

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	65%	4.04%	1.50%	£100k	£2m	4.04%	8%/8%/8%/8%/14%/14%/14%/14%/12%/12%/12%/1%	LVFJ6522588	Ex-pats, holiday lets & trading companies Landlords with less than 24 months experience
Standard	10 Year Fixed	75%	4.14%	1.75%	£100k	£1.5m	4.14%	8%/8%/8%/8%/14%/14%/14%/14%/12%/12%/12%/1%	LVFJ7522589	MUFBS Properties greater than 2 acres
Green Standard	10 Year Fixed	75%	4.04%	1.75%	£100k	£750k	4.04%	8%/8%/8%/8%/14%/14%/14%/14%/12%/12%/12%/1%	LVFJ7522590	Converted office buildings Property value greater than £5m
Small HMO (up to 6 beds)	10 Year Fixed	75%	4.34%	2.00%	£100k	£1m	4.34%	8%/8%/8%/8%/14%/14%/14%/14%/12%/12%/12%/1%	LHFJ7522591	Reversion rate 5% + BBR

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 intermediary use only.

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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

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