

Term	RESIDENTIAL				GUARANTOR				SELF-EMPLOYED				JOINT BORROWER SOLE PROPRIETOR				RESIDENTIAL - FIXED RATE			
	2 Year Discount		3 Year Discount		2 Year Discount		3 Year Discount		2 Year Discount		3 Year Discount		2 Year Discount variable		3 Year Discount variable		2 Year Fixed		2 Year Fixed	
Initial Variable/Fixed Rate Repayment/Interest-Only	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.49%	2.99%	2.85%	3.35%	2.85%	3.35%	2.95%		2.75%	
Followed by our variable reversion rate	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%		4.19%		4.19%		4.19%	
Available for	Purchase, Re-Mortgage, Release of Equity																			
Repayment Type	Repayment, Interest-Only, Part & Part																			
Min/Max mortgage	£75,000 - £3,500,000										£75,000 - £1,000,000									
Max Term Repayment	35 years																			
Max Term Interest-Only/Part & Part	35 years																			
Max LTV Repayment	80%																			
Max LTV Interest-Only/Part & Part	75%																			
Arrangement fee	By arrangement (Minimum £1,000)										£999		£1,499		£1,999					
Application/Booking fee	£100 (Refunded upon completion)																			
ERCs	2%	None	2%	None	2%	None	2%	None	2%	None	2%	None	2%	None	2%	None	2% Yr1	1% Yr2	2% Yr1	1% Yr2

LATER LIFE LENDING				
Term	2 Year Discount		3 Year Discount	
Initial Variable Rate Repayment/Interest-Only	2.49%	2.99%	2.49%	2.99%
Followed by our variable reversion rate	4.19%	4.19%	4.19%	4.19%
Available for	Purchase, Re-Mortgage, Release of Equity			
Repayment Type	Repayment, Interest-Only, Part & Part			
Min/Max mortgage	£75,000 - £3,500,000			
Max Term Repayment	35 years			
Max Term Interest-Only/Part & Part	35 years			
Max LTV Repayment - Lending into Retirement	75%			
Max LTV Interest-Only/Part & Part Lending into Retirement	70%			
Max LTV Repayment - Lending in Retirement	70%			
Max LTV Interest-Only/Part & Part Lending in Retirement	70%			
Arrangement fee	By arrangement (Minimum £1,000)			
Application/Booking fee	£100 (Refunded upon completion)			
ERCs	2%	None	2%	None

*Refer to Society Lending Criteria Guidelines or contact our BDMs



This document is for use by authorised intermediaries only

**WE DO NOT CREDIT SCORE APPLICANTS • NO UPPER AGE LIMIT IS APPLIED*
OUR MANUAL UNDERWRITING TEAM WORK TO SUPPORT EACH CASE**



Residential

- Up to four borrowers per application
- Interest only available up to 75%
- Properties with an annexe intended for Let or use by friends or family are accepted. Up to 50% of the total floor area can be let



Guarantor

- Guarantors must be a close family member. We will consider joint family borrowers without all parties needing to reside in the mortgaged property
- Mortgage considered on unencumbered properties
- No upper age limit*



Later Life Lending

- Mortgages considered on unencumbered properties
- Unique properties including thatched and Grade II listed properties
- No upper age limit*



Self-Employed

- Min one year trading
- Director loan repayments considered as income, subject to lending criteria
- When sole traders/partnerships become a Limited Company we will accept this as continuous trading for the applicant



Joint Borrower Sole Proprietor

- Up to four borrowers (direct family members only)
- Full affordability assessments (no LTI cap)
- Interest-only considered
- Max term 35 years

*We do not apply an upper age limit where there is acceptable ongoing income to support monthly mortgage payments.

Our full lending criteria guidelines are available at www.harpendenbs.co.uk/intermediaries