will consider a submission.
- The firm having a minimum of three regulated partners (SRA Approved Managers) and
- The property having no unusual features or characteristics that would require specialist knowledge.
- The Society will not instruct sole practitioners or firms with fewer than three principals for any transactions relating to a mortgage redeemable, or mortgages in cash. If a borrower wishes to use a firm with fewer than three principals, the Society will instruct the Society’s solicitors to act on its behalf.

Additional Borrowing

The Society will consider requests to raise finance against unencumbered property.

- The Society will instruct solicitors that use the Council of Mortgage Lenders (CML) Lenders’ Handbook. Although it does not approve policies or individual property transactions, it is prepared to indicate to a borrower’s solicitor whether the lender will consider a submission.
- The firm having a minimum of three regulated partners (SRA Approved Managers) and
- The property having no unusual features or characteristics that would require specialist knowledge.
- The Society will not instruct sole practitioners or firms with fewer than three principals for any transactions relating to a mortgage redeemable, or mortgages in cash. If a borrower wishes to use a firm with fewer than three principals, the Society will instruct the Society’s solicitors to act on its behalf.

To Apply:

- Complete our mortgage application form.
- Contact your mortgage broker.
- Contact your solicitor or estate agent.
- Contact the Society directly.

Get in touch with your Broker Partnership Team

Jean Emington
Business Development Manager | 07880 319351

Graeme Aitken
Business Development Manager | 07880 319354

Andrew Foster
Business Development Administrator | 07880 316533

IF your application is being processed please contact our Mortgage Processing Team:

E-mail: applications@harpendenbs.co.uk

Website: www.harpendenbs.co.uk

V1/NF/07/2017

This document is for use by authorised intermediaries only.
The following lending criteria applies to our Family and Specialist Mortgages:

### Harpenden Building Society Mortgages

**Specialist Mortgages**
- Monthly interest payments are required
- Property held as an investment, where the rental income from the property services income derived from the property to service the loan. These will be regulated mortgages

**Family Mortgages**
- Accepted. Please contact your BDM to discuss (see reverse for contact details)

### Buy to Let

- Maximum loan 75% of the allowable lump sum
- Pension fund minimum value - £500k
- An appraisal letter from a local letting agent
- Assured Shorthold Tenancy agreement
- ISAs, PEPs, Pension drawdowns
- 3 most recent Tax Calculations and Tax Overviews from HMRC

### Self Employed

- Tax Calculations and Tax Year Overview for the 3 most recent years, along with 3 bank statements demonstrating the income, along with a letter confirming the informal arrangement by the person paying the maintenance

### Other Income

- Affordability based on 5 days/46 weeks
- 2 most recent P60s for any bonus payments, overtime or other allowances

### Income

- The following listing only interest strategies can be considered:

  - **Capital and interest (repayment mortgage)**
  - **Capital and interest (interest only)**
  - **Part repayment & part interest only**
  - **Interest Only**
  - **Repayment**
# Harpenden Building Society Mortgages

The following lending criteria applies to our Family and Specialist Mortgages:

## Harpenden Building Society Mortgages

<table>
<thead>
<tr>
<th>Description</th>
<th>Minimum Loan Amount</th>
<th>Maximum Loan Amount</th>
<th>Loan Term</th>
<th>Repayment Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Mortgages</td>
<td>£150,000</td>
<td>£2,000,000</td>
<td>25 years</td>
<td>Repayment</td>
</tr>
<tr>
<td>Specialist Mortgages</td>
<td>£75,000</td>
<td>£2,000,000</td>
<td>35 years</td>
<td>Interest Only</td>
</tr>
<tr>
<td>Development/Bridging</td>
<td>£100,000</td>
<td>£2,000,000</td>
<td>12 months</td>
<td>Interest Only</td>
</tr>
<tr>
<td>Holiday Let</td>
<td>No minimum</td>
<td>£2,000,000</td>
<td>12 months</td>
<td>Interest Only</td>
</tr>
<tr>
<td>Holiday Home</td>
<td>No minimum</td>
<td>£2,000,000</td>
<td>12 months</td>
<td>Interest Only</td>
</tr>
<tr>
<td>Buy To Let/Conversion</td>
<td>No minimum</td>
<td>£2,000,000</td>
<td>12 months</td>
<td>Interest Only</td>
</tr>
<tr>
<td>Bridging</td>
<td>No minimum</td>
<td>£2,000,000</td>
<td>3 years</td>
<td>Interest Only</td>
</tr>
<tr>
<td>Bridging/Investment</td>
<td>£150,000</td>
<td>£2,000,000</td>
<td>3 years</td>
<td>Interest Only</td>
</tr>
<tr>
<td>Self-Employed/Contractors</td>
<td>No minimum</td>
<td>£2,000,000</td>
<td>3 years</td>
<td>Interest Only</td>
</tr>
<tr>
<td>Buy To Let/Conversion</td>
<td>No minimum</td>
<td>£2,000,000</td>
<td>3 years</td>
<td>Interest Only</td>
</tr>
<tr>
<td>Bridging</td>
<td>No minimum</td>
<td>£2,000,000</td>
<td>3 years</td>
<td>Interest Only</td>
</tr>
<tr>
<td>Bridging/Investment</td>
<td>£150,000</td>
<td>£2,000,000</td>
<td>3 years</td>
<td>Interest Only</td>
</tr>
</tbody>
</table>

