

Intermediary Mortgage Portfolio

Rates correct as of 23 June 2020



marsden
BUILDING SOCIETY

FOR INTERMEDIARY USE ONLY

Contents

3. Residential - Remortgage
4. Residential - Purchase and Remortgage
5. Later Life: Older Borrower
6. Later Life: Retirement Interest Only
7. Expat: Residential - Remortgage
8. Expat: Residential - Purchase and Remortgage
9. Expat: Buy to Let

Get in touch with our team

 01282 440583*

 intermediaries@themarsden.co.uk

 www.themarsden.co.uk/intermediaries

Incentives explained

Free valuations

Some of our products offer a free standard valuation on properties up to the value of £500,000. A charge will apply to properties above this. If the mortgage does not complete and the valuation has been carried out, the valuation fee is non-refundable and non-transferable.

Legal assist

Some of our remortgage products are eligible for a fee assisted legal service, available when using the Society's nominated legal firm. We'll pay for the standard legal work involved in moving the mortgage to us. Your client may incur some costs in redeeming their mortgage. If the mortgage does not complete, no legal costs are incurred.

How to apply

- Check your client's affordability using our affordability calculator online.
- Download and complete an AIP form and email it to our team.
- To secure the funds, we'll contact your client and send an acknowledgement to you.
- Submit your application online using our broker login.

Case outside criteria?

Even if your case doesn't quite fit our criteria, we'll always take a look. Get in touch to discuss your requirements.

Residential

For remortgage only

Proc fee

0.40%

Product type & code	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
2 Year Discount (DS936)	1.39%	5.70%	31.10.22	60%	✓	✓	3% to 31.10.20 3% to 31.10.21 2% to 31.10.22	£299	£699	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

Additional information

- Minimum loan size £30,000
- Maximum loan size £1,200,000 (refer if above £750,000)
- 5% overpayments each year for products with ERCs

FOR INTERMEDIARY USE ONLY

Residential

For purchase and remortgage

Proc fee 0.40%

Product type & code	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
2 Year Discount (DS937)	1.49%	5.70%	31.10.22	80%	Up to 60% LTV	✓	3% to 31.10.20 3% to 31.10.21 2% to 31.10.22	£299	£699	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
2 Year Discount (DS938)	1.79%	5.70%	31.10.22	80%	Up to 60% LTV	✓	3% to 31.10.20 3% to 31.10.21 2% to 31.10.22	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
2 Year Fixed (FX672)	1.69%	5.70%	30.09.22	80%	Up to 60% LTV	✓	3% to 30.09.20 3% to 30.09.21 2% to 30.09.22	£299	£699	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
2 Year Fixed (FX673)	1.99%	5.70%	30.09.22	80%	Up to 60% LTV	✓	3% to 30.09.20 3% to 30.09.21 2% to 30.09.22	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
2 Year Fixed (FX674)	1.79%	5.70%	30.09.22	85%	✗	✓	3% to 30.09.20 3% to 30.09.21 2% to 30.09.22	£299	£699	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

Additional information

- Minimum loan size £30,000
- Maximum loan size dependant on LTV
- 5% overpayments each year for products with ERCs
- Higher Lending Charge applies to 85% LTV product

FOR INTERMEDIARY USE ONLY

Later Life: Older Borrower

For purchase and remortgage

Proc fee 0.40%

Product type & code	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
2 Year Discount (DSR934)	1.79%	5.70%	30.09.22	60%	✓	✓	3% to 30.09.20 3% to 30.09.21 2% to 30.09.22	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
2 Year Discount (DSR935)	1.99%	5.70%	30.09.22	60%	✓	✓	3% to 30.09.20 3% to 30.09.21 2% to 30.09.22	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
2 Year Fixed (FXR663)	2.29%	5.70%	30.09.22	60%	✓	✓	3% to 30.09.20 3% to 30.09.21 2% to 30.09.22	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
2 Year Fixed (FXR664)	2.49%	5.70%	30.09.22	60%	✓	✓	3% to 30.09.20 3% to 30.09.21 2% to 30.09.22	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
5 Year Fixed (FXR666)	2.79%	5.70%	31.03.25	60%	✓	✓	3% to 31.03.21 3% to 31.03.22 3% to 31.03.23 3% to 31.03.24 2% to 31.03.25	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
5 Year Fixed (FXR667)	2.99%	5.70%	31.03.25	60%	✓	✓	3% to 31.03.21 3% to 31.03.22 3% to 31.03.23 3% to 31.03.24 2% to 31.03.25	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

