

Broker Product Guide

Rates correct as at **18 July 2024**

**Market
Harborough**
BUILDING SOCIETY

For Broker Use Only

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- Loans of £200k - £5m
- Principle security located in England or Wales
- Up to four applicants
- Minimum age 18 with maximum age 85 for residential and regulated bridging. No maximum age for let solutions

NEW!

Our product end dates are:

- 31 March
- 30 June
- 30 September
- 31 December

These reset in January, April, July and October at the beginning of the month.

Residential up to £2m

| | | | |
|-----------------|-------|--------------------|-----------------------|
| Application fee | £299 | Procuration fee | 0.35% |
| Minimum loan | £200k | Valuation fee | See fee scale |
| Maximum loan | £2m | Overpayments (OPs) | See specific products |

Tier 1

| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Lifetime Discount | 6.44% | £1,495 | N/A | 3% until 31/12/2027 | 10% | Lending into retirement Self-employed Joint borrower sole proprietor Second homes Simple annexes Multi-generation |
| Fixed until 31/12/2026 | 6.09% | £1,495 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 5.84% | £1,495 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 5.79% | £1,495 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

Tier 2

| Up to 80% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Lifetime Discount | 6.74% | £1,495 | N/A | 3% until 31/12/2027 | 10% | Tier 1 + Refurbishment Interest only Partially let properties (i.e. rent-a-room) Vested share income Other complex income Affordability on >2 incomes Complex property (acreage, listed etc.) |
| Fixed until 31/12/2026 | 6.39% | £1,495 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.14% | £1,495 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.09% | £1,495 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

Tier 3

| Up to 80% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Criteria |
|------------------------|-------|-------------|-------------|--|-----|---|
| Lifetime Discount | 7.24% | £1,495 | N/A | 3% until 31/12/2027 | 10% | Tier 2+ Part commercial use Foreign nationals Consent to let (let annexe/outbuildings etc.) >4.5x income (subject to affordability) |
| Fixed until 31/12/2026 | 6.89% | £1,495 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.64% | £1,495 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.59% | £1,495 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

Residential Large Loan

| | | | |
|-----------------|------|--------------------|-----------------------|
| Application fee | £299 | Procuration fee | 0.35% |
| Minimum loan | £2m | Valuation fee | See fee scale |
| Maximum loan | £5m | Overpayments (OPs) | See specific products |

| Tier 1 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|---|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Self-employed Complex income Joint borrower sole proprietor Multi-generation Lending into retirement Second homes Simple annexes Interest only |
| Lifetime Discount | 6.94% | £2,495 | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.59% | £2,495 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.34% | £2,495 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.29% | £2,495 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 2 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|---|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 1 + Refurbishment Partially let properties (ie rent-a-room, let single annex) Complex property (acreage, listed etc) Affordability on >2 incomes Expat >4.5x income (subject to affordability) |
| Lifetime Discount | 7.39% | £2,495 | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 7.04% | £2,495 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.79% | £2,495 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.74% | £2,495 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 3 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 2+ Part commercial use Consent-to-let (whole building/ multiple annexes or outbuildings etc) Short lease (<50 years) Foreign nationals 20% overpayments (variable only) >5.5x income (subject to affordability) Affordability supported by savings |
| Lifetime Discount | 7.64% | £2,495 | N/A | 3% until 31/12/2027 | 20% | |
| Fixed until 31/12/2026 | 7.29% | £2,495 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 7.04% | £2,495 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.99% | £2,495 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| LTV Limits | |
|------------|--------|
| 75% | £2.75m |
| 70% | £3.5m |
| 65% | £4.25m |
| 60% | £5m |

Buy to Let

| | | | |
|-----------------|-------|--------------------|-----------------------|
| Application fee | £299 | Procuration fee | 0.45% |
| Minimum loan | £200k | Valuation fee | See fee scale |
| Maximum loan | £2m | Overpayments (OPs) | See specific products |

No minimum ICR.

