

Residential products

Valid from 08th April 2021

For Intermediaries

Our variable mortgage rate (VMR) is 5.74%

Mortgage product	Product code	Maximum loan to value (including fees)	Interest rate payable	Product features	Reverts to	Booking fee (payable upfront and non-refundable)	Arrangement fees (added to the loan up to the max LTV when the mortgage completes)	Benefits	Early repayment charges
Available for purchases and remortgages									
2 year fixed	MF076U	75%	1.65%	Fixed until 30/06/2023	4.24% (VMR less 1.50%)	£199	£800	<ul style="list-style-type: none"> One basic free valuation Free legal fees for remortgages (standard legal fees only) Extra payments of up to 10% allowed each year (min £500) All products are portable 	Descending: 2% 1st year & 1% 2nd year
	MF076V	75%	1.80%	Fixed until 30/06/2023		No fee	No fee		
	MF076W	80%	1.95%	Fixed until 30/06/2023		£199	£800		
	MF076X	80%	2.25%	Fixed until 30/06/2023		No fee	No fee		
	MF076Y	85%	2.90%	Fixed until 30/06/2023		No fee	No fee		
3 year fixed	MF077B	80%	2.60%	Fixed until 30/06/2024		No fee	No fee		Descending: 3% 1st year 2% 2nd year & 1% 3rd year
	MF077C	85%	2.90%	Fixed until 30/06/2024		No fee	No fee		
	MF077D	90%	3.40%	Fixed until 30/06/2024		£199	No fee		
5 year fixed	MF077E	75%	1.75%	Fixed until 30/06/2026		No fee	£800		Descending; 5% 1st year 4% 2nd year 3% 3rd year 2% 4th year & 1% 5th year
	MF077F	75%	1.90%	Fixed until 30/06/2026		No fee	No fee		
	MF077G	80%	2.40%	Fixed until 30/06/2026	No fee	No fee			
	MF0771	80%	2.20%	Fixed until 30/06/2026	£199	£800			
	MF077H	85%	3.10%	Fixed until 30/06/2026	No fee	£999			
	MF077J	90%	3.45%	Fixed until 30/06/2026	No fee	£999			
10 year fixed	MF077L	80%	2.85%	Fixed until 30/06/2031	£199	£300	Descending; 7% years 1-4 6% 5th year 5% 6th year 4% 7th year 3% 8th year 2% 9th year & 1% 10th year		
								2 year discount	MD014Y
Available for remortgage only									
5 year fixed	MF0767	85%	2.95%	Fixed until 30/04/2026	4.24% (VMR less 1.50%)	No fee	No fee	<ul style="list-style-type: none"> One basic free valuation Free legal fees (standard legal fees only) Extra payments of up to 10% allowed each year (min £500) All products are portable 	Descending; 5% 1st year 4% 2nd year 3% 3rd year 2% 4th year & 1% 5th year

Interest calculated daily. Maximum loan £750,000 per application, available up to an LTV of 80%. Maximum £500,000 per application for any borrowing over 80% unless otherwise stated. Interest only allowable up to a maximum of 80% LTV. Any borrowing over 80% must be on a capital and repayment basis. **Our most recent product changes are highlighted in red.**

Retirement interest only products



For Intermediaries

Our variable mortgage rate (VMR) is 5.74%

Valid from 15th January 2021

Mortgage product	Product code	Maximum loan to value (including fees)	Interest rate payable	Product features	Reverts to	Booking fee (payable upfront and non-refundable)	Arrangement fees (added to the loan up to the max LTV when the mortgage completes)	Benefits	Early repayment charges
Retirement interest only mortgages - available for purchase and remortgages*									
2 Year Fixed	MYF027	40%	3.00%	Fixed until 01/05/23	4.24% (VMR less 1.50%)	£0	£0	<ul style="list-style-type: none"> One basic free valuation Extra payments of up to 10% allowed each year (min £500) 	Descending; 2% 1st year & 1% 2nd year
3 Year Fixed	MYF028		3.20%	Fixed until 01/05/24		£195	£800		Descending; 3% 1st year 2% 2nd year & 1% 3rd year
5 Year Fixed	MYF029		3.30%	Fixed until 01/05/26		£195	£800		Descending; 5% 1st year 4% 2nd year 3% 3rd year 2% 4th year & 1% 5th year

Interest calculated daily. Our most recent product changes are highlighted in red.

