Product guide

Residential mortgages





| Section | Page |
|-------------------------------------|------|
| Prime products | 2-3 |
| Almost Prime products | 4-5 |
| Near Prime products | 6 |
| Debt Management Plan (DMP) products | 7-11 |
| General information | 12 |

| Prime Tier 1 product | ts | | | | | | | | | | |
|--------------------------------|--|--|-------------------|---|--|--|--|--|--|--|--|
| Key criteria | Key criteria | | | | | | | | | | |
| Acceptable adverse | | Loan amount LTV limit | Term | Applicant | | | | | | | |
| Defaults: | 0 in 24 months | Minimum loan size: £25,001 | Minimum: 5 years | Minimum age: 21 years | | | | | | | |
| CCJ: | 0 in 24 months 0 in 12 months, 1 in 36 months | Maximum loan size: £1,000,000 70% | Maximum: 35 years | Maximum age: 70 at the end of the mortgage term, providing this is within the stated retirement date. | | | | | | | |
| Mortgage/secured loan arrears: | (worst status) | £750,000 80% £500,000 85% | | We may consider applicants up to age 75 upon referral, subject to underwriter review and stated retirement date. Maximum age of 85 for non-contributory applicants. | | | | | | | |
| Unsecured arrears: | Not counted but may affect customer's credit score | | | Maximum number of applicants: 2 Minimum income: £15,000 (primary applicant) | | | | | | | |
| Debt Management Plans: (DMPs) | Allowed if satisfied over 36 months ago | | | | | | | | | | |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|------|--------------|-------|-------------|---|--|----------------|--------------|
| | 2-year fixed | 5.69% | £995 | | 49/ in year 1 79/ in year 2 | BBR + 3.50% | CAW94 |
| 6E9/ | | 6.14% | No fee | Refund of valuation (maximum £630), £300 cashback | 4% in year 1, 3% in year 2 | | CAX43 |
| 65% | | 5.44% | £995 | | 49/ in unaug 1 and 2 79/ in unaug 7 and 4 29/ in unaug | DDD + 7 F0% | CAW95 |
| | 5-year fixed | 5.64% | No fee | Refund of valuation (maximum £630), £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 3.50% | CAX44 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|------|--------------|-------|-------------|--|--|----------------|--------------|
| | 2-year fixed | 5.89% | £995 | | 49/ in year 1 79/ in year 2 | BBR + 3.50% | CAW96 |
| 70% | 2-year fixed | 6.34% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 3.30% | CAX45 |
| 70% | 5-year fixed | 5.54% | £995 | | 49/ in users 4 and 2 79/ in users 7 and 4 79/ in users 5 | DDD + 7 F0% | CAW97 |
| | 3-year fixed | 5.74% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 3.50% | CAX46 |
| | 2 | 5.99% | £995 | | 49/ in | DDD + 7 F0% | CAW98 |
| 75% | 2-year fixed | 6.44% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 3.50% | CAX47 |
| /5/6 | 5-year fixed | 5.64% | £995 | | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 3.50% | CAW99 |
| | | 5.84% | No fee | Refund of valuation (maximum £630) £300 cashback | | | CAX48 |
| | 2-year fixed | 6.29% | £995 | | 49/ in year 1 79/ in year 2 | BBR + 4.00% | CAX01 |
| 80% | | 6.74% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | | CAX49 |
| 80% | E was fived | 5.94% | £995 | | | BBR + 4.00% | CAX02 |
| | 5-year fixed | 6.14% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | | CAX50 |
| | 2 year fixed | 6.69% | £995 | | 49/ in year 1 79/ in year 2 | DDD + 4.00% | CAX03 |
| 85% | 2-year fixed | 7.14% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 4.00% | CAX51 |
| 65% | 5-year fixed | 6.24% | £995 | | 19/ in years 1 and 2.79/ in years 7 and 4.39/ in years 5 | DDD + 4.00% | CAX04 |
| | | 6.44% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | CAX52 |

Prime Tier 2 products Key criteria Acceptable adverse Loan amount LTV limit Term **Applicant** Defaults: 0 in 24 months Minimum loan size: £25,001 Minimum: 5 years Minimum age: 21 years Maximum loan size: Maximum: 35 years Maximum age: CCJ: 0 in 24 months £1,000,000 70% 70 at the end of the mortgage term, providing this is within the stated retirement date. 0 in 12 months, 1 in 36 months £750,000 80% We may consider applicants up to age 75 upon referral, subject to underwriter review and Mortgage/secured loan arrears: (worst status) stated retirement date. Maximum age of 85 for non-contributory applicants. £500,000 85% Not counted but may affect customer's credit score **Unsecured arrears:** Maximum number of applicants: 2 Minimum income: £15,000 (primary applicant) Debt Management Plans: (DMPs Allowed if satisfied over 36 months ago

