

FOR INTERMEDIARY USE ONLY.

Product	Rate	Max LTV	Arrangement Fee	ERCs
2 Year Fixed (for large loans) Fixed to 31/07/2019	2.89%	75%	1%	3%, 2%

All rates revert to Libor + 4.5% Libor is currently 0.35% as at 14/3/2017

Please note

This product is available as a special offer to complement our Standard range

The minimum loan size is £200,000

Rental Calculation

2 Year Fixed

Individuals: Higher of: 145% of pay rate or 5.5% notional rate.

Limited company: Higher of: 125% of pay rate or 5.5% notional rate

Credit Rules

CCJs/Defaults

No CCJs/Defaults registered within the last 24 months, regardless of whether they have been satisfied.

Secured Loan Arrears

No missed mortgage payments or active payment arrangements in the last 24 months.

Unsecured Loan Arrears

No missed payments or active payment arrangements in last 12 months. Maximum 2 missed on 1 account in last 24 months

Credit Cards

No missed payments or active payment arrangements in last 12 months. Maximum 2 missed on 1 account in last 24 months

Additional Criteria

First Time Buyers

Only for Limited Company applications where one applicant is NOT a First Time Buyer.

First Time Landlords

Not available. Please see First Time Landlord product sheet for more information.

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