## Income and Expenditure

- **Affordability**
  - Income multiples will be used to assess the mortgage.
  - Detailed income and expenditure analysis will be carried out by the BDM.
  - Affordability based on 5 days/46 weeks.

## Income Requirements

- **Employed Applicants**
  - Minimum Income - £250k
  - Maximum LTV - 75%

- **Self-Employed**
  - Minimum Income - £150k
  - Maximum LTV - 75%
  - Current equity in additional property sufficient to repay HBS mortgage

- **Limited appetite for new build flats**
  - Maximum 70% of projected end value if regular investments/savings for at least the last 12 months

## Investment Requirements

- **Minimum LTV - 75%**
  - Minimum equity - £150k
  - LTV on additional property is under 50% and equity exceeds £150k
  - Current equity in additional property sufficient to repay HBS mortgage

## Other Requirements

- **Affordability**
  - Income multiples will be used to assess the mortgage.
  - Detailed income and expenditure analysis will be carried out by the BDM.

- **Affordability**
  - Income multiples will be used to assess the mortgage.
  - Detailed income and expenditure analysis will be carried out by the BDM.
MORTGAGE TYPE DESCRIPTION MINIMUM PURCHASE DEPOSITS
Family Mortgages
• For house purchase, mortgage or re-mortgage of an equity, where the property will be occupied by the borrower at their primary residence
• Accepted. Please contact your BDM to discuss (see reverse for contact details)
£150,000 £75,000 £2,000,000

Development/ Bridging
• Accepted. Please contact your BDM to discuss (see reverse for contact details)
£150,000 £75,000 £2,000,000

Holiday Home
• Holiday property, subject to the local authority and where no income is derived from any rental income or revaluation. The property must be occupied by the borrower as their primary residence
£150,000 £75,000 £2,000,000

Buy To Let
• House purchase, mortgage or re-mortgage of equity, where the property will be occupied by the borrower as their primary residence
£150,000 £75,000 £2,000,000

Contractors/ Self Employed/ Buy To Let/ Later Life
• Accepted. Please contact your BDM to discuss (see reverse for contact details)
£150,000 £75,000 £2,000,000

Later Life
• Mortgages held as an investment, where the rental income from the property is to be used to service the loan. These will be regulated mortgages
£150,000 £75,000 £2,000,000

Part & Part
• For house purchase, mortgage or re-mortgage of an equity, where the property will be occupied by the borrower as their primary residence
£150,000 £75,000 £2,000,000

Savings from different sources other properties
• Savings from different sources other properties
£150,000 £75,000 £2,000,000

Future changes to income and expenditure
• Future changes to income and expenditure
£150,000 £75,000 £2,000,000

Future Let
• For house purchase, mortgage or re-mortgage of an equity, where the property will be occupied by the borrower as their primary residence
£150,000 £75,000 £2,000,000

