

SEMI-EXCLUSIVE PRODUCT GUIDE RESIDENTIAL

Latest updates

- **NEW** - Lumi semi-exclusive products launched

Who are these products for?

- For customers with **less than perfect credit**
- For customers with **complex income types**
- For customers who are **self-employed**
- For customers looking for **new build properties**



Our Lumi mortgages are the leading lights of our lending.
So where you see the Lumi logo, you know you've found one of our **favou-rates!**

Complete
Your Specialist Packager Distributor

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Key Criteria

	Unsecured Arrears	CCJs	Defaults	Secured Arrears	Bankruptcy and IVA	Repossession	DMP	Max LTV	Payday Loans
lumi	2 in 24 months, currently up to date	0 in 72 months	0 in 36 months	0 in 36 months		None	No Current DMP	85%	Must be satisfied for 12 months prior to application (including defaulted payday loans)

LTV	Product Term	Initial Rate	Completion Fee	Product Features	Revert Rate	Fees
70%	2 Year Fixed	2.49%	£995	Purchase and remortgage. Capital and interest only.	LIBOR + 4.50%	Application fee £150 / TT fee £30 / Valuation fee variable
	5 Year fixed	3.23%	£995	Purchase and remortgage. Capital and interest only.	LIBOR + 4.50%	Application fee £150 / TT fee £30 / Valuation fee variable
75%	2 Year Fixed	2.59%	£995	Purchase and remortgage. Capital and interest only.	LIBOR + 4.50%	Application fee £150 / TT fee £30 / Valuation fee variable
	5 Year fixed	3.29%	£995	Purchase and remortgage. Capital and interest only.	LIBOR + 4.50%	Application fee £150 / TT fee £30 / Valuation fee variable
80%	2 Year Fixed	2.79%	£995	Purchase and remortgage. Capital and interest only.	LIBOR + 4.50%	Application fee £150 / TT fee £30 / Valuation fee variable
	5 Year fixed	3.45%	£995	Purchase and remortgage. Capital and interest only.	LIBOR + 4.50%	Application fee £150 / TT fee £30 / Valuation fee variable
85%	2 Year Fixed	2.95%	£995	Purchase and remortgage. Capital and interest only.	LIBOR + 4.50%	Application fee £150 / TT fee £30 / Valuation fee variable
	5 Year fixed	3.75%	£995	Purchase and remortgage. Capital and interest only.	LIBOR + 4.50%	Application fee £150 / TT fee £30 / Valuation fee variable



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***LIBOR is 0.78%, effective from 12/09/2019. Rates are based off 3-month LIBOR, rounded up to 2 decimal places.

KEY CRITERIA

Fees

Fees	Purchase & Remortgage
Completion Fee	£995
Application Fee	£150
Standard Legal Fees	Variable
Telegraphic Transfer Fee	£30
Valuation Fee	Variable

Please refer to the Residential Fees and Tariff of Charges for valuation fee scale information and for other fees and charges that may apply.

ERCs

ERCs	Year 1	Year 2	Year 3	Year 4	Year 5
2 Year Products	3%	2%	-	-	-
5 Year Products	5%	4%	3%	2%	1%

***LIBOR

The Financial Conduct Authority does not intend to ask panel banks to continue submitting information to the administrator of LIBOR after the end of 2021, which means LIBOR may not continue to be available on the same basis in the future. Our mortgage agreements allow us to replace LIBOR with an alternative rate in specified circumstances. This means that during the variable rate period the interest rate on a customer's loan may vary by reference to an alternative rate selected by us, instead of LIBOR.

Debt Consolidation

Where the applicant is using remortgage funds to consolidate unsecured debt, we will normally add a condition to the offer which requires the nominated solicitor/conveyancer to repay the debts directly. The nominated solicitor/conveyancer may charge the applicant for fulfilling this condition.

CCJs and Defaults

Utility and Communications defaults are not considered adverse credit.

Dec19/1.1



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