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|------|--------------|-------|-------------|---|--|----------------|--------------|
| | 2 | 5.89% | £995 | | 49/ in | BBR + 3.50% | CAX05 |
| 6E9/ | 2-year fixed | 6.34% | No fee | Refund of valuation (maximum £630), £300 cashback | 4% in year 1, 3% in year 2 | | CAX53 |
| 65% | | 5.64% | £995 | | 49/ in upon 1 and 2 79/ in upon 7 and 4 29/ in upon 5 | BBR + 3.50% | CAX06 |
| | 5-year fixed | 5.84% | No fee | Refund of valuation (maximum £630), £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | | CAX54 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|-------|--------------|-------|-------------|--|---|----------------|--------------|
| | 2 year fixed | 6.09% | £995 | | 4% in year 1, 3% in year 2 | BBR + 3.50% | CAX07 |
| 700/ | 2-year fixed | 6.54% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% In year 1, 3% In year 2 | DDR + 3.30% | CAX55 |
| 70% | 5 | 5.74% | £995 | | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | DDD - 7.50% | CAX08 |
| | 5-year fixed | 5.94% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% III years 1 and 2, 3% III years 3 and 4, 2% III year 3 | BBR + 3.50% | CAX56 |
| | 2 | 6.19% | £995 | | 4% in year 1, 3% in year 2 | DDD - 7.50% | CAX09 |
| 750/ | 2-year fixed | 6.64% | No fee | Refund of valuation (maximum £630) £300 cashback | | BBR + 3.50% | CAX57 |
| 75% | 5-year fixed | 5.84% | £995 | | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 3.50% | CAX10 |
| | | 6.04% | No fee | Refund of valuation (maximum £630) £300 cashback | | | CAX58 |
| | 2-year fixed | 6.49% | £995 | | 4% in year 1, 3% in year 2 | BBR + 4.00% | CAX11 |
| 00% | | 6.94% | No fee | Refund of valuation (maximum £630) £300 cashback | | | CAX59 |
| 80% | 5 | 6.14% | £995 | | | | CAX12 |
| | 5-year fixed | 6.34% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | CAX60 |
| | 2 | 6.89% | £995 | | 40/ | DDD - 4.00% | CAX13 |
| 0.59/ | 2-year fixed | 7.34% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 4.00% | CAX61 |
| 85% | 5-year fixed | 6.44% | £995 | | 49/ : | DDD - 4.00% | CAX14 |
| | | 6.64% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | CAX62 |

Almost Prime Tier 3 products

| Admost i inic i ici s pic | | | | | | |
|--|---|-----------------------|-------------------|---|--|--|
| Key criteria | | | | | | |
| Acceptable adverse | | Loan amount LTV limit | Term | Applicant | | |
| Defaults: | 2 in 24 months (max £1,500 in 12 months, | Minimum loan size: | Minimum: 5 years | Minimum age: 21 years | | |
| | unlimited thereafter) | £25,001 | Maximum: 35 years | Maximum age: | | |
| CCJ: | 1 in 24 months (max £1,000 in 12 months or £2,500 in 24 months) | Maximum loan size: | | 70 at the end of the mortgage term, providing this is within the stated retirement date | | |
| Mantagara/assured lases/wort announce | | £1,000,000 70% | | We may consider applicants up to age 75 upon referral, subject to underwriter review | | |
| Mortgage/secured loan/rent arrears: | 1 in 12, 3 in 36 months (worst status) | £750,000 80% | | and stated retirement date. Maximum age of 85 for non-contributory applicants. | | |
| Unsecured arrears: | Not counted but may affect credit score | £500,000 85% | | Maximum number of applicants: 2 | | |
| Debt Management Plans: (DMPs) | Allowed if satisfied over 36 months ago | | | Minimum income: £15,000 (primary applicant) | | |
| Defaults, CCJs or secured arrears record | ded 3 months before application are not accepted | | | | | |

