

Residential Purchase Intermediary Product Guide

Standard Variable Rate (SVR): 7.64%

Strictly for Intermediary use only



Fixed Residential Purchase Mortgages

Product code	Initial rate	Product	Max LTV	Max loan	The overall cost for comparison is	Product rate floor	Product fees	Product incentives	Early Repayment Charges ¹
Standard Purchase Products									
F520	4.99%	4.99% fixed until 31 July 2026 Followed by our SVR for the remaining term	75%	£1,000,000	7.1% APRC	---	£999 arrangement fee ²	---	4% until 31/07/2023; 3% until 31/07/2024; and 2% until 31/07/2026
F522	4.69%	4.69% fixed until 31 July 2028 Followed by our SVR for the remaining term	75%	£1,000,000	6.3% APRC	---	£999 arrangement fee ²	---	6% until 31/07/2023; 5% until 31/07/2024; 4% until 31/07/2025; 3% until 31/07/2026; and 2% until 31/07/2028
F521	5.29%	5.29% fixed until 31 July 2026 Followed by our SVR for the remaining term	90%	£450,000	7.2% APRC	---	£999 arrangement fee ²	---	4% until 31/07/2023; 3% until 31/07/2024; and 2% until 31/07/2026
F523	4.89%	4.89% fixed until 31 July 2028 Followed by our SVR for the remaining term	90%	£450,000	6.6% APRC	---	£999 arrangement fee ²	---	6% until 31/07/2023; 5% until 31/07/2024; 4% until 31/07/2025; 3% until 31/07/2026; and 2% until 31/07/2028
Shared Ownership Purchase Product									
SF49	5.19%	5.19% fixed until 30 June 2028 Followed by our SVR for the remaining term	95%	£1,000,000	6.6% APRC	---	---	---	6% until 30/06/2023; 5% until 30/06/2024; 4% until 30/06/2025; 3% until 30/06/2026; and 2% until 30/06/2028
Lending into Retirement Purchase Product									
ONF22	5.49%	5.49% fixed until 30 June 2028 Followed by our SVR for the remaining term	75%	£1,000,000	6.8% APRC	---	£999 arrangement fee ²	---	6% until 30/06/2023; 5% until 30/06/2024; 4% until 30/06/2025; 3% until 30/06/2026; and 2% until 30/06/2028
Retirement Interest Only (RIO) Purchase Product									
FG032	5.49%	5.49% fixed until 30 June 2028 Followed by our SVR for the remaining term	60%	£1,000,000	6.8% APRC	---	£999 arrangement fee ²	---	6% until 30/06/2023; 5% until 30/06/2024; 4% until 30/06/2025; 3% until 30/06/2026; and 2% until 30/06/2028

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Standard Purchase Products									
D632	4.44%	3.20% discount from our SVR until 31 July 2026 Followed by our SVR for the remaining term	75%	£1,000,000	6.7% APRC	2.99%	£999 arrangement fee ²	---	4% until 31/07/2023; 3% until 31/07/2024; and 2% until 31/07/2026
D633	4.74%	2.90% discount from our SVR until 31 July 2026 Followed by our SVR for the remaining term	90%	£450,000	6.9% APRC	2.99%	£999 arrangement fee ²	---	4% until 31/07/2023; 3% until 31/07/2024; and 2% until 31/07/2026
Switch to Fix Standard Purchase Products									
D634	4.54%	3.10% discount from our SVR until 31 July 2026 Followed by our SVR for the remaining term	75%	£1,000,000	7.1% APRC	2.99%	£999 arrangement fee ²	Switch to a fixed rate with the Tipton with no Early Repayment Charges from 31 July 2025	4% until 31/07/2023, 3% until 31/07/2024; and 2% until 31/07/2026
D635	4.84%	2.80% discount from our SVR until 31 July 2026 Followed by our SVR for the remaining term	90%	£450,000	6.8% APRC	2.99%	£999 arrangement fee ²	Switch to a fixed rate with the Tipton with no Early Repayment Charges from 31 July 2025	4% until 31/07/2023, 3% until 31/07/2024; and 2% until 31/07/2026
Large loan Standard Purchase Product									
XD19	4.54%	3.10% discount from our SVR until 31 July 2026 Followed by our SVR for the remaining term	75%	£1,000,000 min, £1,500,000 max	6.8% APRC	2.99%	£999 arrangement fee ²	---	4% until 31/07/2023, 3% until 31/07/2024; and 2% until 31/07/2026
Family Assist Purchase Product (up to 100% LTV)									
PDT18	4.74%	2.90% discount from our SVR for the mortgage term	100%	Outside M25: £100,000 min, £250,000 max Inside M25: £250,000 min, £400,000 max	5.6% APRC	2.99%	£999 arrangement fee ²	Flexible LTV ³	No Early Repayment Charges
Lending into Retirement Purchase Product									
OND11	4.59%	3.05% discount from our SVR until 30 June 2026 Followed by our SVR for the remaining term	75%	£1,000,000	6.8% APRC	2.99%	£999 arrangement fee ²	---	4% until 30/06/2023; 3% until 30/06/2024; and 2% until 30/06/2026

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Self-build Purchase Products – Accelerator Specific Range: Available via our BuildLoan partnership only									
VD043	5.93%	1.71% discount from our SVR until 30 June 2025 Followed by our SVR for the remaining term	85%	£600,000	7.6% APRC	5.93%	---	---	3% until 30/06/2023; and 2% until 30/06/2025
VD044	5.73%	1.91% discount from our SVR until 30 June 2025 Followed by our SVR for the remaining term	85%	£600,000	7.5% APRC	5.73%	0.5% arrangement fee ²	---	3% until 30/06/2023; and 2% until 30/06/2025
Self-build Purchase Product – Arrears Specific Range: Available via our BuildLoan partnership only									
VD042	5.64%	2.00% discount from our SVR until 30 June 2025 Followed by our SVR for the remaining term	85%	£600,000	7.5% APRC	5.64%	0.5% arrangement fee ²	---	3% until 30/06/2023; and 2% until 30/06/2025

What you need to know:

Please note: The minimum loan amount is **£50,000**, unless otherwise stated.

1 Early Repayment Charges apply during the product term. Up to 10% of the original mortgage amount can be overpaid each year without charge, however, if the mortgage is redeemed or switched to another product during the product term then the Early Repayment Charge will apply. For further details contact a member of the team.

2 The arrangement fee can be deducted from the advance or added to the mortgage. Interest is payable if the fee is added to the mortgage.

3 Our Flexible Family Assist product means the 20% security can be made up of borrower deposit and either the collateral charge or savings options detailed above in any ratio (with a maximum of 10% borrower deposit) best suited to the borrower and their family

4 Cashback is applied upon completion of the mortgage.

Interest rates on our discount products are floored at 2.99% or product rate if lower, with the exception of self-build products which are always floored at product rate.

All products have a standard income multiple of 4.49 times.