



Introducing our limited edition residential products



We're excited to launch NEW Winter Warmers limited edition residential products featuring **reduced rates** providing more options for customers with **adverse credit** including recent **CCJs**, **defaults** and **secured arrears**.

Acceptable adverse	Defaults	2 in 24 months (max £1500 in 12 months, unlimited thereafter)
	CCJs	1 in 24 months (max £1000 in 12 months, or £2500 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
	Debt Management Plans (DMPs)	Allowed if satisfied over 36 months ago

Tier 3

LTV	Product type	Rate	Product fee	Product features	Reversion rate	Loan size	ERC	Product code
75%	2 year fixed	3.79%	£995	Refund of valuation fee (max £630)	BBR + 5.25%	Min loan: £25,001 Max loan: £1m up to 70% £750k up to 80%	4% in year 1, 3% in year 2	CAT85
	5 year fixed	3.99%					4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	CAT86
80%	2 year fixed	4.19%			BBR + 5.35%		4% in year 1, 3% in year 2	CAT87
	5 year fixed	4.39%					4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	CAT88

Tier 4

LTV	Product type	Rate	Product fee	Product features	Reversion rate	Loan size	ERC	Product code
75%	2 year fixed	4.09%	£995	Refund of valuation fee (max £630)	BBR + 5.25%	Min loan: £25,001 Max loan: £1m up to 70% £750k up to 80%	4% in year 1, 3% in year 2	CAT89
	5 year fixed	4.34%					4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	CAT90
80%	2 year fixed	4.59%			BBR + 5.35%		4% in year 1, 3% in year 2	CAT91
	5 year fixed	4.84%					4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	CAT92

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