

10 year fixed rate products - exclusive

Available to individuals and limited company (SPV)

Standard property

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions
Standard	10 Year Fixed	75%	4.89%	1.75%	£100k	£1.5m	4.89%	8%/8%/8%/8%/4%/4%/4%/2%/2%/1%	LVFJ7522695	Ex-pats, holiday lets & trading companies Landlords with less than 24 months experience MUFBs Properties greater than 2 acres Converted office buildings Property value greater than £5m Reversion rate 5% + BBR
Green Standard	10 Year Fixed	75%	4.79%	1.75%	£100k	£750k	4.79%	8%/8%/8%/8%/4%/4%/4%/2%/2%/1%	LVFJ7522694	
Small HMO (up to 6 beds)	10 Year Fixed	75%	5.09%	2.00%	£100k	£1m	5.09%	8%/8%/8%/8%/4%/4%/4%/2%/2%/1%	LHFJ7522696	

For new business only

Lending criteria

- No min income for landlords with > 24 months experience (All income must be proved)
- England & Wales
- Day 1 Remortgage
- 10 year fixed rates calculated at payrate
- Up to four applicants
- 10 year products are for new business only

For internal use only.

10 year fixed rate products

Lending criteria and further advances

Accepted properties

Small HMO - up to 6 beds
Up to a maximum 10 stories
Ex Local Authority flats - Max 5 storeys
Ex Local Authority - Above commercial considered
Listed building - Grade 2 only
Properties used for student accommodation – Max 70% LTV
New build - Max Loan size outside M25 - £500K
New build - Max loan size Inside M25 - £1.5M
Green mortgage range properties must be EPC rated A to C

Further advances

Max 2 further advances
Min Loan size £25,001 per advance
First further advance after 36 months
Final further advance before 96 months
Standard product and credit criteria will apply
Interest rate offered will be based on market rate at the time of application
LTV of the total advance can be no more than the max agreed for the scheme

