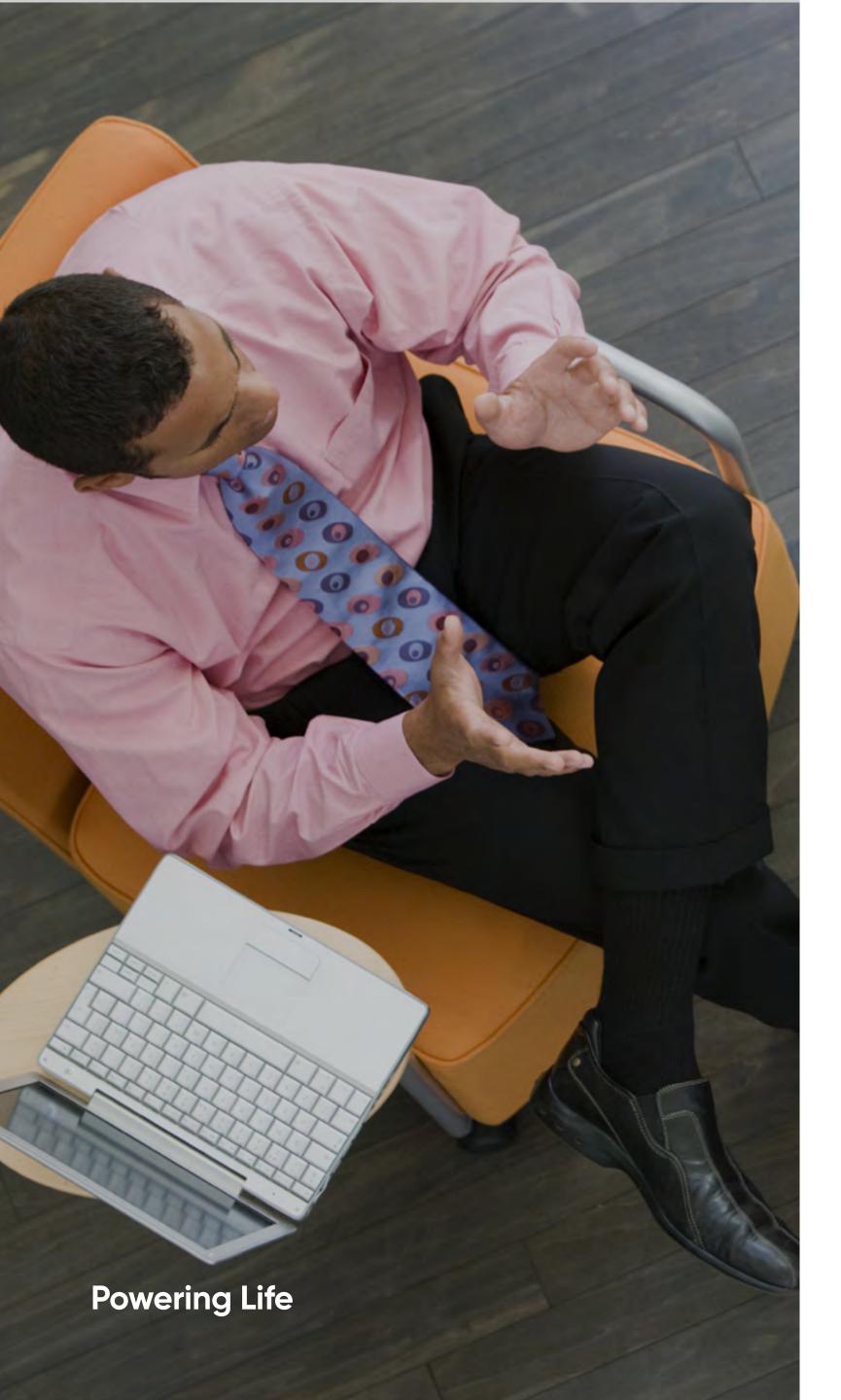
# Intermediary Product Guide

**Powering Life** 





- No maximum age
- No minimum income
- Up to 4 applicants (utilising all incomes)
- Gifted deposits
- Lending in/into retirement permitted
- JBSP across all products no further LTV caps applied
- Complex incomes accepted
- Latest years income considered
- Benefit incomes accepted

## **Unique Selling Points**

- Applicants residing in all countries considered
- All foreign currencies considered
- 4.5x income multiple cap (no cap on £ for £ remortgages)
- Range of construction types • accepted
- New build houses up to 90% LTV/Flats up to 80%\*
- No minimum equity for IO applications (sale of property permitted)



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#### **Unique Selling Points**

Our Product Range





### **Residential Fixed**

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes
10146	6.29% Two Year Fixed	6.29%	£25,000 - £1,000,000	8.7%	60%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee
10147	6.39% Two Year Fixed	6.39%	£25,000 - £1,000,000	8.7%	80%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee
10148	6.69% Two Year Fixed	6.69%	£25,000 - £1,000,000	8.8%	90%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee

#### **Residential Discount**

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees <sup>*</sup> /Incentives/ Notes
13172	2.55% Discount for Term	6.19%	£25,000 - £1,000,000	6.5%	60%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for years 2 and 3 OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£499 arrangement fee
13173	2.45% Discount for Term	6.29%	£25,000 – £1,000,000	6.6%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for years 2 and 3 OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£499 arrangement fee
13174	2.15% Discount for Term	6.59%	£25,000 - £1,000,000	6.9%	90%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for years 2 and 3 OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£499 arrangement fee

Residential products are not eligible for ex-pat applications.

