

InterBay product guide

The specialist lender that's determined to deliver.

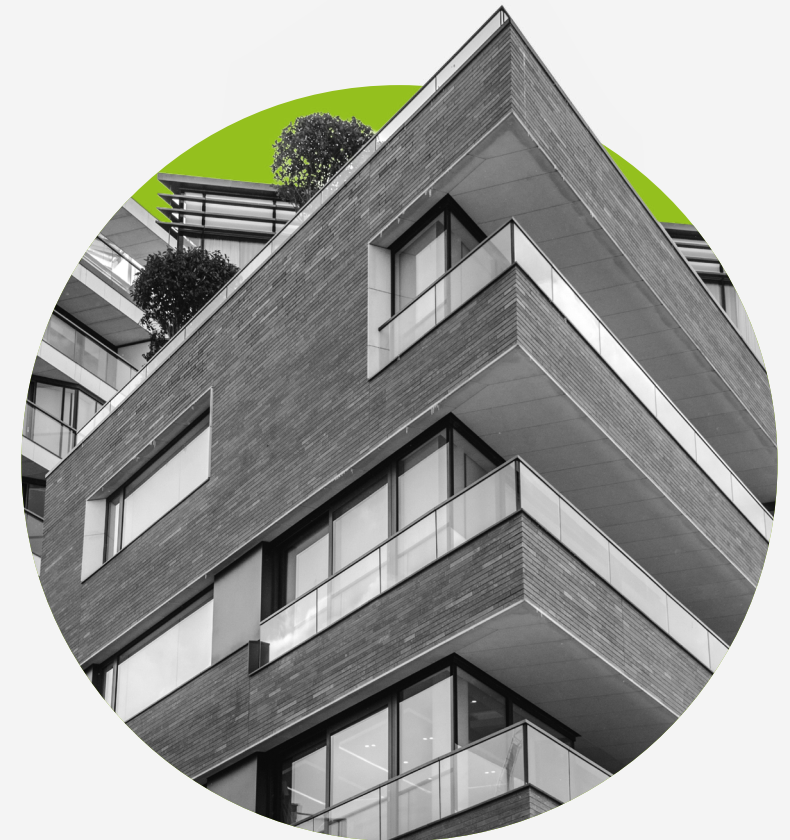
For support with commercial, semi-commercial mortgages and buy to let lending, the experts at InterBay can help where other lenders may not.

However challenging a case may seem, we work with brokers and help them find the best solution possible.

February 2021

For intermediaries only

All rates and product criteria are correct at the time of being published



Start



interbay.co.uk





0345 878 7000

[Broker portal >](#)

[Application checklist >](#)

InterBay
Commercial

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Commercial mortgages

When it comes to commercial lending, we understand the demands and challenges your clients may face. There is no case too big or too complex for us, and we're determined to work with your client to offer them a tailored service and see their case through to the end.

With two, three and five year terms and rates from 5.64%, our new range of products could help solve your clients' complex commercial cases.

Key features



Up to **65% LTV** available



Rates from **5.64%**



Interest-only option available



Min loan size **£150k**



For property values **over £2m**, refer to your specialist finance account manager



0.25% reduction in fees for existing borrowers

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Acceptable property types

Use	Sub category	Key requirements
Retail	Suburban/neighbourhood precinct	Track record of high occupancy
	Convenience store	Multi-outlet brand as tenant Not subject to Sunday trading laws
Office	N/A	Maximum 3-storey building Single tenant occupier Period or modern buildings
Industrial	Light/general industrial	Post 1980s buildings Max 20,000 sq ft (single building, self-contained units within an estate)
	Storage/distribution	Conforming estate location Units with specialist plant or fit out excluded

Key commercial criteria

- Up to 65% LTV based on lower of vacant possession value, investment value or purchase price
- Available in England and Wales
- 2-30 years term available

Interest-only option available

- Normal rates apply if interest-only period is 10 years or less
- If interest-only period exceeds 10 years, 0.5% rate increase applies

Eligible applicants

- Individuals, limited companies, LLPs, partnerships and trusts and pension schemes (incl. SIPPs)
- Minimum two years' relevant sector experience

If you have a property that doesn't fit the descriptions, please refer it to your specialist finance account manager before submission.

