

	STANDARD SELF-BUILD	PREMIUM SELF-BUILD	DEVELOPMENT	RESIDENTIAL BRIDGING
Max Term	3 Years	3 Years	3 Years	1 Year
Variable Rate Interest-Only	4.39%	4.39%	6.19%	6.19% (fixed)
Available for	Purchase, Re-mortgage and Release of Equity on: New Builds, Conversions, Knock-Downs and Re-Builds and Refurbishments			Purchase, Release of Equity, Remortgage
Repayment Type	Interest-Only			
APRC Interest-Only	5.9%	5.8%	7.8%	8.8%
Min/Max mortgage	£75,000 - £2,000,000			
Max LTV Interest-Only	65%	75%*	65%	60%
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	2.69%	3.19%	2.69%	3.19%	2.69%	3.19%	2.69%	3.19%
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%	3.9%	4.1%	4.1%	4.2%	3.9%	4.1%
APRC Interest-Only	4.1%	4.3%	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	80%				75%			
Max LTV Interest-Only/Part & Part	75%				70%			
Arrangement fee	By arrangement (Minimum £1,000)							
Admin fee	£100 (Refunded upon completion)							
ERCs	2%	None	2%	None	2%	None	2%	None

Ask for a personalised illustration from one of our Business Development Managers

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



Standard Self-Build

- Barn Conversions. New Builds, Knock Down and Re-Build or the purchase of land with planning permission.
- 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

- Barn Conversions. New Builds, Knock Down and Re-Build or the purchase of land with planning permission.
- 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 Occupied properties considered



Second/Holiday Home

- Interest Only up to 75%
- 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 payments
Our full lending criteria guidelines are available at www.harpendenbs.co.uk/intermediaries**