

	RESIDENTIAL				GUARANTOR				SELF-EMPLOYED				JOINT BORROWER SOLE PROPRIETOR				PROFESSIONAL					
Term	2 Year Discount		3 Year Discount		2 Year Discount		3 Year Discount		2 Year Discount		3 Year Discount		2 Year Discount variable		3 Year Discount variable		2 Year Fixed		2 Year Discount		3 Year Discount	
Initial Variable Rate Repayment/Interest-Only	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.85%	3.35%	2.85%	3.35%	2.95%		2.49%	2.99%	2.49%	2.99%
Followed by our variable reversion rate	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	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	4.0%	4.2%	3.8%	4.0%	4.0%	4.2%	3.8%	4.0%	4.0%	4.2%	3.8%	4.0%	4.0%	4.2%	3.9%	4.1%	4.1%		4.0%	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%	4.1%	4.2%	4.0%	4.1%	4.1%	4.2%	4.0%	4.1%	4.1%		4.1%	4.2%	4.0%	4.1%
Min/Max mortgage	£75,000 - £3,500,000											£75,000 - £1,000,000				£75,000 - £3,500,000						
Max Term Repayment	35 years																					
Max Term Interest-Only/Part & Part	35 years																					
Max LTV Repayment	80%																					
Max LTV Interest-Only/Part & Part	75%																					
Arrangement fee	By arrangement (Minimum £1,000)											£999				£1,499		By arrangement (Minimum £1,000)				
Admin fee	£100 (Refunded upon completion)																					
ERCs	2%	None	2%	None	2%	None	2%	None	2%	None	2%	None	2%	None	2%	None	2% Yr1	1% Yr2	2%	None	2%	None

	LATER LIFE LENDING			
Term	2 Year Discount		3 Year Discount	
Initial Variable Rate Repayment/Interest-Only	2.49%	2.99%	2.49%	2.99%
Followed by our variable reversion rate	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	4.0%	4.2%	3.8%	4.0%
APRC Interest-Only	4.1%	4.2%	4.0%	4.1%
Min/Max mortgage	£75,000 - £3,500,000			
Max Term Repayment	35 years			
Max Term Interest-Only/Part & Part	35 years			
Max LTV Repayment - Lending into Retirement	80%			
Max LTV Interest-Only/Part & Part Lending into Retirement	75%			
Max LTV Repayment - Lending in Retirement	70%			
Max LTV Interest-Only/Part & Part Lending in Retirement	70%			
Arrangement fee	By arrangement (Minimum £1,000)			
Admin fee	£100 (Refunded upon completion)			
ERCs	2%	None	2%	None

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

Jean Errington

Mobile: 07483 310314

Tel: 01582 463133

Email: jerrington@harpendenbs.co.uk

Graeme Aitken

Mobile: 07483 310334

Tel: 01582 463133

Email: gaitken@harpendenbs.co.uk

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

Tel: 01582 463133 Email: brokers@harpendenbs.co.uk

This document is for use by authorised intermediaries only

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



Residential

- Up to four borrowers per application
- Interest only available up to 75%
- Properties with an annexe intended for Let or use by friends or family are accepted. Up to 50% of the total floor area can be let



Guarantor

- Guarantors must be a close family member. We will consider joint family borrowers without all parties needing to reside in the mortgaged property
- Mortgage considered on unencumbered properties
- No upper age limit*



Later Life Lending

- Mortgages considered on unencumbered properties
- Unique properties including thatched and Grade II listed properties
- No upper age limit*



Self-Employed

- Min 1 year trading
- Director loan repayments considered as income, subject to lending criteria
- When sole traders/partnerships become a Limited Company we will accept this as continuous trading for the applicant



Joint Borrower Sole Proprietor

- Up to 4 borrowers (direct family members only)
- Full affordability assessments (no LTI cap)
- Interest-only considered
- Max term 35 years



Professional

- Most UK based incomes considered
- Max loan size: Residential £3.5m, BTL/Second Property £2m, Bridging £2m

***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