| LTV | LTV Product type Rate Product fee Product features E | | ERC | Reversion rate | Product code | | |
|------|--|-------|--------|---|--|-------------|-------|
| | 2 | 6.19% | £995 | | 49/ in | BBR + 4.00% | CAX15 |
| CE9/ | 2-year fixed | 6.64% | No fee | Refund of valuation (maximum £630), £300 cashback | 4% in year 1, 3% in year 2 | | CAX63 |
| 65% | 5 | 6.14% | £995 | | 49/ in upon 1 and 2 79/ in upon 7 and 4 29/ in upon 5 | DDD + 4.00% | CAX16 |
| | 5-year fixed | 6.34% | No fee | Refund of valuation (maximum £630), £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | CAX64 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|------|--------------|-------|-------------|--|--|----------------|--------------|
| | 2 year fixed | 6.39% | £995 | | 19/ in year 1 79/ in year 2 | BBR + 4.00% | CAX17 |
| 709/ | 2-year fixed | 6.84% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 4.00% | CAX65 |
| 70% | E was five d | 6.24% | £995 | | 40/ : | DDD + 4.00% | CAX18 |
| | 5-year fixed | 6.44% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | CAX66 |
| | 2 | 6.59% | £995 | | | DDD - 4.00% | CAX19 |
| 759/ | 2-year fixed | 7.04% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 4.00% | CAX67 |
| 75% | 5-year fixed | 6.44% | £995 | | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | CAX20 |
| | | 6.64% | No fee | Refund of valuation (maximum £630) £300 cashback | | | CAX68 |
| | 2 | 6.89% | £995 | | 40/ | BBR + 4.50% | CAX21 |
| 00% | 2-year fixed | 7.34% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | | CAX69 |
| 80% | 5 () | 6.74% | £995 | | | BBR + 4.50% | CAX22 |
| | 5-year fixed | 6.94% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | | CAX70 |
| | 0 " | 7.29% | £995 | | 400 | DDD - 4.500/ | CAX23 |
| 050/ | 2-year fixed | 7.74% | No fee | Refund of valuation (maximum £630) £300 cashback | – 4% in year 1, 3% in year 2 | BBR + 4.50% | CAX71 |
| 85% | 5 6 1 | 7.04% | £995 | | 400 | DDD 4 500/ | CAX24 |
| | 5-year fixed | 7.24% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.50% | CAX72 |

Almost Prime Tier 4 products

| Key criteria | | | | | |
|--|---|-------------------------------|------|-------------------|---|
| Acceptable adverse | | Loan amount LTV l | imit | Term | Applicant |
| Defaults: | 2 in 24 months (max £1,500 in 12 months, | Minimum loan size: | | Minimum: 5 years | Minimum age: 21 years |
| CCJ: | unlimited thereafter) 1 in 24 months (max £1,000 in 12 months or | £25,001 Maximum loan size: | | Maximum: 35 years | Maximum age: 70 at the end of the mortgage term, providing this is within the stated retirement date. |
| Mortgage/secured loan/rent arrears: | £2,500 in 24 months) 1 in 12, 3 in 36 months (worst status) | £1,000,000 70% | | | We may consider applicants up to age 75 upon referral, subject to underwriter review |
| Unsecured arrears: | Not counted but may affect credit score | £750,000 80% £500.000 85% | | | and stated retirement date. Maximum age of 85 for non-contributory applicants. Maximum number of applicants: 2 |
| Debt Management Plans: (DMPs) | Allowed if satisfied over 36 months ago | | | | Minimum income: £15,000 (primary applicant) |
| Defaults, CCJs or secured arrears record | ded 3 months before application are not accepted | | | | |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|-----|--------------|-------|-------------|---|---|-------------------|--------------|
| | 2-year fixed | 6.39% | £995 | | 49/ in | BBR + 4.00% | CAX25 |
| 65% | | 6.84% | No fee | Refund of valuation (maximum £630), £300 cashback | 4% in year 1, 3% in year 2 | | CAX73 |
| 05% | 5-year fixed | 6.34% | £995 | | 49/ in upone 1 and 2, 79/ in upone 7 and 4, 29/ in upon 5 | ear 5 BBR + 4.00% | CAX26 |
| | | 6.54% | No fee | Refund of valuation (maximum £630), £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | | CAX74 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|-----|--------------|-------|-------------|--|--|----------------|--------------|
| | 2 year fixed | 6.59% | £995 | | 4% in year 1 7% in year 2 | BBR + 4.00% | CAX27 |
| 70% | 2-year fixed | 7.04% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 4.00% | CAX75 |
| /0% | 5-year fixed | 6.44% | £995 | | 40/ in | BBR + 4.00% | CAX28 |
| | | 6.64% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | | CAX76 |
| | 2 | 6.79% | £995 | | 4% in year 1, 3% in year 2 | DDD + 4.00% | CAX29 |
| 75% | 2-year fixed | 7.24% | No fee | Refund of valuation (maximum £630) £300 cashback | | BBR + 4.00% | CAX77 |
| /5/ | 5-year fixed | 6.64% | £995 | | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | CAX30 |
| | | 6.84% | No fee | Refund of valuation (maximum £630) £300 cashback | | BBR + 4.00% | CAX78 |
| | 2 year fixed | 7.09% | £995 | | 4% in year 1, 3% in year 2 | BBR + 4.50% | CAX31 |
| 80% | 2-year fixed | 7.54% | No fee | Refund of valuation (maximum £630) £300 cashback | | BBR + 4.50% | CAX79 |
| 80% | T | 6.94% | £995 | | | 555 4500 | CAX32 |
| | 5-year fixed | 7.14% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.50% | CAX80 |
| | 2 year fixed | 7.49% | £995 | | 4% in year 1 7% in year 2 | BBR + 4.50% | CAX33 |
| 05% | 2-year fixed | 7.94% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 4.50% | CAX81 |
| 85% | E waar fived | 7.24% | £995 | | 40/ in years 1 and 2, 70/ in years 7 and 4, 30/ in years 5 | DDD + 4.50°/ | CAX34 |
| | 5-year fixed | 7.44% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.50% | CAX82 |