All loans assessed on an affordability basis taking personal and rental income into account

| Tier 1 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Top-slicing Lending into retirement or past age 85 Annexes (not let separately) Up to £1m |
| Lifetime Discount | 6.50% | 0.65% | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.15% | 0.65% | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 5.90% | 0.65% | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 5.85% | 0.65% | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 2 | | | | | | Criteria |
|---|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 1 + Regulated BTL Non owner-occupiers Loans over £1m |
| Lifetime Discount | 6.75% | 0.65% | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.40% | 0.65% | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2026 With Free Valuation* | 6.40% | £1,995 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.15% | 0.65% | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.10% | 0.65% | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 3 | | | | | | Criteria |
|---|-------|-------------|-------------|--|-----|--|
| Up to 80% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 2 + Complex/foreign income Complex property (acreage, listed etc.) Multi-unit/multi-let properties HMOs (max four rooms) Refurbishment/development Joint borrower sole proprietor Foreign nationals Part commercial use |
| Lifetime Discount | 7.24% | 0.65% | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.89% | 0.65% | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2026 With Free Valuation* | 6.89% | £1,995 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.64% | 0.65% | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.59% | 0.65% | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

* Free valuation applies to standard valuations only. Some complex properties require a bespoke valuation, **Speak to your BDM** for further details.

Buy to Let No Fee

| | | | |
|-----------------|-------|--------------------|-----------------------|
| Application fee | £299 | Procuration fee | 0.45% |
| Minimum loan | £200k | Valuation fee | See fee scale |
| Maximum loan | £2m | Overpayments (OPs) | See specific products |

No minimum ICR.

All loans assessed on an affordability basis taking personal and rental income into account

| Tier 1 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Top-slicing Lending into retirement or past age 85 Annexes (not let separately) Up to £1m |
| Lifetime Discount | 6.72% | £0 | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.37% | £0 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.12% | £0 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.07% | £0 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 2 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 1 + Regulated BTL Non owner-occupiers Loans over £1m |
| Lifetime Discount | 6.97% | £0 | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.62% | £0 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.37% | £0 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.32% | £0 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 3 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 80% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 2 + Complex/foreign income Complex property (acreage, listed etc.) Multi-unit/multi-let properties HMOs (max four rooms) Refurbishment/development Joint borrower sole proprietor Foreign nationals Part commercial use |
| Lifetime Discount | 7.46% | £0 | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 7.11% | £0 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.86% | £0 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.81% | £0 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

Expat Residential

| | | | |
|-----------------|-------|--------------------|-----------------------|
| Application fee | £299 | Procuration fee | 0.35% |
| Minimum loan | £200k | Valuation fee | See fee scale |
| Maximum loan | £2m | Overpayments (OPs) | See specific products |

| Tier 1 | | | | | | Criteria |
|---------------------------|-------|-------------|-------------|--|-----|---|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Currencies: USD, CAD, EUR, CHF, HKD, SGD, AUD or other EU currency Houses only Employed applicants only Repayment only |
| Discount until 31/12/2027 | 6.40% | 0.50% | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.05% | 0.50% | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 5.80% | 0.50% | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 5.75% | 0.50% | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 2 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 80% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 1 + Any other/multiple currencies Self-employed/complex income Affordability > 2 incomes Interest only Joint borrower sole proprietor Flats/non-houses Complex properties/multiple titles Refurbishment |
| Lifetime Discount | 6.79% | 0.50% | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.44% | 0.50% | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.19% | 0.50% | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.14% | 0.50% | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 3 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 80% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 2 + Part commercial use Consent to let >4.5x income (subject to affordability) |
| Lifetime Discount | 7.29% | 0.50% | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.94% | 0.50% | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.69% | 0.50% | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.64% | 0.50% | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

Expat Residential No Fee

| | | | |
|------------------------|--------------|---------------------------|------------------------------|
| Application fee | £299 | Procuration fee | 0.35% |
| Minimum loan | £200k | Valuation fee | See fee scale |
| Maximum loan | £2m | Overpayments (OPs) | See specific products |

| Tier 1 | | | | | | Criteria |
|------------------------|--------------|-------------|-------------|--|-----|---|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Currencies: USD, CAD, EUR, CHF, HKD, SGD, AUD or other EU currency Houses only Employed applicants only Repayment only |
| Lifetime Discount | 6.57% | £0 | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.22% | £0 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 5.97% | £0 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 5.92% | £0 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 2 | | | | | | Criteria |
|------------------------|--------------|-------------|-------------|--|-----|--|
| Up to 80% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 1 + Any other/multiple currencies Self-employed/complex income Affordability > 2 incomes Interest only Joint borrower sole proprietor Flats/non-houses Complex properties/multiple titles Refurbishment |
| Lifetime Discount | 6.96% | £0 | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.61% | £0 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.36% | £0 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.31% | £0 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 3 | | | | | | Criteria |
|------------------------|--------------|-------------|-------------|--|-----|--|
| Up to 80% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 2 + Part commercial use Consent to let >4.5x income (subject to affordability) |
| Lifetime Discount | 7.46% | £0 | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 7.11% | £0 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.86% | £0 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.81% | £0 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