\*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.

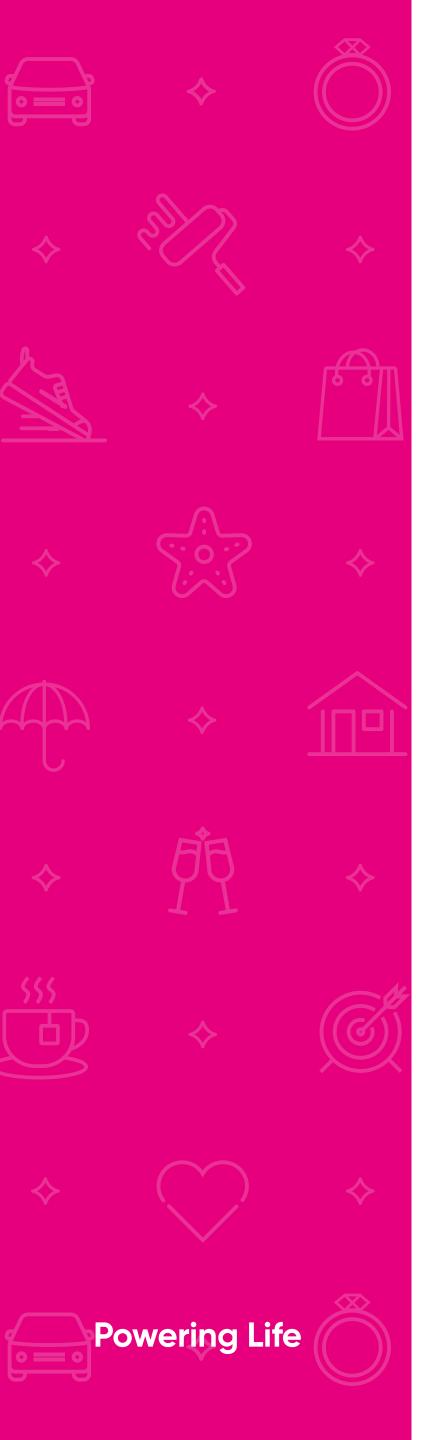


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#### Our Product Range

#### **Residential**





### **Residential Interest Only**

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes
10151	6.39% Residential Interest Only Two Year Fixed	6.39%	£25,000 - £1,000,000	8.8%	60%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee
10152	6.49% Residential Interest Only Two Year Fixed	6.49%	£25,000 - £1,000,000	8.8%	75%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee
13177	2.45% Residential Interest Only Discount for Term	6.29%	£25,000 - £1,000,000	6.6%	60%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for years 2 and 3 OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£499 arrangement fee
13178	2.35% Residential Interest Only Discount for Term	6.39%	£25,000 - £1,000,000	6.7%	75%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for years 2 and 3 OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£499 arrangement fee

Residential products are not eligible for ex-pat applications.

\*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.