• Application made by a unique borrower
£150,000 £75,000 £2,000,000

• Self-employed business
£150,000 £75,000 £2,000,000

• Sole trader
£150,000 £75,000 £2,000,000

• Partnership
£150,000 £75,000 £2,000,000

• Limited company
£150,000 £75,000 £2,000,000

• Company
£150,000 £75,000 £2,000,000

• Trust
£150,000 £75,000 £2,000,000

• Pension fund
£150,000 £75,000 £2,000,000

• Limited company, partnership or trust
£150,000 £75,000 £2,000,000

• Corporate trust
£150,000 £75,000 £2,000,000

• Local authority
£150,000 £75,000 £2,000,000

• Charity
£150,000 £75,000 £2,000,000

Income
• The following types of income are acceptable subject to the related evidence being provided:

Employed Applicants
• 3 months payslips and P60
• 2 most recent payslips for any bonus payments, overtime or other allowances

Self-Employed
• 2 years’ accounts (for new builds, analysis may be based on the last two years’ accounts for existing developments) and all business accounts (for current applications)
• Separate bank accounts for personal and business accounts
• Minimum age 55 years
• Pension fund minimum value - £500k

Contractor
• 12 months’ accounts for new builds and/or existing developments and all business accounts (for current applications)
• Separate bank accounts for personal and business accounts

Investment
• Pension statement or P60 for each individual pension
• Trustee income

Income/Equity
• Equity in an existing property
• Minimum Equity £250k
• Maximum LTV - 75%

Equity Release
• Minimum Equity £150k
• Maximum LTV - 75%

Inheritance
• Minimum Equity £150k
• Maximum LTV - 75%

Property
• Minimum Equity £150k
• Maximum LTV - 75%

Affordability
• Income multiples will be used as part of our initial assessment. Detailed income and expenditure analysis will be carried out to assess full application

When assessing affordability, the lender will take into account:

• The income of the applicant, net income available and net income available for mortgage
• The applicant’s committed expenditure, basic essential expenditure and basic quality-of-life costs
• Income available for mortgage
• Future changes in income and expenditure

Income from equities and unit trusts will be calculated on an annual basis and discounted by 20%
Any applicant who has been subject to an IVA at any time within the last three years
Any applicant who has been in serious arrears (90 days or more overdue) during the past two years
The Society does not usually accept applications from:

Impaired Credit

Residential status should be verified with the evidence detailed below:

Tanks
- We require a statement for the last 12 months showing all rental payments

Existing Mortgage
- Most recent annual mortgage statement (in all cases, a redemption statement or detailed annual statement is required)

Freehold
- Certified full Experian/Equifax report confirming 12 months payments

Finance Agreement
- Most recent annual statement confirming 12 months repayment history and current balance

Personal Loan, Car
- Certified full Experian/Equifax report confirming 12 months payments

Residential Developments (Commercial and Buy to Let)
- Mardall House, 9-11 Vaughan Road, Harpenden, Hertfordshire AL5 4HU
- Direct Line: 01582 463 133 • Fax number: 01582 462 673
- If your application is being processed please contact our Mortgage Processing Team:

Jean Emington
Business Development Manager • 07800 315931

Graeme Adlam
Business Development Manager • 07800 315934

Andrew Foster
Business Development Administrator • 07800 162 532

Application criteria
- No maximum age criteria
- Minimum age criteria 18 years
- The Society will assess affordability for the whole of the mortgage term. Where the terms of the mortgage significantly exceed the affordability or debt levels at the time of application, a stress testable affordability, verification of the applicant’s income and/or an insurer will be required

Subsidiaries
- The Society markets subsidiaries that are part of the Nationwide Building Society’s (NBS) Lenders’ Handbook. Although it does not provide full documentation of the property transaction, it is intended to assist a borrower’s solicitors in gaining a full understanding of the mortgage product.

Important notice: The Society will not instruct sole practitioners or firms with fewer than three principals for any transactions relating to a mortgage (purchases, re-mortgages or sales). If a borrower wishes to use a firm with fewer than three principals, the Society will instruct an alternative solicitor.

The document reflects the Society’s current approach to mortgage lending. This document is available on our website www.harpendenbs.co.uk. All applications will be subject to the Society’s full manual underwriting and credit search, which may result in a further application being necessary.

