

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| Minimum Loan Size   | £50k                                    | £100k                                   | £50k  | £50k  | £50k  |
| Maximum Loan Size   | <£100k                                  | £300k                                   | £3m   | £3m   | £3m   |
| Product Rate (pa)   | 7.25%                                   | 6.99%                                   | 10.49%                                      | 10.24%                                      | 9.69%                                       |
| Pay Rate (pa) if deferring 1.75% Interest (Capped at 65% LTV) | N/A                                     | N/A                                     | 8.74%                                       | 8.49%                                       | 7.94%                                       |
| Pay Rate (pa) if deferring 1% Interest (Up to 70% LTV)        | N/A                                     | N/A                                     | 9.49%                                       | 9.24%                                       | 8.69%                                       |
| Fixed Term  | 2 Years                                 | 2 Years                                 | 2 Years                                     | 3 Years                                     | 5 Years                                     |
| Maximum Term  | 2 Years                                 | 2 Years                                 | 25 Years                                    | 25 Years                                    | 25 Years                                    |
| Arrangement Fee   | 3%                                      | 3%                                      | 2%  | 2%  | 2%  |
| Max LTV   | 70%                                     | 70%                                     | Loans up to £1m: 70%<br>Loans over £1m: 65% | Loans up to £1m: 70%<br>Loans over £1m: 65% | Loans up to £1m: 70%<br>Loans over £1m: 65% |
| Automated Valuations (AVMs)                                   | Yes<br>(Subject to qualifying criteria) | Yes<br>(Subject to qualifying criteria) | Houses Only – Max 65% LTV                   | Houses Only – Max 65% LTV                   | Houses Only – Max 65% LTV                   |
| <b>Borrower Profile:</b>                                      |   |   |   |   |   |
| First Time Buyers (UK Resident)                               | Company applications only               | Company applications only               | Company applications only**                 | Company applications only**                 | Company applications only**                 |
| First Time Buyers (Non-UK Resident)                           | ✓                                       | ✓                                       | ✓**   | ✓**   | ✓**   |
| First Time Landlord   | ✓                                       | ✓                                       | ✓   | ✓   | ✓   |
| Existing UK Landlord  | ✓                                       | ✓                                       | ✓   | ✓   | ✓   |
| UK Ltd Co/SPV   | ✓                                       | ✓                                       | ✓   | ✓   | ✓   |
| Foreign National (UK Resident)                                | ✓*                                      | ✓*                                      | ✓*  | ✓*  | ✓*  |
| Foreign National Offshore                                     | ✓*                                      | ✓*                                      | ✓*  | ✓*  | ✓*  |
| Offshore Registered Company                                   | ✗                                       | ✗                                       | ✓   | ✓   | ✓   |
| UK Ex-Pat   | ✓                                       | ✓                                       | ✓   | ✓   | ✓   |
| Trust Structures  | ✓                                       | ✓                                       | ✓   | ✓   | ✓   |

\*Nationals from medium to high risk jurisdictions will be limited to 65% LTV, unless residing in the UK with indefinite leave to remain (risk profile assessed on the source of wealth and country of residence).

\*\* First time buyer capped at 60% LTV.

| Product Rate (pa)                         | 7.25%   | 6.99% | 10.49% | 10.24% | 9.69% |
|---|---|-------|--------|--------|-------|
| <b>Property Type:</b>                     |   |       |        |        |       |
| Single Dwelling                           | ✓   | ✓     | ✓      | ✓      | ✓     |
| Purpose built MUFB                        | ✓   | ✓     | ✓      | ✓      | ✓     |
| Converted MUFB                            | ✓   | ✓     | ✓      | ✓      | ✓     |
| HMO                                       | ✓   | ✓     | ✓      | ✓      | ✓     |
| Mixed Use (Max LTV 65%)                   | ✓   | ✓     | ✓      | ✓      | ✓     |
| New Build Flats (Max LTV 65%)             | ✓   | ✓     | ✓      | ✓      | ✓     |
| Min Property Val                          | £70,000   |       |        |        |       |
| Max Property Val<br>(Single Dwelling/HMO) | £2m   |       |        |        |       |
| <b>Adverse Credit:</b>                    |   |       |        |        |       |
| Secured missed payments                   | Maximum 1 missed payment in the last 36 months, 0 in the last 24 months   |       |        |        |       |
| Defaults and CCJs                         | £1,500 maximum in 24 months, 0 in the last 12 months (must be satisfied before completion)  |       |        |        |       |
| Unsecured payments<br>arrears/default     | Utilities, Communication and Mail Order ignored.<br>2 missed credit card or unsecured loan payments in 24 months, 0 in the last 12 months               |       |        |        |       |
| <b>Additional criteria:</b>               |   |       |        |        |       |
| Interest Cover Ratio                      | 120% Company Borrowers, 125% Individual Borrowers<br>145% HMO, Converted MUFB & Mixed Use (All Borrowers)<br><b>All ICRs are calculated at Pay Rate</b> |       |        |        |       |
| Reversionary Rate                         | Product Rate + BBR (BBR minimum floor 0%)   |       |        |        |       |
| Early Repayment Charge                    | 3% - No ERC in the final 1 months of the fixed term   |       |        |        |       |
| Admin Fee                                 | £350 per property (If there are additional units in the same block the fee is £100 per additional unit)   |       |        |        |       |