Expat BTL

| | | | |
|-----------------|-------|--------------------|-----------------------|
| Application fee | £299 | Procuration fee | 0.45% |
| Minimum loan | £200k | Valuation fee | See fee scale |
| Maximum loan | £2m | Overpayments (OPs) | See specific products |

| Tier 1 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Currencies: USD, CAD, EUR, CHF, HKD, SGD, AUD or other EU currency Houses only Employed applicants only Loans up to £1m |
| Lifetime Discount | 6.74% | 0.50% | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.39% | 0.50% | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.14% | 0.50% | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.09% | 0.50% | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 2 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 1 + Loans over £1m Any other/multiple currencies Self-employed Joint borrower sole proprietor Flats/non-houses Regulated BTLs |
| Lifetime Discount | 6.99% | 0.50% | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.64% | 0.50% | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.39% | 0.50% | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.34% | 0.50% | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 3 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 80% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 2+ Complex income sources Complex Property (acreage, listed etc.) Multi-unit/multi-let properties HMOs (max four rooms) Refurbishment Part commercial use |
| Lifetime Discount | 7.49% | 0.50% | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 7.14% | 0.50% | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.89% | 0.50% | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.84% | 0.50% | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

Expat BTL No Fee

| | | | |
|------------------------|--------------|---------------------------|------------------------------|
| Application fee | £299 | Procuration fee | 0.45% |
| Minimum loan | £200k | Valuation fee | See fee scale |
| Maximum loan | £2m | Overpayments (OPs) | See specific products |

| Tier 1 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Currencies: USD, CAD, EUR, CHF, HKD, SGD, AUD or other EU currency Houses only Employed applicants only Loans up to £1m |
| Lifetime Discount | 6.91% | £0 | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.56% | £0 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.31% | £0 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.26% | £0 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 2 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 1 + Loans over £1m Any other/multiple currencies Self-employed Joint borrower sole proprietor Flats/non-houses Regulated BTLs |
| Lifetime Discount | 7.16% | £0 | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.81% | £0 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.56% | £0 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.51% | £0 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 3 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|---|
| Up to 80% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 2 + Complex income sources Complex property (acreage, listed etc.) Multi-unit/multi-let properties HMOs (max four rooms) Refurbishment Part commercial use |
| Lifetime Discount | 7.66% | £0 | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 7.31% | £0 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 7.06% | £0 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 7.01% | £0 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

Holiday Let

| | | | |
|-----------------|-------|--------------------|-----------------------|
| Application fee | £299 | Procuration fee | 0.45% |
| Minimum loan | £200k | Valuation fee | See fee scale |
| Maximum loan | £2m | Overpayments (OPs) | See specific products |

| Tier 1 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Minimum earned income £25k Owner-occupiers Must meet ICR of 155% |
| Lifetime Discount | 7.24% | £995 | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 6.89% | £995 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.64% | £995 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.59% | £995 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 2 | | | | | | Criteria |
|---------------------------|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 1 + Expats and foreign nationals Minimum earned income £35k Non owner-occupier Requires top-slicing |
| Discount until 31/12/2027 | 7.39% | 0.65% | 8.39% | 3% until 31/12/2027 | 10% | |
| Lifetime Discount | 7.49% | 0.70% | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 7.14% | 0.70% | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 6.89% | 0.70% | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 6.84% | 0.70% | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 3 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | Tier 2 + Restricted usage Commercial usage or classification Multi-unit/multi-title Six or more bedrooms Five or more units - max LTV 65% |
| Lifetime Discount | 7.99% | 0.70% | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 7.64% | 0.70% | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 7.39% | 0.70% | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 7.34% | 0.70% | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

Limited edition product

Holiday Let No Fee

| | | | |
|-----------------|-------|--------------------|-----------------------|
| Application fee | £299 | Procuration fee | 0.45% |
| Minimum loan | £200k | Valuation fee | See fee scale |
| Maximum loan | £2m | Overpayments (OPs) | See specific products |

| Tier 2 | | | | | | Criteria |
|---------------------------|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | |
| Discount until 31/12/2027 | 7.61% | £0 | 8.39% | 3% until 31/12/2027 | 10% | Tier 1 + Expats and foreign nationals Minimum earned income £35k Non owner-occupier Requires top-slicing |
| Lifetime Discount | 7.72% | £0 | N/A | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2026 | 7.37% | £0 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 7.12% | £0 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 7.07% | £0 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

