

		Prime		
Maximum Loan to Value (LTV)		65.00%	70.00%	75.00%
Rate	Variable	4.20%	4.35%	4.60%
	2 Year Fixed ¹	4.40%	4.55%	5.05%
	5 Year Fixed ¹	4.55%	4.70%	5.10%
Minimum Credit Score		350 (375 for Debt Consolidation)		
Maximum Loan to Income (LTI)		6x		
Net Loan Amount	Minimum	£10,000		
	Maximum ²	£500,000		£200,000
Minimum Time in Property		3 months		
Minimum Mortgage History		12 months		
Minimum Valuation		£70,000		
Minimum Time	Employed	3 months		
	Self Employed	12 months		
CCJs/Defaults/Secured Arrears		None in the last 12 months		
Unsecured Arrears		Highest arrear: 1 in the last 12 months, providing currently up to date		
Lender Fee		£300		
Broker Fee (Maximum 12.5%)		Capped at £7,500		

¹ At the end of the fixed rate period, the interest rate will change to a variable interest rate for that product, which may be varied at the discretion of Shawbrook Bank. The current variable rates are shown on this product guide

² All loan amounts are net of fees except for loan amounts of £500,000, which must include all fees. Gross loan amounts greater than £500,000 may be considered by referral