Near Prime Tier 5 products Key criteria Acceptable adverse Loan amount LTV limit Applicant Term Defaults: Minimum loan size: Minimum: 5 years Minimum age: 5 in 24 months 21 years £25,001 **Maximum age:** 70, or 75 upon referral where proof of retirement age is supplied. CCJ: 3 in 24 months Maximum: 35 years Maximum loan size: Maximum number of applicants: 2 Mortgage/secured loan/rent arrears: 1 in 12, 3 in 36 months (worst status) £1,000,000 70% Minimum income: £15,000 (primary applicant) **Unsecured arrears:** Not counted but may affect credit score £750,000 80% Debt Management Plans: (DMPs) Allowed if satisfied over 36 months ago Defaults, CCJs or secured arrears recorded 3 months before application are not accepted

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|------|----------------|-------|-------------|---|--|----------------|--------------|
| | 2-year fixed | 6.69% | £995 | | - 4% in year 1, 3% in year 2 | BBR + 4.00% | CAX35 |
| 659/ | | 7.14% | No fee | Refund of valuation (maximum £630), £300 cashback | | | CAX83 |
| 65% | 5-year fixed - | 6.74% | £995 | | | BBR + 4.00% | CAX36 |
| | | 6.94% | No fee | Refund of valuation (maximum £630), £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | | CAX84 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|------|--------------|-------|-------------|--|--|----------------|--------------|
| | 2 year fixed | 6.79% | £995 | | 4% in year 1, 3% in year 2 | BBR + 4.00% | CAX37 |
| 70% | 2-year fixed | 7.24% | No fee | Refund of valuation (maximum £630) £300 cashback | 476 III year 1, 376 III year 2 | BBR + 4.00% | CAX85 |
| /0% | C | 6.84% | £995 | | 49/ in upage 4 and 2, 79/ in upage 7 and 4, 29/ in upage 7 | DDD + 4.00% | CAX38 |
| | 5-year fixed | 7.04% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | CAX86 |
| | 2-year fixed | 6.99% | £995 | | - 4% in year 1, 3% in year 2 | BBR + 4.00% | CAX39 |
| 75% | 2-year fixed | 7.44% | No fee | Refund of valuation (maximum £630) £300 cashback | | BBR + 4.00% | CAX87 |
| /5/6 | F | 6.94% | £995 | | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | CAX40 |
| | 5-year fixed | 7.14% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 3 | | CAX88 |
| | 2 year fixed | 7.19% | £995 | | 49/ in year 1, 79/ in year 2 | BBR + 4.50% | CAX41 |
| 80% | 2-year fixed | 7.64% | No fee | Refund of valuation (maximum £630) £300 cashback | - 4% in year 1, 3% in year 2 | BBR + 4.50% | CAX89 |
| 60% | E waar fivad | 7.14% | £995 | | 49/ in years 1 and 2.79/ in years 7 and 4.29/ in years F | BBR + 4.50% | CAX42 |
| | 5-year fixed | 7.34% | No fee | Refund of valuation (maximum £630) £300 cashback | - 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | | CAX90 |

Debt Management Plan (DMP) - Tier 1 products Key criteria Acceptable adverse Loan amount LTV limit | Term Important information Applicant Defaults: 0 in 24 months Minimum loan size: Minimum: 5 years Minimum age: 21 years ▶ Products for customers with active and recently satisfied DMPs. £25,001 DMPs satisfied over 36 months ago are accepted on our core Maximum: 35 years Maximum age: 70, or 75 upon CCJ: 0 in 24 months Maximum loan size: referral where proof ▶ DMPs must have been active for a minimum of 12 months (there £1,000,000 of retirement age is 70% is no minimum period of activity for satisfied DMPS). supplied Mortgage/secured loan/ 0 in 12 months, 1 in 36 months 80% £750,000 ▶ Debt Arrangement Schemes (DAS) are acceptable rent arrears: (worst status) Maximum number £500,000 85% of applicants: and will be treated in the same way as a DMP. Not counted but may affect **Unsecured arrears:** £15,000 (primary Minimum income: customer's credit score applicant)