| Tier 3 | | | | | | Criteria |
|------------------------|-------|-------------|-------------|--|-----|--|
| Up to 75% LTV | Rate | Product fee | Revert rate | ERC % | OPs | |
| Lifetime Discount | 8.22% | £0 | N/A | 3% until 31/12/2027 | 10% | Tier 2 + Restricted usage Commercial usage or classification Multi-unit/multi-title Six or more bedrooms Five or more units - max LTV 65% |
| Fixed until 31/12/2026 | 7.87% | £0 | 8.39% | 3% until 31/12/2026 | 10% | |
| Fixed until 31/12/2027 | 7.62% | £0 | 8.39% | 3% until 31/12/2027 | 10% | |
| Fixed until 31/12/2029 | 7.57% | £0 | 8.39% | 3% until 31/12/2028 then 1% until 31/12/2029 | 5% | |

Limited edition product

Bridging

| | | | |
|-----------------|-------------------|-----------------|----------------------------|
| Application fee | £95 | Procurement fee | 1% unless otherwise agreed |
| Minimum loan | £200k | Overpayment | Unlimited |
| Maximum loan | £2m (refer above) | | |

| Tier 1 | | | | Criteria |
|--------------------------------|-------------------------------|----------------------------|-------------|---|
| Up to £1.2m Regulated loans | Monthly Variable rate** | Monthly Fixed Rate** | Product fee | Simple exit (e.g. sale of property/refinance) No development or refurbishment No commercial element Max two securities |
| Up to 50% LTV | 0.63% | 0.67% | 2.00% | |
| 50.01% - 60% | 0.70% | 0.74% | 2.00% | |
| 60.01% - 70%* | 0.76% | 0.80% | 2.00% | |

| Tier 2 | | | | Criteria |
|--------------------------------|-------------------------------|----------------------------|-------------|--|
| Up to £1.2m Regulated loans | Monthly Variable rate** | Monthly Fixed Rate** | Product fee | Tier 1 + Complex exit (e.g sale of shares/overseas assets) Light refurbishment Limited commercial use Two+ securities Complex properties (i.e. listed buildings, large acreage) |
| Up to 50% LTV | 0.70% | 0.74% | 2.00% | |
| 50.01% - 60% | 0.76% | 0.80% | 2.00% | |
| 60.01% - 70%* | 0.82% | 0.86% | 2.00% | |

| Tier 3 | | Criteria |
|--|--|--|
| Up to £2m (refer above) | Loans available up to 70% - please <u>contact your BDM for bespoke</u> pricing | Tier 2 + Development and heavy refurbishment Funds for business use Terms over 12 months Re-bridges Non-regulated loans |
| * High net worth borrowers only | | |
| ** Rates are approximate with interest charged daily | | |
| | | |

Valuation fees

All fees include VAT

Complex properties will be subject to bespoke valuation

| Purchase price or estimated value | Mortgage valuation | Homebuyers report plus MV |
|-----------------------------------|-----------------------|---------------------------|
| £200,001 - £300,000 | £300 | £550 |
| £300,001 - £400,000 | £360 | £650 |
| £400,001 - £500,000 | £405 | £750 |
| £500,001 - £600,000 | £465 | £850 |
| £600,001 - £700,000 | £555 | £950 |
| £700,001 - £800,000 | £655 | £1,050 |
| £800,001 - £900,000 | £725 | £1,150 |
| £900,001 - £1,000,000 | £855 | £1,250 |
| £1,000,001 - £1,200,000 | £905 | *Bespoke |
| £1,200,001 - £1,400,000 | £1,005 | *Bespoke |
| £1,400,001 - £1,600,000 | £1,160 | *Bespoke |
| £1,600,001 - £1,800,000 | £1,310 | *Bespoke |
| £1,800,001 - £2,000,000 | £1,495 | *Bespoke |
| £2,000,001 - £2,500,000 | £1,750 | *Bespoke |
| £2,500,001 - £3,000,000 | £1,995 | *Bespoke |
| £3,000,001 - £3,500,000 | £2,295 | *Bespoke |
| £3,500,001 - £4,000,000 | £2,575 | *Bespoke |
| £4,000,001 - £4,500,000 | £2,825 | *Bespoke |
| £4,500,001 - £5,000,000 | £3,195 | *Bespoke |
| Over £5m | *Bespoke quote at DIP | |
| Re-inspection | £95 | |