

# Limited Edition

## Help to Buy products from 3.64%



Reduced product and reversion rates compared to our Core Help to Buy range

Reversion rates from only 4.79%

Refunded valuation fee available

Available for purchases only

### Did you know?

We have a dedicated New Build Priority Processing Team who are committed to assessing cases within 48 hours and providing offers within 21 days.

Acceptable adverse	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
	Debt Management Plans (DMPs)	Allowed if satisfied over 36 months ago

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2 year Fixed	3.64%	£995	Refund of valuation (maximum of £630)	3% year 1, 2% year 2	5.47%	HBA90
		3.99%				4.79%	HBA91
	5 year Fixed	3.99%		Refund of valuation (maximum of £630)	3% years 1 and 2, 2% years 3 and 4, 1% year 5	5.47%	HBA93
		4.49%				4.79%	HBA94

Acceptable adverse	Defaults	2 in 24 months (max £1,500 in the last 12 months, unlimited thereafter)
	CCJs	2 in 24 months (max £1,000 in the last 12 months, £2,500 in 24 months)
	Missed mortgage/secured loan arrears	1 in 12 months, 3 in 36 months
	Unsecured arrears	Not counted but may affect customer's credit score
	Debt Management Plans (DMPs)	Allowed if satisfied over 36 months ago

LTV	Product type	Rate	Product fee	Product features	ERC	Reversion rate	Product code
75%	2 year Fixed	4.74%	£995	Refund of valuation (maximum of £630)	3% year 1, 2% year 2	5.97%	HBA92

Please refer to our Residential Mortgages criteria and product guides for full information.



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