- No vacant properties, must be tenanted or owner occupied
- The surveyor to confirm a sales and lettings marketability period of 12 months or less
- Property to be fit for immediate occupation
- Where the property is tenanted, solicitors must confirm that the lease is drawn on commercially acceptable term

ICR (and calculation)

ICR will depend on the loan type:

- Investment loan – ICR will apply based on 5%, or the initial pay rate - whichever is higher at 125%
- Owner occupier – ICR based on market rent confirmed by the valuer is 110% (market rent), borrower at 125% (net profit/EBITDA)

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Acceptable credit profile

Adverse credit	Allowable limit
CCJs	Nil (3 year history)
Defaults	Nil (3 year history)
Missed mortgage payments	None in the last 12 months
Missed secured loan payments	None in the last 12 months

Unsecured arrears	N/A
Bankruptcy	Nil (6 year history)
IVA	Nil (6 year history)
Repossession	Nil (6 year history)
Debt Management Programme	Nil (6 year history)

Commercial products

Product	LTV	Rate	Reversion rate	Fee	ERC
2-year fixed	55%	5.64%	BBR (1) + 4.89%	1.5% (1.25% for existing customers)	4%, 3%, 1% for life
	65%	6.04%	BBR (1) + 5.29%		
3-year fixed	55%	5.64%	BBR (1) + 4.89%	1.5% (1.25% for existing customers)	4%, 3%, 3%, 1% for life
	65%	6.04%	BBR (1) + 5.29%		
5-year fixed	55%	5.64%	BBR (1) + 4.89%	1.5% (1.25% for existing customers)	4%, 3%, 3%, 3%, 3%, 1% for life
	65%	6.04%	BBR (1) + 5.29%		

BBR floor is 0.75%

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Physical valuations will continue

For commercial cases, full physical inspections for valuations will continue, and shall be conducted via our in-house panel managers.

Fees

An £145 administration fee is payable upon submission of the application and is non refundable. A 1.5% arrangement fee, payable on completion, can be added to the loan and is non-refundable.

The valuation fee should be paid upon submission of the application.

Products now revert to Bank of England Base Rate (BBR) trackers

- On expiry of the fixed rate (the Starting Rate*), the Term Loan will revert to a rate of interest which will be variable at a Margin above the Bank of England Base Rate.
- The variable rate of interest will move up and down in line with the Bank of England Base Rate, however if the Bank of England Base Rate falls below 0.75% the interest rate you're charged won't change, this is referred to as the minimum floor.
- If the Bank of England Base Rate reaches 3%, the minimum floor rate becomes 3%.
- In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate.
- Changes to the Bank of England Base Rate, subject to the minimum floors, will take effect from the 1st of the month immediately following the announcement of the change in the Bank of England Base Rate. Your new rate will be calculated by taking the Margin applicable to the Term Loan plus the Bank of England Base Rate.

* The Starting Rate is the Margin plus the higher of either the Bank of England Base Rate at the date of commencement of the Term Loan or 0.75% and will be defined in the AIP and Facility Letter.

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Valuation fee scale

The valuation fee is payable by the applicant prior to valuation instruction. The prices listed below are a guideline and may be subject to change. Fees are non-refundable once the valuer has visited the property.

Where a property does not fit within the criteria listed below, a bespoke fee quote will be required. This will also be the case for unusual or complex properties, and specialist properties valued on a trading-related basis, such as hotels. Where a bespoke fee quote is needed, please contact the sales team to confirm the cost.