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|-----|--------------|-------|-------------|---|--|----------------|--------------|
| | 2 year fixed | 5.69% | £995 | | - 4% in year 1, 3% in year 2 | BBR + 3.50% | DMS27 |
| 65% | 2-year fixed | 6.14% | No fee | Refund of valuation (maximum £630), £300 cashback | | | DMS75 |
| 05% | E was the d | 5.44% | £995 | | | BBR + 3.50% | DMS28 |
| | 5-year fixed | 5.64% | No fee | Refund of valuation (maximum £630), £300 cashback | - 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | | DMS76 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|------|--------------|-------|-------------|--|--|----------------|--------------|
| | 2 year fixed | 5.89% | £995 | | 19/ in year 1 79/ in year 2 | BBR + 3.50% | DMS29 |
| 709/ | 2-year fixed | 6.34% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | DBN + 5.50% | DMS77 |
| 70% | E | 5.54% | £995 | | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | DDD - 7.50% | DMS30 |
| | 5-year fixed | 5.74% | No fee | Refund of valuation (maximum £630) £300 cashback | | BBR + 3.50% | DMS78 |
| | 2 | 5.99% | £995 | | | DDD - 7.50% | DMS31 |
| 750/ | 2-year fixed | 6.44% | No fee | Refund of valuation (maximum £630) £300 cashback | | BBR + 3.50% | DMS79 |
| 75% | 5-year fixed | 5.64% | £995 | | 400 | DDD - 7 F00/ | DMS32 |
| | | 5.84% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 3.50% | DMS80 |
| | 2 | 6.29% | £995 | | 40/ in | BBR + 4.00% | DMS33 |
| 00% | 2-year fixed | 6.74% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 4.00% | DMS81 |
| 80% | E | 5.94% | £995 | | 40/ 4 | BBR + 4.00% | DMS34 |
| | 5-year fixed | 6.14% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | | DMS82 |
| | 2 | 6.69% | £995 | | 40/ | DDD - 4.00% | DMS35 |
| 059/ | 2-year fixed | 7.14% | No fee | Refund of valuation (maximum £630) £300 cashback | – 4% in year 1, 3% in year 2 | BBR + 4.00% | DMS83 |
| 85% | E was five d | 6.24% | £995 | | 40/ in upone 4 and 2 70/ in upone 7 and 4 20/ in upone 5 | DDD + 4.00% | DMS36 |
| | 5-year fixed | 6.44% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | DMS84 |

Debt Management Plan (DMP) - Tier 2 products Key criteria Acceptable adverse Loan amount LTV limit Important information Term **Applicant** Defaults: 0 in 24 months Minimum loan size: Minimum: 5 years 21 years ▶ Products for customers with active and recently satisfied DMPs. Minimum age: £25,001 DMPs satisfied over 36 months ago are accepted on our core Maximum: 35 years Maximum age: 70, or 75 upon CCJ: 0 in 24 months Maximum loan size: referral where proof ▶ DMPs must have been active for a minimum of 12 months (there £1,000,000 of retirement age is 70% is no minimum period of activity for satisfied DMPS). supplied Mortgage/secured loan/ 0 in 12 months, 1 in 36 months 80% £750,000 ▶ Debt Arrangement Schemes (DAS) are acceptable rent arrears: (worst status) Maximum number £500,000 85% of applicants: and will be treated in the same way as a DMP. Not counted but may affect **Unsecured arrears:** £15,000 (primary Minimum income: customer's credit score applicant)

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|-----|--------------|-------|-------------|---|--|----------------|--------------|
| | 2 year fixed | 5.89% | £995 | | - 4% in year 1, 3% in year 2 | BBR + 3.50% | DMS37 |
| 65 | 2-year fixed | 6.34% | No fee | Refund of valuation (maximum £630), £300 cashback | | | DMS85 |
| 65 | | 5.64% | £995 | | - 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 3.50% | DMS38 |
| | 5-year fixed | 5.84% | No fee | Refund of valuation (maximum £630), £300 cashback | | | DMS86 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|------|--------------|-------|---|--|--|----------------|--------------|
| | 2 year fixed | 6.09% | £995 | | 49/ in year 1, 79/ in year 2 | BBR + 3.50% | DMS39 |
| 70% | 2-year fixed | 6.54% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 3.30% | DMS87 |
| 70% | E | 5.74% | £995 | | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | DDD - 7.509/ | DMS40 |
| | 5-year fixed | 5.94% | No fee | Refund of valuation (maximum £630) £300 cashback | | BBR + 3.50% | DMS88 |
| | 2 | 6.19% | £995 | | 400 | DDD - 7.509/ | DMS41 |
| 750/ | 2-year fixed | 6.64% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 3.50% | DMS89 |
| 75% | E was fived | 5.84% | | BBR + 3.50% | DMS42 | | |
| | 5-year fixed | 6.04% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 3.50% | DMS90 |
| | | 6.49% | £995 | | 49/ in | BBR + 4.00% | DMS43 |
| 00% | 2-year fixed | 6.94% | 4% in year 1, 3% in year 2 4% No fee Refund of valuation (maximum £630) £300 cashback | BBR + 4.00% | DMS91 | | |
| 80% | E | 6.14% | £995 | | | 555 4000 | DMS44 |
| | 5-year fixed | 6.34% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | DMS92 |
| | 2 | 6.89% | £995 | | 40/ | DDD - 4.00% | DMS45 |
| 05% | 2-year fixed | 7.34% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 4.00% | DMS93 |
| 85% | E was fived | 6.44% | £995 | | 49/ in upon 4 and 2 70/ in upon 7 and 4 20/ in upon 5 | DDD + 4.00% | DMS46 |
| | 5-year fixed | 6.64% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | DMS94 |

