



Need some Help to Buy, even in London, when the high street lenders say no?

No problem.

Our new products for Help to Buy customers could be the answer even if they have a small deposit or less than perfect credit profile. All of the products shown below are available for both Help to Buy and Help to Buy London shared equity schemes. Maximum loan and LTV are determined by the amount of the equity loan.

Acceptable adverse	Defaults	0 in 24 months
	CCJs	0 in 24 months
	Missed mortgage/secured loan arrears	0 in 12 months, 1 in 36 months (worst status)
	Unsecured arrears	Not counted but may affect customer's credit score

Max LTV	Product type	Term/fixed rate end date	Rate	Loan amount and LTV limit	Product fee	ERC	Reversion rate	Product code
75%	LIBOR Tracker	2 years	3.65%	£450,000 75% LTV	£995	3% year 1 2% Year 2	5.00%	HTB09
	2 year Fixed	31/07/2018	3.95%			3% to 31/07/2017 2% to 31/07/2018	5.00%	HTB10
	4 year Fixed	31/07/2020	4.20%			3% to 31/07/2018 2% to 31/07/2020	4.00%	HTB11
	6 year Fixed	31/07/2022	4.35%			3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022	5.00%	HTB12

Acceptable adverse	Defaults	2 in 24 months, (max £1,500 in 12 months, unlimited thereafter)
	CCJs	1 in 24 months (max £1,000 in 12 months, or £2,500 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

Max LTV	Product type	Term/fixed rate end date	Rate	Loan amount and LTV limit	Product fee	ERC	Reversion rate	Product code
75%	LIBOR Tracker	2 years	5.15%	£450,000 75% LTV	£995	3% year 1 2% Year 2	5.00%	HTB13
	2 year Fixed	31/07/2018	5.45%			3% to 31/07/2017 2% to 31/07/2018	5.00%	HTB14
	4 year Fixed	31/07/2020	5.70%			3% to 31/07/2018 2% to 31/07/2020	4.00%	HTB15
	6 year Fixed	31/07/2022	5.85%			3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022	5.00%	HTB16

Acceptable adverse	Defaults	5 in 24 months
	CCJs	3 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

Max LTV	Product type	Term/fixed rate end date	Rate	Loan amount and LTV limit	Product fee	ERC	Reversion rate	Product code
75%	LIBOR Tracker	2 years	5.60%	£450,000 75% LTV	£995	3% year 1 2% Year 2	5.00%	HTB17
	2 year Fixed	31/07/2018	6.00%			3% to 31/07/2017 2% to 31/07/2018	5.00%	HTB18
	4 year Fixed	31/07/2020	6.35%			3% to 31/07/2018 2% to 31/07/2020	4.00%	HTB19
	6 year Fixed	31/07/2022	6.50%			3% to 31/07/2018 2% to 31/07/2020 1% to 31/07/2022	5.00%	HTB20

Please refer to our core residential mortgage criteria guide for further information

Continued overleaf

6 year Fixed	Should these products be the only ones available to you, please be aware that other products may be available at lower loan sizes.
Help to Buy: Shared Equity scheme	<p>Before submitting an application on this product you should ensure your customer is aware of the implications of taking a shared equity loan as part of the financing of the purchase of their home.</p> <p>Payments will be required on the Shared Equity loan after five years in addition to the repayments on the loan the customer takes with us.</p> <p>Your customer should consider how they will repay this loan and understand that if house prices go up the amount they have to repay as part of the Shared Equity loan will go up.</p> <p>For further information on the Help to Buy shared equity loan scheme your customer should go to: www.gov.uk/affordable-home-ownership-schemes/help-to-buy-equity-loans and ensure they fully understand how the scheme works.</p>
Reversion rate	The reversion rate is a variable rate that is linked to 3 month LIBOR and will change quarterly on 12 March, 12 June, 12 September, 12 December. Please note if this date falls on a non-working day then the LIBOR rate will be taken on the previous working day.

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