Buy-to-let products

Valid from 16th February 2021



Our variable mortgage rate (VMR) is 6.54%

Mortgage product	Product code	Maximum loan to value (including fees)	Interest rate payable	Product features	Reverts to	Booking fee (payable upfront and non-refundable)	Arrangement fees (added to the loan up to the max LTV when the mortgage completes)	Benefits	Early repayment charges
Available for purchases and remortgages									
5 year fixed	MBF30G	75%	2.13%	Fixed until 30/04/2026	BTL VMR	£299	£1,700	<ul style="list-style-type: none"> • One basic free valuation • Free legal fees for remortgages (standard legal fees only) • Extra payments of up to 10% allowed each year (min £500) • All products are portable 	Descending: 5% 1st year 4% 2nd year 3% 3rd year 2% 4th year & 1% 5th year
	MBF30H	75%	2.30%	Fixed until 30/04/2026		£299	No fee		No early repayment charges apply during the discount rate period. Unlimited capital repayments
2 year discount	MBD11G	65%	3.05%	3.49% discount off the BTL variable mortgage rate for two years		£299	£700		

Our most recent product changes are highlighted in red.

The rental income must cover at least 165% of the monthly interest payment on an interest only basis. The mortgage payment is calculated as follows:

- For five year fixed products irrespective of purchase or remortgage: 4.25%
- For like-for-like remortgages (no capital raising) on any product: 4.25%
- For all other applications that doesn't fit the above criteria: 5.50%.

Limited company buy-to let products

Valid from 15th December 2021

Mortgage product	Product code	Maximum loan to value (including fees)	Interest rate payable	Product features	Reverts to	Booking fee (payable upfront and non-refundable)	Arrangement fees (added to the loan up to the max LTV when the mortgage completes)	Benefits	Early repayment charges	Proc fee
Available for purchases and remortgages										
5 year fixed	MBF297	75%	3.65%	Fixed until 31/03/2026	BTL VMR	No fee	£999	<ul style="list-style-type: none"> • One basic free valuation • Extra payments of up to 10% allowed each year (min £500) • All products are portable 	Descending; 5% 1st year 4% 2nd year 3% 3rd year 2% 4th year & 1% 5th year	0.55%
	MBF298	75%	3.80%	Fixed until 31/03/2026		No fee	No fee		No early repayment charges apply during the discount rate period. Unlimited capital repayments	
2 year discount	MBD11H	65%	4.00%	2.54% discount off the BTL variable mortgage rate for two years		£299	£700			

Interest calculated daily. Maximum loan £500,000 per property. The rental income must cover at least 125% @5.50%. Our latest product changes are highlighted in red.

Self-build products

Valid from 20th November 2020

Mortgage product	Product code	Maximum loan to value (including fees)	Interest rate payable	Product features	Reverts to	Booking fee (payable upfront and non-refundable)	Valuation fee (payable upfront and non-refundable)	Arrangement fees (added to the loan up to the max LTV when the mortgage completes)	Benefits	Early repayment charges
Available for Self-Builds and Barn Conversions** in England and Wales										
2 year fixed	MZF017	80%	4.49%	Fixed until 01/04/23	4.24% (VMR less 1.50%)	No fee	Payable	£1,499	<ul style="list-style-type: none"> No lender booking fees No lender revaluation fees No lender stage release fees/telegraphic transfer fees Available on an interest only basis during the build 	Descending; 2% 1st year & 1% 2nd year
2 year discount	MZD006		4.19%	1.55% discount off the variable mortgage rate for two years						No early repayment charges apply during the discount rate period. Unlimited capital repayments

Interest calculated daily. Purchase and re-mortgage. Minimum loan £50,000. Maximum loan £600,000**. Minimum final valuation £150,000. ***"Traditional" barn conversions considered - refer to lender. **£500,000 interest only, £100,000 repayment. **Our latest product changes are highlighted in red.**