

Mortgage Lending Criteria - Regulated Residential

Product	Sub-product	Interest Rate	Maximum LTV	Maximum Income Multiple	Term (in years)	Affordability Criteria
Regulated residential (1 st charge)	Capital repayment	Base + Margin	75% ^(a)	4.5x	25 ^(c)	<ul style="list-style-type: none"> Min. loan amount of £500k (£250k to be considered on exceptional basis) Min. age of 18 yrs. and max. age of 65 years^(b) Can lend to up to two applicants 1st charge over the property Affordability Calculator must be passed ^(a)
Regulated residential (1 st charge)	Interest only	Base + Margin	70% ^(a)	4.5x	25 ^(c)	<ul style="list-style-type: none"> Min. loan amount of £500k (£250k to be considered on exceptional basis) Min. age of 18 yrs. and max. age of 65 years^(b) Can lend to up to two applicants 1st charge over the property Affordability Calculator must be passed ^(a)

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Registered Office: 57 Broadwick Street, London W1F 9QS, Registered in England No. 08595042

Notes: (a) In exceptional cases we can consider max LTV of 85% e.g. if there is rapid amortisation to within normal limits; (b) We may exceptionally also be able to approve for aged 65+. In all cases the client must demonstrate the ability to service interest payments and full repayment to ensure the loan remains affordable throughout the term; (c) We can agree up to 30 years if rationale can be clearly explained.

Mortgage Lending Criteria - Regulated Residential (High Net Worth Applicant)

High Net Worth Individuals- The FCA definition of high net worth is a customer with an annual net income of no less than £300,000 or net assets of no less than £3,000,000.

Product	Sub-product	Interest Rate	Maximum LTV	Maximum Income Multiple	Term (in years)	Affordability Criteria
High Net Worth Applicants (1 st charge)	Capital repayment	Base + Margin	75% ^(a)	4.5x Guideline only	25 ^(c)	<ul style="list-style-type: none"> Min. loan amount of £500k (£250k to be considered on exceptional basis) Min. age of 18 yrs. and max. age of 65 years^(b) Can lend to up to two applicants 1st charge over the property
High Net Worth Applicants (1 st charge)	Interest only	Base + Margin	70% ^(a)	4.5x Guideline only	25 ^(c)	<ul style="list-style-type: none"> Min. loan amount of £500k (£250k to be considered on exceptional basis) Min. age of 18 yrs. and max. age of 65 years^(b) Can lend to up to two applicants 1st charge over the property

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Mortgage Lending Criteria - Regulated Consumer Buy-To-Let

Product	Sub-product	Interest Rate	Maximum LTV	Maximum Income Multiple	Term (in years)	Affordability Criteria
Consumer Buy-to-Let	Capital repayment	Base + Margin	75% ^(a)	N/A	25 ^(c)	<ul style="list-style-type: none"> Min. loan amount of £500k (£250k to be considered on exceptional basis) Min. age of 18 yrs. and max. age of 65 years^(b) Can lend to up to two applicants 1st charge over the property Minimum Income Cover Ratio of 1.3x rental income (surplus personal income can be considered to bridge shortfall)
Consumer Buy-to-Let	Interest only	Base + Margin	70% ^(a)	N/A	25 ^(c)	<ul style="list-style-type: none"> Min. loan amount of £500k (£250k to be considered on exceptional basis) Min. age of 18 yrs. and max. age of 65 years^(b) Can lend to up to two applicants 1st charge over the property Minimum Income Cover Ratio of 1.3x rental income (surplus personal income can be considered to bridge shortfall)

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