

## Residential Mortgages now available up to £2million

Our wide range of specialist lending products is now even broader with the introduction of a range of products for loans over £1m.

- Loans of £1,000,001 to £2,000,000
- Available to customers with a less than perfect credit profile
- 2, 3 and 5 year Fixed rates
- ▶ Up to 60% LTV
- Available for Purchase and Remortgage

Defaults	0 in 24 months
CCJs	0 in 24 months
Missed mortgage/secured loan arrears	0 in 12 months, 1 in 36 months (worst status)
Unsecured arrears	Not counted but may affect customer's credit score

LTV	Product type	Term	Rate	Product fee	ERC	Reversion rate	Product code
	2 year Fixed	2 year	3.09%	0.50%	3% in year 1, 2% in year 2	- LIBOR + 4.84%	RLL01
60%	3 year Fixed	3 year	3.29%		3% in year 1, 2% in years 2 and 3		RLL02
	5 year Fixed	5 year	3.79%		3% in years 1 and 2, 2% in years 3 and 4, 1% in year 5	LIBOR + 5.08%	RLL03

LTV	Product type	Term	Rate	Product fee	ERC	Reversion rate	Product code
5004	2 year Fixed	2 year	3.29%	0.50%	3% in year 1, 2% in year 2	- LIBOR + 4.84%	RLL04
60%	3 year Fixed	3 year	3.49%		3% in year 1, 2% in years 2 and 3		RLL05
	5 year Fixed	5 year	4.19%		3% in years 1 and 2, 2% in years 3 and 4, 1% in year 5	LIBOR + 5.08%	RLL06

Acceptable adverse
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Defaults	2 in 24 months (max £1,500 in 12 months, unlimited thereafter)
CCJs	1 in 24 months (max £1,000 in 12 months, or £2,500 in 24 months)
Missed mortgage/secured loan arrears	1 in 12 months, 3 in 36 months (worst status)
Unsecured arrears	Not counted but may affect customer's credit score

LTV	Product type	Term	Rate	Product fee	ERC	Reversion rate	Product code
	2 year Fixed	2 year	3.69%	0.50%	3% in year 1, 2% in year 2	LIBOR + 4.84%	RLL07
60%	3 year Fixed	3 year	3.89%		3% in year 1, 2% in years 2 and 3		RLL08
	5 year Fixed	5 year	4.49%		3% in years 1 and 2, 2% in years 3 and 4, 1% in year 5	LIBOR + 5.08%	RLL09

	LTV	Product type	Term	Rate	Product fee	ERC	Reversion rate	Product code
6006	C09/	2 year Fixed	2 year	3.89%	0.50%	3% in year 1, 2% in year 2	- LIBOR + 4.84%	RLL10
	60%	3 year Fixed	3 year	4.09%		3% in year 1, 2% in years 2 and 3		RLL11
		5 year Fixed	5 year	4.69%		3% in years 1 and 2, 2% in years 3 and 4, 1% in year 5	LIBOR + 5.08%	RLL12





Correct as of: 12.06.2019. LIBOR 0.80% set on 12.06.2019.