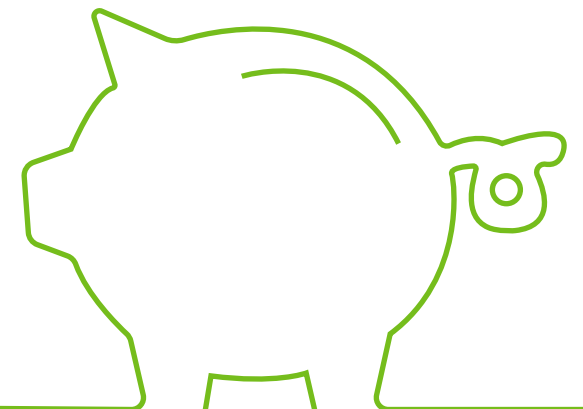


HELP TO BUY PRODUCT GUIDE

22 September 2020

- ✓ 2 Year rates from 4.44%
- ✓ 5 Year rates from 4.59%
- ✓ 80% LTV available in Scotland

As the impact of COVID-19 continues across the UK, we understand the uncertainty it causes for many people. Please read our supplementary guide for some additional information we may require in the current circumstances. Subject to review and change at short notice.



03300 246 246

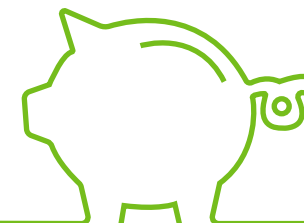


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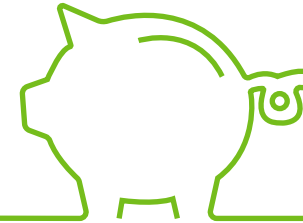
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HELP TO BUY TIERS




CREDIT STATUS		VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
Combined CCJS and defaults	Number last 24 months	0	1 above £250	2 above £250	3 above £500	4 above £500
	Registered	0 in the last 24 months	0 above £250 in the last 18 months	0 above £250 in the last 12 months	0 above £500 in the last 9 months	0 above £500 in the last 6 months
Value of Unsatisfied CCJs		0	0	£2500	£5000	£5000
Missed Mortgage / Secured Payments*		0 in the last 36 months	0 in the last 12 months	0 in the last 12 months	0 in the last 9 months	0 in the last 6 months
Unsecured Missed Payments in the last 6 months	Number	1	1	2	2	3
	Combined Value	£50	£100	£150	£200	£500

*Worst status of 3 in the last 24 months


- Debt Management Plans considered providing conducted satisfactorily
- Bankruptcy/IVA/DRO/Trust Deed discharged over 6 years
- Previous Repossession in last 10 years not acceptable
- Adverse criteria assessed on combined adverse from all applicants

HELP TO BUY PURCHASE RANGE

2 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
75%	4.44%	4.69%	4.94%	5.09%	5.79%
 80%	4.64%	4.79%	4.99%	-	-

5 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
75%	4.59%	4.89%	5.14%	5.29%	5.99%
 80%	4.79%	4.99%	5.34%	-	-

£180 assessment fee payable on all applications.
One free standard valuation and £200 contribution towards legal fees paid within 30 days of completion.

VVR: 2.15% set on 14.08.20

Revert Rate: 4.99% (VVR + 2.84%)

Min Loan: £25,000

Max Loan: England: Up to 75% LTV: £450,000
Wales: Up to 75% LTV: £225,000
Scotland: Up to 80% LTV: £160,000*

*Max loan for First Home Fund £750,000

Key Criteria:

See tier grid on page 3

Product Fee:

£995

ERCs:

2 Year: 4%, 3%
5 Year: 5%, 4%, 3%, 3%, 3%

Note:

Exclude fees when calculating maximum LTV, include fees when calculating maximum loan.

HELP TO BUY REMORTGAGE RANGE

2 YEAR FIXED REMORTGAGE £ FOR £ OR STAIRCASING

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
75%	4.24%	4.89%	5.14%	5.59%	6.29%
80%	4.74%	5.19%	5.39%	-	-

5 YEAR FIXED REMORTGAGE £ FOR £ OR STAIRCASING

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
75%	4.39%	4.89%	5.24%	5.49%	6.09%
80%	4.79%	5.19%	5.44%	-	-

£180 assessment fee payable on all applications.
One free standard valuation and £200 contribution towards legal fees paid within 30 days of completion.

VVR: 2.15% set on 14.08.20

Revert Rate: 4.99% (VVR + 2.84%)

Min Loan: £25,000

Max Loan: Vida tiers 1 - 3: Up to 75% LTV: £1,000,000
Up to 80% LTV: £750,000
Vida tiers 4 - 5: Up to 75% LTV: £500,000

*Max loan for First Home Fund £500,000

Key Criteria:

See tier grid on page 3

Product Fee:

£0

ERCs:

2 Year: 4%, 3%
5 Year: 5%, 4%, 3%, 3%, 3%

Note:

Exclude fees when calculating maximum LTV, include fees when calculating maximum loan.