Max value/purchase price	Scale 1	Scale 2	Scale 3
£150,000	£850	£1,000	£1,150
£200,000	£850	£1,000	£1,150
£250,000	£925	£1,075	£1,225
£300,000	£1,000	£1,150	£1,300
£350,000	£1,125	£1,275	£1,425
£400,000	£1,125	£1,275	£1,425
£450,000	£1,250	£1,400	£1,550
£500,000	£1,250	£1,400	£1,550
£600,000	£1,350	£1,500	£1,650
£700,000	£1,500	£1,650	£1,800
£800,000	£1,600	£1,750	£1,900
£900,000	£1,700	£1,850	£2,000
£1,000,000	£1,800	£1,950	£2,100
£1,250,000	£2,100	£2,300	£2,500
£1,500,000	£2,350	£2,550	£2,750
£1,750,000	£2,500	£2,750	£2,950
£2,000,000	£2,700	£2,900	£3,100

Scale 1

- Single commercial lettable unit
- Semi-commercial with up to 2 residential flats or one HMO up to 6 lettable rooms

Scale 2

- Any combination of up to 3 lettable units in a block (unless covered by scale 1)
- To include no more than one HMO up to 6 lettable rooms

Scale 3

- Any combination of up to 5 units in a block
- To include no more than one HMO up to 6 lettable rooms

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Legal fee scale

Loan size	InterBay legal costs	Combined legal costs (InterBay and client)	
	Purchase or remortgage	Purchase	Remortgage
Up to £100,00	£950	£2,500	£1,700
£100,001 - £300,001	£1,250	£3,000	£2,125
£300,001 - £500,000	£1,450	£2,500	£2,650
£500,001 - £750,001	£1,650	£4,125	£2,650
£750,001 - £1,000,000	£1,950	£4,650	£3,000
Over £1,000,000	£2,250 or 0.1% (whichever is greater)	POA	POA

Minimum £850 for limited company or partnership loans. ** Minimum £1,750 for limited company or partnership loans. Charges will apply for each additional title on the same loan – please see below.

Property value	Fees per additional title (excluding VAT and disbursements)
Up to £500,000	£350
£500,001 - £1,000,000	£650
£1,000,001 and over	£950

Please note the following assumptions:

1. VAT and Disbursements are payable in addition to the fee estimate
2. The fees quoted above are an estimate based on the following:
 - a) Title is not unduly onerous
 - b) Security comprises one property
 - c) Occupational leases are on commercially acceptable terms or properly granted AST's and no superior landlord consents need to be obtained
 - d) The loan proceeds to completion within a reasonable timescale and does not become unduly complicated
 - e) The transaction comprises an arm's length purchase at full market value with the consideration being paid in cash upon completion (on a purchase)
 - f) The planning status of the property is readily apparent with no outstanding elements and no development is ongoing or intended is not a new build/has not been subject to substantial works within the last five years

These costs do not include any disbursements incurred in the course of the transaction. These will be in addition to the fees set out above. These costs are predicted on using No Search Insurance for re-finance transactions. The cost of the insurance will be charged in addition. Loans comprising multiple properties will be individually quoted. The fee quotes provided are on the basis that the matter is straightforward with no unforeseen complications. All legal fees will be deducted from the draw-down of the loan advance.

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Semi-commercial mortgages

When it comes to semi-commercial lending, we understand the demands and challenges your clients may face. There is no case too big or too complex for us, and we're determined to work with your client to offer them a tailored service and see their case through to the end.

InterBay Commercial is ready to support your semi-commercial clients with two, three and five year terms and rates from 4.79%.

Key features



Up to **70% LTV** available



Min loan size **£150k**



Interest-only and/or owner occupier now considered



0.25% reduction in fees for existing borrowers



For property values over **£2m**, refer to your specialist finance account manager



Residential and **commercial** income can be considered

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Key semi-commercial criteria

- Up to 70% LTV based on lower of vacant possession value, investment value or purchase price
- Available in England and Wales
- 2-30 years term available

Interest-only option available

- Normal rates apply if interest-only period is 10 years or less
- If interest-only period exceeds 10 years, 0.5% rate increase applies

Eligible applicants

- Individuals, limited companies, LLPs, partnerships and trusts
- Minimum two years' relevant sector experience

Acceptable property types

- Retail – specifically high street and suburban/neighbourhood precinct
- Office
- Takeaways and restaurants/cafes
- Pharmacies
- Please speak to your specialist finance account manager if you have a different property type to discuss.

