

Our Residential Mortgages

Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Discount Variable	5.14%	2 Years	7.79%	£150,000 - £1,250,000	65%	65%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.54%	2 Years	7.79%	£150,000 - £1,250,000	75%	75%	£995		
	6.14%	2 Years	7.79%	£150,000 - £999,999	80%	N/A	£995		

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Fixed	5.29%	Until 31/01/2027	7.79%	£150,000 - £1,250,000	65%	65%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.59%	Until 31/01/2027	7.79%	£150,000 - £1,250,000	70%	70%	£995		
	5.79%	Until 31/01/2027	7.79%	£150,000 - £1,250,000	75%	75%	£995		

Max LTV for Lending In Retirement is 70%

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Our Residential Large Loan Mortgages

Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Discount Variable	6.04%	2 Years	7.79%	£1,250,001 - £2.5M	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	6.34%	2 Years	7.79%	£2,500,001 - £3.5M	70%	70%	£3,000		

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Fixed	6.09%	Until 31/01/2027	7.79%	£1,250,001 - £2.5M	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity

Max LTV for Lending In Retirement is 70%

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Our Residential Second Home Mortgages

Product	Current Variable Pay Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Discount Variable	5.44%	2 Years	7.79%	£150,000 - £1,250,000	65%	65%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.84%	2 Years	7.79%	£150,000 - £1,250,000	75%	75%	£995		

Our Residential Credit Repair Mortgages

Credit Repair Level	Current Variable Pay Rate	Product	Standard Variable Rate	Max LTV Repayment & Interest Only	Arrangement Fee	Min-Max Loan	ERCs	Defaults/CCJ's	Arrears - secured and unsecured
Level 1	6.94%	2 Year Discount Variable	7.79%	70%	£995	£150,000-£750,000	3% Year 1; 2% Year 2	£2,000 satisfied at least 12 months	Maximum 3 missed payments in the last 2 years - arrears on no more than 1 loan and must be up to date on application
Level 2	7.19%	2 Year Discount Variable	7.79%	70%	£995	£150,000-£750,000		£5,000 satisfied on application	

- Residential purchase and remortgage only
- Explanations are required
- No gambling or tax debts

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Our Self-Build Mortgages

Product	Current Variable Pay Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Discount Variable	6.04%	2 Years	7.79%	£150,000 - £1,250,000	65%	65%	£1,500	2% Year 1 & 2	Purchase, Re-mortgage and Release of Equity
	6.64%	2 Years	7.79%	£150,000 - £1,250,000	75%	75%	£1,500		
	6.84%	2 Years	7.79%	£1,250,001 - £2M	65%	65%	0.50%		

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Our Specialist Mortgages

Discount Variable Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERC's	Availability
Holiday Let	5.64%	2 Years	7.79%	£150,000 - £1,250,000	60%	60%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	6.04%	2 Years	7.79%	£150,000 - £1,250,000	75%	75%	£995		
	6.74%	2 Years	7.79%	£150,000 - £999,999	80%	0%	£995		
	6.54%	2 Years	7.79%	£1,250,001 - £2M	75%	75%	£1,500		
Buy-To-Let	5.94%	2 Years	7.79%	£150,000 - £1,250,000	60%	60%	£995		
	6.24%	2 Years	7.79%	£150,000 - £1,250,000	75%	75%	£995		

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