Please note: The Borrower’s Solicitor is required to act on its behalf subject to:

- Certified full Experian/Equifax report confirming 12 months payments

- We do not apply Early Repayment Charges (ERCs)
- There is no upper age limit placed on applicants who are looking to borrow into later life
- Our mortgage products are available for purchase, re-mortgage and short term lending
- The Society does not maintain a panel for residential property transactions, it is prepared to instruct a borrower’s solicitors to do so
- All applications will be subject to the Society’s full manual underwriting and credit search, which may result in a further application being necessary
The Society will consider the following types of property:

- Any applicant who has been in serious arrears (90 days or more overdue) during the past two years
- Any applicant with County Court Judgments totalling more than £500 during the past three years

The Society does not usually accept applications from:

- Impaired Credit

Residential status should be verified with the evidence detailed below:

- Tenants
  - A guarantor letter for the last 12 months of all rental payments

- Leaseholders (Residential and Buy To Let)
  - A purchase agreement with no outstanding charges or current balancing
  - Where the mortgage has been redeemed in the last 5 years, please provide a
    latest annual mortgage statement confirming 12 months repayment history. OR

- Rent receipts
  - A certified full Experian/Equifax report confirming 12 months payments

Get in touch with our Broker Partnership Team

Jean Errington
Business Development Manager | 0780 315 353

Graeme Aitken
Business Development Manager | 0780 315 321

Andrew Foster
Business Development Administrator | 0780 315 335

Application criteria

No maximum age criteria
- Minimum age of 18 years
- The Society will assess affordability for the whole of the mortgage term. Where the term of the mortgage extends beyond the intended retirement age of the customer, or State Pensionable age, verification of the
  expected pension and/or other income will be required

Submissions
- The Society mandates that all infrastructure be held in the CML lenders' Handbook
- The Society does not require all mortgage applications to be submitted to the Society via an approved submission platform
- The Society will assess affordability for the whole of the mortgage term
- The Society will consider requests to raise finance against unencumbered property
- The Society does not apply Early Repayment Charges (ERCs)
- Our mortgage products are available for purchase, re-mortgage and short term lending
- There is no upper age limit placed on applicants who are looking to borrow into later life
- We do not apply Daily Repayment Charges (DRCs)
- We will consider requests to raise finance against unencumbered property
- The Society will not instruct sole practitioners or firms with fewer than three principals for any transactions
- The Society will instruct solicitors that use the Council of Mortgage Lenders (CML) Lenders' Handbook. Although it
  does not maintain a panel for residential property transactions, it is prepared to instruct a borrower's solicitors
  relating to a mortgage (purchases, re-mortgages or sales). If a borrower wishes to use a firm with fewer than
  three principals, the Society will instruct the solicitors' valuer as an additional cost.

The document reflects the Society’s current approach to mortgage lending
The document is available on our website www.harpendenbs.co.uk

Please note that this document is for use by authorised intermediaries only.
The Society will consider the following types of property:

- Residential status should be verified with the evidence detailed below:
  - Financial information should be supported with the evidence detailed below:
    - Financial Statements/Information
    - Assets
      - Freehold
      - Tenure Acceptable
      - Finance Agreement
      - Personal Loan, Car (Buy To Let)
      - Existing Mortgage
    - 2 months detailed statements even if paid in full each month
    - Credit or Store Card

- Tenants
  - Current Bank Account
  - Certified full Experian/Equifax report confirming 12 months payments
  - Latest annual statement confirming 12 months repayment history

- Properties that the Society’s valuer does not consider suitable as security
  - Houseboats
  - Property affected by subsidence
  - Multiple occupancy property
  - Freehold, Studio or Bedsit flats
  - Pre-cast, reinforced concrete houses designated as defective under Housing Act 1985
  - Properties where high-alumina cement has been used in the construction

- Additional borrowing is available for property improvement and investment purposes:
  - Residential Development/Self Build
  - Residential Owner Occupied
  - Second/Holiday Home
  - Buy to Let
  - Holiday Let
  - Second/Holiday Home
  - Residential Owner Occupied

Additional Borrowing

Additional borrowing is available for property improvement and investment purposes:

- Residential Owner Occupied
- Buy to Let
- Buy to Let
- Second/Holiday Home
- Buy to Let
- Residential Development/Self Build

Application criteria

- No maximum age limit
- Minimum age for First Home
- The Society will assess affordability for the whole of the mortgage term. Where the term of the mortgage extends beyond the intended retirement age of the customer, or State Pensionable age, verification of the expected pension and/or other income will be required
- Customers choosing to work beyond their pension age will be accepted providing the intended retirement age is feasible given the nature of their job