Commercial element

- Must be tenanted or owner occupied
- The surveyor to confirm a sales and lettings marketability period of 12 months or less
- Property to be fit for immediate occupation
- Where the property is tenanted, solicitors must confirm that the lease is drawn on commercially acceptable terms.

Acceptable credit profile

Adverse credit	Allowable limit
CCJs	Nil (3 year history)
Defaults	Nil (3 year history)
Missed mortgage payments	None in the last 12 months
Missed secured loan payments	None in the last 12 months
Unsecured arrears	N/A
Bankruptcy	Nil (6 year history)
IVA	Nil (6 year history)
Repossession	Nil (6 year history)
Debt Management Programme	Nil (6 year history)

ICR (and calculation)

ICR to primarily be based on the residential rental income only.

The commercial rental income can be considered subject to validating that:

- the last 12 months rental payments have been paid, and
- there is at least 12 months unexpired term on the current lease

ICR will depend on the loan type:

- Investment loan – ICR will apply based on 5%, or the initial pay rate - whichever is higher at 125%
- Owner occupier – ICR based on market rent confirmed by valuer is 110% (market rent), borrower 125% (net profit/EBITDA)

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Semi-commercial products

Product	LTV	Rate	Reversion rate	Fee	ERC
2-year fixed	60%	4.79%	BBR (1) + 4.04%	1.5% (1.25% for existing customers)	4%, 3%, 1% for life
	65%	4.79%	BBR (1) + 4.04%		
	70%	5.29%	BBR (1) + 4.54%		
3-year fixed	60%	4.89%	BBR (1) + 4.14%	1.5% (1.25% for existing customers)	4%, 3%, 3%, 1% for life
	65%	5.29%	BBR (1) + 4.54%		
	70%	5.39%	BBR (1) + 4.64%		
5-year fixed	60%	4.89%	BBR (1) + 4.14%	1.5% (1.25% for existing customers)	4%, 3%, 3%, 3%, 3%, 1% for life
	65%	5.29%	BBR (1) + 4.54%		
	70%	5.39%	BBR (1) + 4.64%		

BBR floor is 0.75%

Physical valuations will continue

For semi-commercial cases, full physical inspections for valuations will continue, and shall be conducted via our in-house panel managers.

Fees

An £145 administration fee is payable on submission of the application and is non refundable. A 1.5% arrangement fee, payable on completion, can be added to the loan and is non-refundable.

The valuation fee should be paid on submission of the application.

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Products now revert to Bank of England Base Rate (BBR) trackers

- On expiry of the fixed rate (the Starting Rate*), the Term Loan will revert to a rate of interest which will be variable at a Margin above the Bank of England Base Rate.
- The variable rate of interest will move up and down in line with the Bank of England Base Rate, however if the Bank of England Base Rate falls below 0.75% the interest rate you're charged won't change, this is referred to as the minimum floor.
- If the Bank of England Base Rate reaches 3%, the minimum floor rate becomes 3%.
- In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate.
- Changes to the Bank of England Base Rate, subject to the minimum floors, will take effect from the 1st of the month immediately following the announcement of the change in the Bank of England Base Rate. Your new rate will be calculated by taking the Margin applicable to the Term Loan plus the Bank of England Base Rate.

* The Starting Rate is the Margin plus the higher of either the Bank of England Base Rate at the date of commencement of the Term Loan or 0.75% and will be defined in the AIP and Facility Letter.

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Valuation fee scale

The valuation fee is payable by the applicant prior to valuation instruction. The prices listed below are a guideline and may be subject to change. Fees are non-refundable once the valuer has visited the property.

Where a property does not fit within the criteria listed below, a bespoke fee quote will be required. This will also be the case for unusual or complex properties, and specialist properties valued on a trading-related basis, such as hotels. Where a bespoke fee quote is needed, please contact the sales team to confirm the cost.