Debt Management Plan (DMP) - Tier 3 products Key criteria Acceptable adverse Loan amount LTV limit Term **Applicant** Important information Defaults: 2 in 24 months (max £1,500 in 12 Minimum loan size: Minimum: 5 years Minimum age: 21 years Products for customers with active and recently satisfied DMPs. £25,001 DMPs satisfied over 36 months ago are accepted on our core months, unlimited thereafter) Maximum: 35 years Maximum age: 70, or 75 upon CCJ: 1 in 24 months (max £1,000 in 12 Maximum loan size: referral where proof DMPs must have been active for a minimum of 12 months (there is £1,000,000 of retirement age is 70% months or £2.500 in 24 months) no minimum period of activity for satisfied DMPS). supplied £750,000 80% Mortgage/secured 1 in 12, 3 in 36 months (worst status) ▶ Debt Arrangement Schemes (DAS) are acceptable Maximum number loan/rent arrears: £500,000 85% of applicants: 2 and will be treated in the same way as a DMP. Not counted but may affect **Unsecured arrears:** credit score **Minimum income:** £15,000 (primary applicant) Defaults, CCJs or secured arrears recorded 3 months before application are not accepted

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|------|--------------|-------|-------------|---|--|----------------|--------------|
| | 2 year fixed | 6.19% | £995 | | - 4% in year 1, 3% in year 2 | BBR + 4.00% | DMS47 |
| 6E9/ | 2-year fixed | 6.64% | No fee | Refund of valuation (maximum £630), £300 cashback | | BBR + 4.00% | DMS95 |
| 65% | F | 6.14% | £995 | | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | DMS48 |
| | 5-year fixed | 6.34% | No fee | Refund of valuation (maximum £630), £300 cashback | | | DMS96 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|------|--------------|-------|-------------|--|--|----------------|--------------|
| | 2-year fixed | 6.39% | £995 | | 4% in year 1, 3% in year 2 | BBR + 4.00% | DMS49 |
| 70% | 2-year fixed | 6.84% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBN + 4.00% | DMS97 |
| 70% | E was fived | 6.24% | £995 | | 49/ in users 4 and 2, 79/ in users 7 and 4, 29/ in users 5 | DDD + 4.00% | DMS50 |
| | 5-year fixed | 6.44% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | DMS98 |
| | 2 | 6.59% | £995 | | 4% in year 1, 3% in year 2 | BBR + 4.00% | DMS51 |
| 75% | 2-year fixed | 7.04% | No fee | Refund of valuation (maximum £630) £300 cashback | | BBR + 4.00% | DMS99 |
| /5/6 | E was fived | 6.44% | £995 | | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | DMS52 |
| | 5-year fixed | 6.64% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 5% in years 5 and 4, 2% in year 5 | BBR + 4.00% | DMT01 |
| | 2 | 6.89% | £995 | | 49/ in upon 4, 70/ in upon 2 | BBR + 4.50% | DMS53 |
| 80% | 2-year fixed | 7.34% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBN + 4.30% | DMT02 |
| 80% | E was fived | 6.74% | £995 | | 49/ in users 4 and 2, 79/ in users 7 and 4, 29/ in users 5 | BBR + 4.50% | DMS54 |
| | 5-year fixed | 6.94% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | | DMT03 |
| | 2 | 7.29% | £995 | | 400 | DDD - 4.50% | DMS55 |
| 059/ | 2-year fixed | 7.74% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 4.50% | DMT04 |
| 85% | E year fixed | 7.04% | £995 | | 49/ in years 1 and 2, 79/ in years 7 and 4, 29/ in years 5 | DDD + 4.50°/ | DMS56 |
| | 5-year fixed | 7.24% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.50% | DMT05 |

Debt Management Plan (DMP) - Tier 4 products Key criteria Acceptable adverse Loan amount LTV limit | Term Applicant Important information Defaults: 2 in 24 months (max £1,500 in 12 Minimum loan size: Minimum: 5 years Minimum age: 21 years ▶ Products for customers with active and recently satisfied DMPs. DMPs satisfied over 36 months ago are accepted on our core months, unlimited thereafter) £25,001 Maximum: 35 years Maximum age: 70, or 75 upon CCJ: 1 in 24 months (max £1,000 in 12 Maximum loan size: referral where proof ▶ DMPs must have been active for a minimum of 12 months (there is £1,000,000 of retirement age is 70% months or £2.500 in 24 months) no minimum period of activity for satisfied DMPS). supplied £750,000 80% Mortgage/secured 1 in 12. 3 in 36 months (worst status) ▶ Debt Arrangement Schemes (DAS) are acceptable Maximum number loan/rent arrears: £500,000 85% of applicants: 2 and will be treated in the same way as a DMP. Not counted but may affect **Unsecured arrears:** credit score Minimum income: £15,000 (primary applicant) Defaults, CCJs or secured arrears recorded 3 months before application are not accepted

