

	STANDARD SELF-BUILD		PREMIUM SELF-BUILD		DEVELOPMENT	RESIDENTIAL BRIDGING
Max Term	3 Years		3 Years		3 years	1 Year
Variable/Fixed Rate Interest-Only	3.69%	4.19%	3.69%	4.19%	6.19%	6.19% (fixed)
Available for	Purchase, Re-mortgage and Release of Equity on: New Builds, Conversions, Knock-Downs and Re-Builds and Refurbishments				Purchase, Release of Equity, Remortgage	
Repayment Type	Interest-Only					
Min/Max mortgage	£75,000 - £999,000	£1,000,000 - £2,000,000	£75,000 - £999,000	£1,000,000 - £2,000,000	£75,000 - £2,000,000	
Max LTV Interest-Only	65%		75%*		65%	60%
Arrangement fee	By arrangement (Minimum £1,000)					
Application/Booking fee	£300 (Refunded upon completion)				£100 (Refunded upon completion)	
ERCs	None					

	BTL/CBTL		HOLIDAY LET		HOLIDAY HOME/ SECOND HOME	
Term	2 Year Discount		3 Year Discount		2 Year Discount	
Initial Variable Rate Repayment/ Interest-Only	2.69%	3.19%	2.69%	3.19%	2.99%	3.49%
Followed by our variable reversion rate	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%
Available for	Purchase, Re-Mortgage, Release of Equity		Purchase, Re-Mortgage, Release of Equity		Purchase, Re-Mortgage, Release of Equity	
Repayment Type	Repayment, Interest-Only, Part & Part		Repayment, Interest-Only, Part & Part		Repayment, Interest-Only, Part & Part	
Min/Max mortgage	£75,000 - £2,000,000		£75,000 - £2,000,000		£75,000 - £2,000,000	
Max Term Repayment	25 years		25 years		25 years	
Max Term Interest-Only/Part & Part	25 years		25 years		25 years	
Max LTV Repayment	75%		75%		80%	
Max LTV Interest-Only/Part & Part	70%		70%		75%	
Arrangement fee	By arrangement (Minimum £1,000)		£999		£999	
Application/Booking fee	£100 (Refunded upon completion)		£100 (Refunded upon completion)		£100 (Refunded upon completion)	
ERCs	2%	None	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**

harpendenbs.co.uk/intermediaries



Standard Self-Build

- Barn Conversions. New Builds, Knock Down and Re-Build or the purchase of land with planning permission.
- New Builds on owner occupied land
- No ERCs applied



Premium Self-Build

- Higher LTV than our standard Self-Build product
- Up to a max of three properties being built, one of which to be subsequent main residence
- No ERCs applied



BTL/CBTL

- Employed, self-employed or contractors
- First time buyers and first time landlords considered
- Non Owner Occupied properties considered



Residential Bridging

- No minimum property ownership period
- Bridging considered on both regulated and non-regulated properties
- No upper age limit



Holiday Let

- Interest Only up to 70% (Repayment 75%)
- Gifted deposit and equity accepted (must be from a family member)
- Employed, self-employed or contractors



Holiday Home/Second Home

- Interest Only up to 75% (Repayment 80%)
- Gifted deposit and equity accepted (must be from a family member)
- Employed, self-employed or contractors

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