Max value/purchase price	Scale 1	Scale 2	Scale 3
£150,000	£850	£1,000	£1,150
£200,000	£850	£1,000	£1,150
£250,000	£925	£1,075	£1,225
£300,000	£1,000	£1,150	£1,300
£350,000	£1,125	£1,275	£1,425
£400,000	£1,125	£1,275	£1,425
£450,000	£1,250	£1,400	£1,550
£500,000	£1,250	£1,400	£1,550
£600,000	£1,350	£1,500	£1,650
£700,000	£1,500	£1,650	£1,800
£800,000	£1,600	£1,750	£1,900
£900,000	£1,700	£1,850	£2,000
£1,000,000	£1,800	£1,950	£2,100
£1,250,000	£2,100	£2,300	£2,500
£1,500,000	£2,350	£2,550	£2,750
£1,750,000	£2,500	£2,750	£2,950
£2,000,000	£2,700	£2,900	£3,100

Scale 1

- Single commercial lettable unit
- Semi-commercial with up to 2 residential flats or one HMO up to 6 lettable rooms

Scale 2

- Any combination of up to 3 lettable units in a block (unless covered by scale 1)
- To include no more than one HMO up to 6 lettable rooms

Scale 3

- Any combination of up to 5 units in a block
- To include no more than one HMO up to 6 lettable rooms

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Legal fee scale

Loan size	InterBay legal costs	Combined legal costs (InterBay and client)	
	Purchase or remortgage	Purchase	Remortgage
Up to £100,00	£950	£2,500	£1,700
£100,001 - £300,001	£1,250	£3,000	£2,125
£300,001 - £500,000	£1,450	£2,500	£2,650
£500,001 - £750,001	£1,650	£4,125	£2,650
£750,001 - £1,000,000	£1,950	£4,650	£3,000
Over £1,000,000	£2,250 or 0.1% (whichever is greater)	POA	POA

Minimum £850 for limited company or partnership loans. ** Minimum £1,750 for limited company or partnership loans. Charges will apply for each additional title on the same loan – please see below.

Property value	Fees per additional title (excluding VAT and disbursements)
Up to £500,000	£350
£500,001 - £1,000,000	£650
£1,000,001 and over	£950

Please note the following assumptions:

1. VAT and Disbursements are payable in addition to the fee estimate
2. The fees quoted above are an estimate based on the following:
 - a) Title is not unduly onerous
 - b) Security comprises one property
 - c) Occupational leases are on commercially acceptable terms or properly granted AST's and no superior landlord consents need to be obtained
 - d) The loan proceeds to completion within a reasonable timescale and does not become unduly complicated
 - e) The transaction comprises an arm's length purchase at full market value with the consideration being paid in cash upon completion (on a purchase)
 - f) The planning status of the property is readily apparent with no outstanding elements and no development is ongoing or intended is not a new build/has not been subject to substantial works within the last five years

These costs do not include any disbursements incurred in the course of the transaction. These will be in addition to the fees set out above. These costs are predicted on using No Search Insurance for re-finance transactions. The cost of the insurance will be charged in addition. Loans comprising multiple properties will be individually quoted. The fee quotes provided are on the basis that the matter is straightforward with no unforeseen complications. All legal fees will be deducted from the draw-down of the loan advance.

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Buy to let mortgages

With experience in high-value cases and complex ownership structures, we can help your clients with more than just standard buy to lets.

We could also support large portfolio cases where properties are on either a single freehold or in multiple locations.

Please speak to your business development manager for more information.

Our buy to let products, coupled with our approach to lending to investors with more involved ownership structures, could really help your clients.