Additional information

- Available to borrowers aged 55+
- Minimum income £17,500 per application (joint or single)
- Minimum loan size £30,000
- Maximum loan size £1,200,000 (refer if above £750,000)
- 5% overpayments each year for products with ERCs

FOR INTERMEDIARY USE ONLY

Later Life: Retirement Interest Only

For purchase and remortgage

Proc fee 0.40%

Product type & code	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
2 Year Fixed (FXD668)	2.29%	5.70%	31.10.22	55%	✓	✗	3% to 31.10.20 3% to 31.10.21 2% to 31.10.22	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
2 Year Fixed (FXD669)	2.49%	5.70%	31.10.22	55%	✓	✗	3% to 31.10.20 3% to 31.10.21 2% to 31.10.22	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
5 Year Fixed (FXD670)	2.79%	5.70%	31.03.25	55%	✓	✗	3% to 31.03.21 3% to 31.03.22 3% to 31.03.23 3% to 31.03.24 2% to 31.03.25	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
5 Year Fixed (FXD671)	2.99%	5.70%	31.03.25	55%	✓	✗	3% to 31.03.21 3% to 31.03.22 3% to 31.03.23 3% to 31.03.24 2% to 31.03.25	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

Additional information

- Available to borrowers aged 55+
- Must be affordable to both applicants (if joint)
- Minimum loan size £30,000
- Maximum loan size £1,200,000 (refer if above £750,000)
- To be repaid when a life event is triggered (no max term)
- 5% overpayments each year for products with ERCs

FOR INTERMEDIARY USE ONLY

Expat: Residential

For remortgage only

Proc fee

0.40%

Product type & code	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
2 Year Discount (DSE939)	2.19%	5.70%	30.09.22	60%	✓	✓	3% to 30.09.20 3% to 30.09.21 2% to 30.09.22	£299	£699	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

Additional information

- Must be a UK citizen
- Minimum salary £37,500 per application
- Minimum loan size £30,000
- Maximum loan size £1,200,000 (refer if above £750,000)
- 5% overpayments each year for products with ERCs

FOR INTERMEDIARY USE ONLY

Expat: Residential

For purchase and remortgage

Proc fee

0.40%

Product type & code	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
2 Year Discount (DSE940)	2.49%	5.70%	30.09.22	80%	Up to 50% LTV	✓	3% to 30.09.20 3% to 30.09.21 2% to 30.09.22	£299	£699	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
2 Year Discount (DSE941)	2.79%	5.70%	30.09.22	80%	Up to 50% LTV	✓	3% to 30.09.20 3% to 30.09.21 2% to 30.09.22	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

Additional information

- Must be a UK citizen
- Minimum salary £37,500 per application
- Minimum loan size £30,000
- Maximum loan size £1,200,000 (refer if above £750,000)
- 5% overpayments each year for products with ERCs

FOR INTERMEDIARY USE ONLY

Expat: Buy to Let

For purchase and remortgage

Proc fee	0.40%
----------	-------

Product type & code	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
2 Year Discount (DSX943)	2.49%	5.85%	31.10.22	65%	Up to 60% LTV	✓	3% to 31.10.20 3% to 31.10.21 2% to 31.10.22	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
3 Year Discount (DSX944)	2.89%	5.85%	31.10.23	65%	Up to 60% LTV	✓	3% to 31.10.20 3% to 31.10.21 3% to 31.10.22 2% to 31.10.23	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
5 Year Discount (DSX945)	2.79%	5.85%	31.10.25	65%	Up to 60% LTV	✓	3% to 31.10.20 3% to 31.10.21 3% to 31.10.22 3% to 31.10.23 3% to 31.10.24 2% to 31.10.25	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

Additional information

- Must be a UK citizen
- Minimum salary £37,500 per application
- Minimum loan size £100,000
- Maximum loan size £1,200,000 (refer if above £750,000)
- 5% overpayments each year for products with ERCs

FOR INTERMEDIARY USE ONLY