

Mortgage Product Matrix –Broker - August 2018

Lifetime Tracker Mortgages	RESI			BTL			
Loan Amount	LTV	Arrangement Fee	Interest Rate	LTV	Interest Only BBTL LTV	Arrangement Fee	Interest Rate
From £50k & Up to £500k	Up to 60%	£1295	3.14% (2.39% + BBR)	Up to 60%	Up to 55%	£1895	Broker 3.24% (2.49% + BBR) Direct 3.84% (3.09% + BBR)
	Over 60%- Up to 80%		3.24% (2.49% + BBR)	Over 60% - Up to 75%	Over 55% - Up to 70%		Broker 3.54% (2.79% + BBR) Direct 4.14% (3.39% + BBR)
Over £500k & Up to £1m	Up to 75%	£2495	3.44% (2.69% + BBR)	Up to 70%	Up to 60%	£3195	Direct 4.24% (3.49% + BBR)
Over £1m & Up to £5m Repayment only	Up to 70%	0.5% of loan amount	3.74% (2.99% + BBR)	Up to 65%		0.5% of loan amount	Direct 4.44% (3.69% + BBR)

3 Years Fixed Rate Mortgages	RESI				BTL				
Loan Amount	LTV	Arr. Fee + Booking Fee	Initial Rate	Final Rate	LTV	Interest Only BBTL LTV	Arr. Fee + Booking Fee	Initial Rate	Final Rate
From £50k & Up to £500k	Up to 60%	£1295 + £299	2.83%	4.14% (3.39%+BBR)	Up to 60%	Up to 55%	£1895 + £399	Direct 3.53%	4.84% (4.09% + BBR)
	Over 60%- Up to 80%		2.93%	4.24% (3.49%+BBR)	Over 60% - Up to 75%	Over 55% - Up to 70%		Direct 3.83%	5.14% (4.39% + BBR)
Over £500k & Up to £1m	Up to 75%	£2495 + £299	3.13%	4.44% (3.69%+BBR)	Up to 70%	Up to 60%	£3195 + £399	Direct 3.93%	5.24% (4.49% + BBR)
Over £1m & Up to £5m Repayment only	Up to 70%	0.5% of loan amount + £299	3.43%	4.74% (3.99%+BBR)	Up to 65%		0.5% of loan amount + £399	Direct 4.13%	5.44% (4.69% + BBR)