Key features



Up to **75% LTV** available



Min loan size **£100k**



HMOs/MUFBs up to 20 bedrooms/units accepted



No maximum property value



More involved **ownership structures** permitted

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Key buy to let criteria

- Up to 70% LTV on large HMOs/MUFBs with 7 or more bedrooms/units
- Up to 75% LTV on buy to let and small HMOs/MUFBs with six bedrooms/units or fewer
- Student lets considered - discuss with your specialist finance account manager
- Available as purchase and remortgage
- Loans above £1.5m are restricted to 60% LTV
- Long form valuations for complex buy to let properties (including HMO/MUFBs with 7-20 bedrooms/units)
- Available in England and Wales
- 2-30 years term available

Additional underwriting

- Portfolio assessed to understand the liquidity position and the ability to cover rental voids
- Tenant profile assessed to ensure the ongoing sustainability of the rental income

Additional underwriting may apply.

Interest-only option available

- Normal rates apply if interest-only period is 10 years or less
- If interest-only period exceeds 10 years, 0.5% rate increase applies

Eligible applicants

- Individuals, limited companies, LLPs, partnerships trusts and trading companies
- Minimum two years' relevant sector experience dependant on property type

Property types

- Houses, flats, blocks of flats, multiple units on one freehold, new-build (up to 75% LTV), converted during past two years (up to 75% LTV) are all acceptable
- Multiple units must all be individually marketable and mortgageable for us to consider lending against the sum of individual values, otherwise lending may be based on the lower of vacant possession value (VP), investment value or purchase price

Acceptable credit profile

Adverse credit	Allowable limit
CCJs	Nil (3 year history)
Defaults	Nil (3 year history)
Missed mortgage payments	None in the last 12 months
Missed secured loan payments	None in the last 12 months
Unsecured arrears	N/A
Bankruptcy	Nil (6 year history)
IVA	Nil (6 year history)
Repossession	Nil (6 year history)
Debt Management Programme	Nil (6 year history)

*Where all CCJs/defaults were registered more than three years ago and satisfied prior to mortgage application;

- Where all CCJs/defaults were satisfied more than 12 months prior to application regardless of date of registration;
- Where the CCJs/defaults in aggregate amount to less than £300, regardless of date of registration, and satisfied prior to mortgage application.

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Buy to let products

Product	LTV	Rate	Reversion rate	Fee	ERC
2-year fixed	75%	4.24%	BBR (1) + 3.49%	2.00%	4%, 3%, 1% for life
5-year fixed	75%	4.44%	BBR (1) + 3.69%	2.00%	4%, 3%, 3%, 3%, 3%, 1% for life

BBR floor is 0.75%

Minimum ICR requirements

	Individual borrower	Limited company
Standard buy to let: A single dwelling, HMO < =6 lettable rooms or < =6 units in a MUFB	140%	125%
Complex buy to let: HMO > 6 lettable rooms or > 6 units in a MUFB	160%	145%

Physical valuations will continue

For buy to let and HMO/MUFB properties of up to six bedrooms/units, full physical inspections for valuations will continue, and shall be conducted through our panel valuers Connells via the usual process, in a COVID-secure manner.

Connells has issued **clear guidance** surrounding property inspections. If this guidance isn't adhered to, surveyors could choose not to proceed with a valuation, but still charge a fee for a visit.

For complex buy to let (including HMO/MUFB properties from 7-20 bedrooms/units), full physical inspections for valuations will continue, and shall be conducted via our in-house panel managers.

Fees

An £145 administration fee is payable on submission and is non-refundable. A 2% arrangement fee, payable on completion, can be added to the loan and is non-refundable. Valuation fees should be paid on submission of application.

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Products now revert to Bank of England Base Rate (BBR) trackers

- On expiry of the fixed rate (the Starting Rate*), the Term Loan will revert to a rate of interest which will be variable at a Margin above the Bank of England Base Rate.
- The variable rate of interest will move up and down in line with the Bank of England Base Rate, however if the Bank of England Base Rate falls below 0.75% the interest rate you're charged won't change, this is referred to as the minimum floor.
- If the Bank of England Base Rate reaches 3%, the minimum floor rate becomes 3%.
- In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate.
- Changes to the Bank of England Base Rate, subject to the minimum floors, will take effect from the 1st of the month immediately following the announcement of the change in the Bank of England Base Rate. Your new rate will be calculated by taking the Margin applicable to the Term Loan plus the Bank of England Base Rate.