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|-----|--------------|-------|-------------|---|--|----------------|--------------|
| | 2-year fixed | 6.39% | £995 | | - 4% in year 1, 3% in year 2 | BBR + 4.00% | DMS57 |
| 65% | | 6.84% | No fee | Refund of valuation (maximum £630), £300 cashback | | | DMT06 |
| 05% | 5-year fixed | 6.34% | £995 | | | BBR + 4.00% | DMS58 |
| | | 6.54% | No fee | Refund of valuation (maximum £630), £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | | DMT07 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|-------|--------------|-------|-------------|--|--|----------------|--------------|
| | 2 year fived | 6.59% | £995 | | 49/ in year 1, 79/ in year 2 | BBR + 4.00% | DMS59 |
| 70% | 2-year fixed | 7.04% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBN + 4.00% | DMT08 |
| 70% | T | 6.44% | £995 | | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | DDD + 4.00% | DMS60 |
| | 5-year fixed | 6.64% | No fee | Refund of valuation (maximum £630) £300 cashback | | BBR + 4.00% | DMT09 |
| | 2 | 6.79% | £995 | | 4% in year 1, 3% in year 2 | DDD - 4.00% | DMS61 |
| 75% | 2-year fixed | 7.24% | No fee | Refund of valuation (maximum £630) £300 cashback | | BBR + 4.00% | DMT10 |
| /5% | E C I | 6.64% | £995 | | — 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | DDD - 4.00% | DMS62 |
| | 5-year fixed | 6.84% | No fee | Refund of valuation (maximum £630) £300 cashback | | BBR + 4.00% | DMT11 |
| | 2 | 7.09% | £995 | | 40/ | DDD - 4.50% | DMS63 |
| 00% | 2-year fixed | 7.54% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 4.50% | DMT12 |
| 80% | 5 6 1 | 6.94% | £995 | | 400 | BBR + 4.50% | DMS64 |
| | 5-year fixed | 7.14% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | | DMT13 |
| | 0 () | 7.49% | £995 | | 400 | DDD - 4.500/ | DMS65 |
| 0.597 | 2-year fixed | 7.94% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 4.50% | DMT14 |
| 85% | E C I | 7.24% | £995 | | 40/ | DDD - 4.50% | DMS66 |
| | 5-year fixed | 7.44% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.50% | DMT15 |

Debt Management Plan (DMP) - Tier 5 products Key criteria Acceptable adverse Loan amount LTV limit | Term Applicant Important information Defaults: 5 in 24 months Minimum loan size: Minimum: 5 years Minimum age: 21 years ▶ Products for customers with active and recently satisfied DMPs. DMPs satisfied over 36 months ago are accepted on our core £25,001 Maximum: 35 years Maximum age: 70, or 75 upon CCJ: 3 in 24 months referral where proof Maximum loan size: ▶ DMPs must have been active for a minimum of 12 months (there is £1,000,000 of retirement age is 70% Mortgage/secured loan/rent arrears: no minimum period of activity for satisfied DMPS). supplied 1 in 12, 3 in 36 months (worst status) £750,000 80% ▶ Debt Arrangement Schemes (DAS) are acceptable Maximum number Not counted but may affect credit score **Unsecured arrears:** of applicants: 2 and will be treated in the same way as a DMP. Minimum income: £15,000 (primary applicant) Defaults, CCJs or secured arrears recorded 3 months before application are not accepted

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|-----|--------------|-------|-------------|---|--|----------------|--------------|
| | 2 was fived | 6.69% | £995 | | 4% in year 1, 3% in year 2 | BBR + 4.00% | DMS67 |
| 65% | 2-year fixed | 7.14% | No fee | Refund of valuation (maximum £630), £300 cashback | | | DMT16 |
| 05% | E waar fivad | 6.74% | £995 | | 49/ in years 1 and 2, 79/ in years 7 and 4, 29/ in years E | DDD + 4.00°/ | DMS68 |
| | 5-year fixed | 6.94% | No fee | Refund of valuation (maximum £630), £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | DMT17 |

