

Service standards

We are transparent about our current service standards and update them daily on our website.

Our pledges to you

We have developed our customer pledges based on what you thought was important and wanted from a lender.

Clicktrack

You can track your application online with clicktrack which can be tailored to your needs.

Almost Prime

	Maximum LTV	Administration fee (non-refundable)	Arrangement fee (can be added to the loan)
	65%		
2 year fixed until 31 May 2012	8.69%	£140	£1,495
3 year fixed until 31 May 2013	8.69%	£140	£1,495

CCJs per applicant	£500 (0 in last 12)
Arrears	0 in last 12
Bankruptcy/IVA	Discharged or completed > 4 years
Maximum loan	£250,000
Reversionary rate	5.50% LIBOR* + 4.50%
Introducer fee	0.50% (max £1,250)

Additional notes:

- Self-Cert not available.
- Available to first time buyers
- Remortgage max LTV 60%
- All products are portable

Buy to Let

	Maximum LTV			Administration fee (non-refundable)	Arrangement fee (can be added to the loan)
	60%	65%	70%		
2 year fixed until 31 May 2012	5.69%	6.09%	6.29%	£140	£1,495
3 year fixed until 31 May 2013	5.79%	6.19%	6.39%	£140	£1,495

Maximum loan	£500,000 (new build max £300,000)
Reversionary rate	5.00% BBR* + 4.00%
Rental calculation	125% of pay rate ⁺⁺
Introducer fee	0.45% (max £2,250)

Additional notes:

- Not available in Northern Ireland
- Not available to first time buyers
- Applicants must be an owner occupier
- Maximum portfolio size £1m total lending (max 3 properties – max £500,000 per property)
- Remortgage max LTV 65%
- All products are portable

*Bank Base Rate/LIBOR increases will only be passed on once Bank Base Rate/LIBOR exceeds 1%

** Where products are less than 3 years rental calculation is calculated using the reversionary rate.