* The Starting Rate is the Margin plus the higher of either the Bank of England Base Rate at the date of commencement of the Term Loan or 0.75% and will be defined in the AIP and Facility Letter.

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Valuation fee scale

The valuation fee is payable by the applicant prior to valuation instruction. The prices listed below are a guideline and may be subject to change. Fees are non-refundable once the valuer has visited the property.

Where a property does not fit within the criteria listed below, a bespoke fee quote will be required. This will also be the case for unusual or complex properties, and specialist properties valued on a trading-related basis, such as hotels. Where a bespoke fee quote is needed, please contact the sales team to confirm the cost.

Max value/purchase price	Standard	Specialist	Complex
£150,000	£175	£440	£850
£200,000	£200	£455	£850
£250,000	£225	£455	£925
£300,000	£250	£525	£1,000
£350,000	£275	£585	£1,125
£400,000	£300	£585	£1,125
£450,000	£325	£645	£1,250
£500,000	£350	£645	£1,250
£600,000	£485	£710	£1,350
£700,000	£585	£770	£1,500
£800,000	£650	£880	£1,600
£900,000	£710	£995	£1,700
£1,000,000	£825	£1,025	£1,800
£1,250,000	£1,225	£1,425	£2,100
£1,500,000	£1,225	£1,425	£2,350
£1,750,000	£1,625	£1,825	£2,500
£2,000,000	£1,625	£1,825	£2,700

Standard

- Single houses or flats

Specialist

- Blocks of up to 6 flats/HMOs up to 6 lettable rooms
- Light/medium refurbishment

Complex

- Blocks of 7 or more flats/HMOs of 7 or more lettable rooms
- Multiple houses on a single freehold

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Legal fee scale

	InterBay legal costs	Combined legal costs (InterBay and client)
Loan size	Purchase or remortgage	Purchase or remortgage
Up to £100,00	£650	£1,400**
£100,001 - £300,001	£750*	£1,625**
£300,001 - £500,000	£850	£1,750
£500,001 - £750,001	£950	£1,950
£750,001 - £1,000,000	£1,050	£2,175
Over £1,000,000	£1,150 or 0.1% (whichever is greater)	£POA

Minimum £850 for limited company or partnership loans. ** Minimum £1,750 for limited company or partnership loans. Charges will apply for each additional title on the same loan – please see below.

Property value	Fees per additional title (excluding VAT and disbursements)
Up to £500,000	£350
£500,001 - £1,000,000	£650
£1,000,001 and over	£950

Please note the following assumptions:

1. VAT and Disbursements are payable in addition to the fee estimate
2. The fees quoted above are an estimate based on the following:
 - a) Title is not unduly onerous
 - b) Security comprises one property
 - c) Occupational leases are on commercially acceptable terms or properly granted AST's and no superior landlord consents need to be obtained
 - d) The loan proceeds to completion within a reasonable timescale and does not become unduly complicated
 - e) The transaction comprises an arm's length purchase at full market value with the consideration being paid in cash upon completion (on a purchase)
 - f) The planning status of the property is readily apparent with no outstanding elements and no development is ongoing or intended is not a new build/has not been subject to substantial works within the last five years

These costs do not include any disbursements incurred in the course of the transaction. These will be in addition to the fees set out above. These costs are predicted on using No Search Insurance for re-finance transactions. The cost of the insurance will be charged in addition. Loans comprising multiple properties will be individually quoted. The fee quotes provided are on the basis that the matter is straightforward with no unforeseen complications. All legal fees will be deducted from the draw-down of the loan advance.

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Contact us

At **InterBay** Commercial, we pride ourselves on offering a personal service to all our intermediaries. If you'd like more information about our products and services, or to discuss a complex case you're working on, please speak to your specialist finance account manager - their expertise in our broader criteria could help you find the best way to handle complex cases.

Alternatively, call us on **0345 878 7000** to speak to our team of experts.



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