Submissions

- The Society accepts applications submitted via The Council of Mortgage Lenders (CML) lender handbook, although it closes this service if it considers the independent property transactions it is prepared to make to a borrower’s standards.
- The Society reserves the right to require further information or documentation from the customer which will be required to support the mortgage application.
- The Society will not instruct solicitors for any transactions relating to a mortgage (purchases, re-mortgages or sales) if a borrower wishes to use a firm with fewer than three principals, the Society will instruct its solicitors to act on its behalf.
- The firm must have a minimum of three regulated partners (SRA Approved Partners), and
- The property is being mortgaged on an annual basis or characteristics that would require specialist knowledge
- The Society reserves the right to conduct a panel of mortgage lenders and any conditions for any transactions relating to a mortgage (purchases, re-mortgages or sales). If a borrower wishes to use a firm with fewer than three principals, the Society will instruct its solicitors to act on its behalf.

The document reflects the Society’s current approach to mortgage lending. This document is available on our website www.harpendenbs.co.uk. All applications will be subject to the Society’s full manual underwriting and credit search, which may result in an adverse decision. Application may also result in a mortgage offer being withdrawn.

Head office: Mardall House, 9-11 Vaughan Road, Harpenden, Hertfordshire AL5 4HU

Tel: 01582 463 133 Fax: 01582 463 134 Email: enquiries@harpendenbs.co.uk

www.harpendenbs.co.uk

The Society is authorised and regulated by the Financial Conduct Authority. The Financial Conduct Authority’s Register can be accessed via the Financial Services Register (www.fca.org.uk/register). Financial services are provided by Harpenden Building Society, Mardall House, 9-11 Vaughan Road, Harpenden, Hertfordshire AL5 4HU, Registered No. 127532. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference Number: 157260

This document is for use by authorised intermediaries only.

Welcome to Harpenden, where our open-minded approach to lending makes a big difference.

From mortgage questions to mortgage answers, these guidelines explain our lending criteria to help you with your enquiries.

- Our mortgage products are available for purchase, re-mortgage and short-term lending.
- Terms on our mortgage products are subject to legal, regulatory and financial requirements.
- More information can be found by visiting our website or by contacting our Mortgage Lending Department.

Get in touch with our Broker Partnership Team

Jean Errington
Business Development Manager | 07880 359316

Graeme Aitken
Business Development Manager | 07880 215244

Andrew Foster
Business Development Administrator | 07840 633153

Jean’s brilliant working knowledge helps to add a professional and customer-focused manner.
Andrew is always quick to provide industry analysis.

What they say about Graeme:
- Andrew has over 20 years of experience working with various clients in the mortgage industry.
- He has extensive knowledge of the financial services sector and is well-versed in the latest industry trends.
- Graeme is highly skilled in developing and implementing successful strategies in the mortgage market.
- He is proactive in identifying market opportunities and devising innovative solutions to address customer needs.
- Graeme is a seasoned professional with a focus on delivering exceptional service to brokers and clients alike.

What they say about Jean:
- Jean has worked in the mortgage industry for over 20 years and has a wealth of experience.
- She is highly regarded for her expertise in mortgage lending.
- Jean is an experienced underwriter with a solid track record in assessing and approving mortgage applications.
- Her qualifications and industry experience enable her to provide comprehensive assistance in a professional and customer-focused manner.
- Jean’s brilliant working knowledge helps to add an industry-specific perspective to the team.

Harpenden Building Society
Mardall House, 9-11 Vaughan Road, Harpenden, Hertfordshire AL5 4HU

E-mail: applications@harpendenbs.co.uk

Tel: 01582 463 133 Fax: 01582 463 134

Head office: Mardall House, 9–11 Vaughan Road, Harpenden, Hertfordshire AL5 4HU

Tel: 01582 765411 Email: enquiries@harpendenbs.co.uk

www.harpendenbs.co.uk

The Society is authorised and regulated by the Financial Conduct Authority. The Financial Conduct Authority’s Register can be accessed via the Financial Services Register (www.fca.org.uk/register). Financial services are provided by Harpenden Building Society, Mardall House, 9-11 Vaughan Road, Harpenden, Hertfordshire AL5 4HU, Registered No. 127532. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference Number: 157260

This document is for use by authorised intermediaries only.