| LTV | Product type | Rate | Product fee | Product features | ERC | Reversion rate | Product code |
|------|--------------|-------|-------------|--|--|----------------|--------------|
| | 2 | 6.79% | £995 | | 49(in upon 4, 79(in upon 2 | DDD + 4.00% | DMS69 |
| 709/ | 2-year fixed | 7.24% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in year 1, 3% in year 2 | BBR + 4.00% | DMT18 |
| 70% | E was fived | 6.84% | £995 | | 49/ in upon 4 and 2 79/ in upon 7 and 4 29/ in upon 5 | DDD + 4.00% | DMS70 |
| | 5-year fixed | 7.04% | No fee | Refund of valuation (maximum £630) £300 cashback | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | DMT19 |
| | 2 | 6.99% | £995 | | 4% in year 1, 3% in year 2 | BBR + 4.00% | DMS71 |
| 75% | 2-year fixed | 7.44% | No fee | Refund of valuation (maximum £630) £300 cashback | | | DMT20 |
| /5/6 | 5 | 6.94% | £995 | | 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.00% | DMS72 |
| | 5-year fixed | 7.14% | No fee | Refund of valuation (maximum £630) £300 cashback | | | DMT21 |
| | 2 year fixed | 7.19% | £995 | | 4% in year 1, 7% in year 2 | BBR + 4.50% | DMS73 |
| 80% | 2-year fixed | 7.64% | No fee | Refund of valuation (maximum £630) £300 cashback | - 4% in year 1, 3% in year 2 | BBR + 4.50% | DMT22 |
| 80% | E waar fivad | 7.14% | £995 | | 4% in years 1 and 2.7% in years 7 and 4.2% in year F | DDD 1 4 50% | DMS74 |
| | 5-year fixed | 7.34% | No fee | Refund of valuation (maximum £630) £300 cashback | - 4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5 | BBR + 4.50% | DMT23 |

General information



For details of all our qualifying criteria please see our online criteria guide.

Repayment methods

- Capital and interest please see specific products for LTV limits.
- Interest only maximum LTV 65%.
- ▶ Part and part maximum LTV 75%, any interest only element must not exceed 50% LTV Affordability will be calculated according to the repayment method selected.

Where a mortgage includes an interest only element a suitable repayment vehicle needs to be in place to repay the mortgage balance at the end of the term. For full details, please see our online criteria guide.

Repayment vehicles

- Sale of the subject property
- Sale of additional property
- Savings/investments
- Pension

The value of the repayment vehicle, at the time of application will need to cover the interest only loan amount (inclusive of any fees), at the end of the mortgage term.

Please see our criteria guide for full details of acceptable repayment vehicles.

Legal representation

Full details of our conveyancing options can be found at precisemortgages.co.uk/Residential/Conveyancer

Let to buy

Any application that involves the applicant retaining their existing residential home on a buy to let basis will be classed as a let to buy. We're able to consider lending on the existing property and/or the onward purchase. The maximum LTV is 80% on any application that is part of a let to buy transaction.

We require a consent to let from the existing lender or evidence of refinancing on a buy to let basis.

The remortgage and purchase must complete simultaneously.

Debt Management Plans (DMPs)

For active DMP cases we'll require the following:

- Reference from the DMP provider confirming:
- Date of agreement
- Amount outstanding
- Details of all creditors including lender, account number, payment, and balance
- Confirmation that the last 12 months' payments have been paid on time when due
- If a full reference is not available, conduct can be validated by 12 months' bank statements and confirmation from the DMP provider of the date of the agreement, amount outstanding and a list of debt included.
- ► Completed DMP submission form.

Valuation and assessment fee scale

Minimum property value outside London reduced to £50,000 (£150,000 inside London).

| Valuation up to | Valuation and assessment fee | Homebuyers report and assessment fee | Valuation up to | Valuation and assessment fee | Homebuyers report and assessment fee |
|--------------------|------------------------------|--------------------------------------|---------------------------------|------------------------------|--------------------------------------|
| £100,000 | £370 | £570 | £500,000 | £630 | £1,045 |
| £150,000 | £410 | £600 | £600,000 | £695 | £1,105 |
| £200,000 | £445 | £650 | £700,000 | £750 | £1,155 |
| £250,000 | £465 | £705 | £800,000 | £810 | £1,205 |
| £300,000 | £485 | £770 | £900,000 | £920 | £1,255 |
| £350,000 | £525 | £815 | £1,000,000 | £975 | £1,405 |
| £400,000 | £560 | £900 | £1,000,000 + | Refer to: | |
| £450,000 | £590 | £955 | www.precisemortgages.co.uk/Fees | | .co.uk/Fees |

| Other fees | | | | | |
|-------------------------------|-----|-------------------------------|-----|--|--|
| Telegraphic transfer fee | £25 | Post offer product switch fee | £70 | | |
| Redemption administration fee | £40 | | | | |

- Please refer to 'Tariff of mortgage charges' document for full details. A downloadable version is available on the Precise Mortgages website under 'Document downloads'
- All fees include VAT (where applicable)

Bank of England Base Rate (BBR) and the reversion rate

Reversion rates are variable rates that are linked to the Bank of England base rate. For new applications, any change to BBR will apply on our systems and documentation the next day. For existing accounts, any change to BBR will apply on the day of the change.

All of our BBR reversion rates have a floor. This means that if BBR were to fall to 0.00% or less the rate payable will be 0.00% plus the agreed set percentage above BBR. This means that the rate payable will never go below 0.00% plus the additional percentage rate of the reversion rate.

New build accepted on all products

Maximum LTV:

85% LTV accepted plus 5% builder incentive, minimum customer contribution 10% for both houses and flats.

Offer validity

6 months from the date of valuation, extensions can be considered for a further 3 months.

Please refer to our residential mortgage criteria guide for more information.