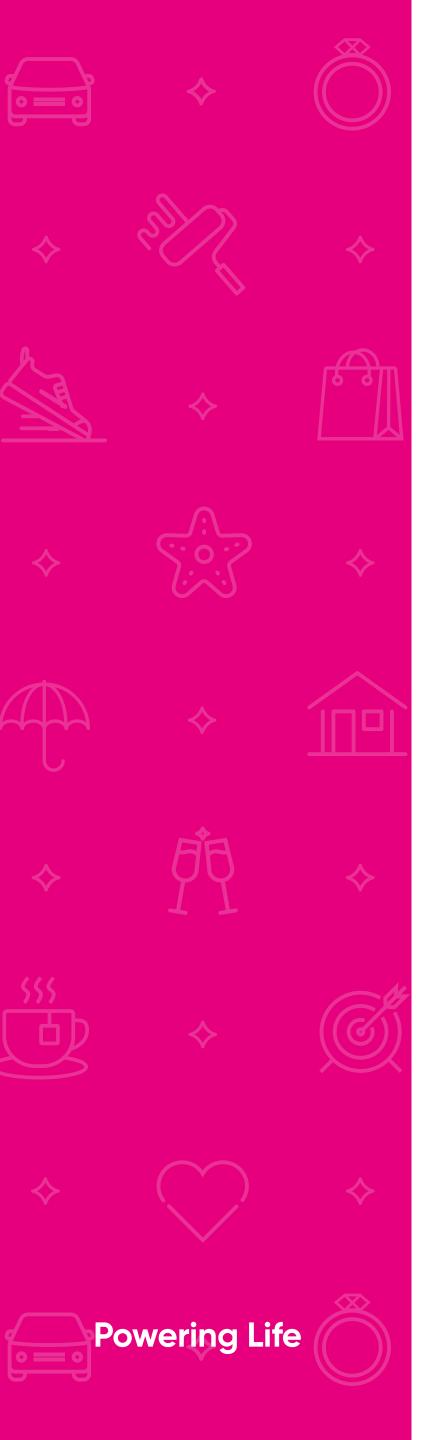


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Our Product Range

**Residential** 





#### **Ex-Pat Fixed**

We do not require applicants to work for a multi-national company						Applications accepted from a wide range of countries			Over 160 currencies accepted	
Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge ( Overpayment Charge (OC		Fees*/Incentives/ Notes	
10154	6.45% Expat Residential Two Year Fixed	6.45%	£25,000 - £1,500,000	8.8%	60%	Purchase & Remortgage	ERC: 3% of the current balance year and 1% for the second y waived if they return to the U retention product)	ear (ERC is K and take out a	£999 arrangement fee	
							OC: Can repay 10% of the adv each of the first 2 years with			
10155	6.55% Expat Residential Two Year Fixed	6.55%	£25,000 - £1,500,000	8.8%	85%	Purchase & Remortgage	ERC: 3% of the current balance year and 1% for the second y waived if they return to the U retention product)	ear (ERC is	£999 arrangement fee	
							OC: Can repay 10% of the adv each of the first 2 years witho			
25124	6.55% Expat BTL Two Year Fixed	6.55%	£25,000 - £1,000,000	9.2%	70%	Purchase & Remortgage	ERC: 3% of the current balance year and 1% for the second y waived if they return to the U retention product) OC: Can repay 10% of the adv	ear (ERC is K and take out a	£999 arrangement fee	
							each of the first 2 years with			
25125	6.65% Expat BTL Two Year Fixed	6.65%	£25,000 - £1,000,000	9.2%	80%	Purchase & Remortgage	ERC: 3% of the current balance year and 1% for the second y waived if they return to the U retention product)	ear (ERC is	£999 arrangement fee	
							OC: Can repay 10% of the adv each of the first 2 years with			
25126	6.55% Expat Holiday Let Two Year Fixed	6.55%	£25,000 - £1,000,000	9.2%	70%	Purchase & Remortgage	ERC: 3% of the current balance year and 1% for the second y waived if they return to the U retention product)	ear (ERC is	£999 arrangement fee	
							OC: Can repay 10% of the adv each of the first 2 years with			
25127	6.65% Expat Holiday Let Two Year Fixed	6.65%	£25,000 - £1,000,000	9.2%	80%	Purchase & Remortgage	ERC: 3% of the current balance year and 1% for the second y waived if they return to the U retention product)	ear (ERC is	£999 arrangement fee	
							OC: Can repay 10% of the adv each of the first 2 years witho			

\*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.



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Our Product Range

**Ex-Pat** 





#### **Ex-Pat Discount for Term**

We do r	We do not require applicants to work for a multi-national company Applications accepted from a wide range of countries Over 160 currencies										
Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (E Overpayment Charge (OC)	-	Fees*/Incentives/ Notes		
25120	2.65% Expat BTL Discount for Term	6.59%	£25,000 - £1,000,000	7.0%	70%	Purchase & Remortgage	ERC: 1% of the current balance and 0.5% for the second year they return to the UK and take product) OC: Can repay 10% of the adv	(ERC is waived if e out a retention	£999 arrangement fee		
							each of the first 2 years witho				
25121	2.55% Expat BTL Discount for Term	6.69%	£25,000 - £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 1% of the current balance and 0.5% for the second year they return to the UK and take product)	(ERC is waived if			
							OC: Can repay 10% of the adv each of the first 2 years witho				
13175	2.25% Expat Residential Discount for Term	6.49%	£25,000 - £1,500,000	6.8%	60%	Purchase & Remortgage	ERC: 1% of the current balance and 0.5% for the second year they return to the UK and take product)	(ERC is waived if			
							OC: Can repay 10% of the adv each of the first 2 years witho				
13176	2.15% Expat Residential Discount for Term	6.59%	£25,000 - £1,500,000	6.9%	85%	Purchase & Remortgage	ERC: 1% of the current balance and 0.5% for the second year they return to the UK and take product)	(ERC is waived if			
							OC: Can repay 10% of the adv each of the first 2 years witho				
25122	2.65% Expat Holiday Let Discount for Term	6.59%	£25,000 - £1,000,000	7.0%	70%	Purchase & Remortgage	ERC: 1% of the current balance and 0.5% for the second year they return to the UK and take product)	(ERC is waived if			
							OC: Can repay 10% of the adv each of the first 2 years witho				
25123	2.55% Expat Holiday Let Discount for Term	6.69%	£25,000 - £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 1% of the current balance and 0.5% for the second year they return to the UK and take product)	(ERC is waived if			
							OC: Can repay 10% of the adv each of the first 2 years witho				

\*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.

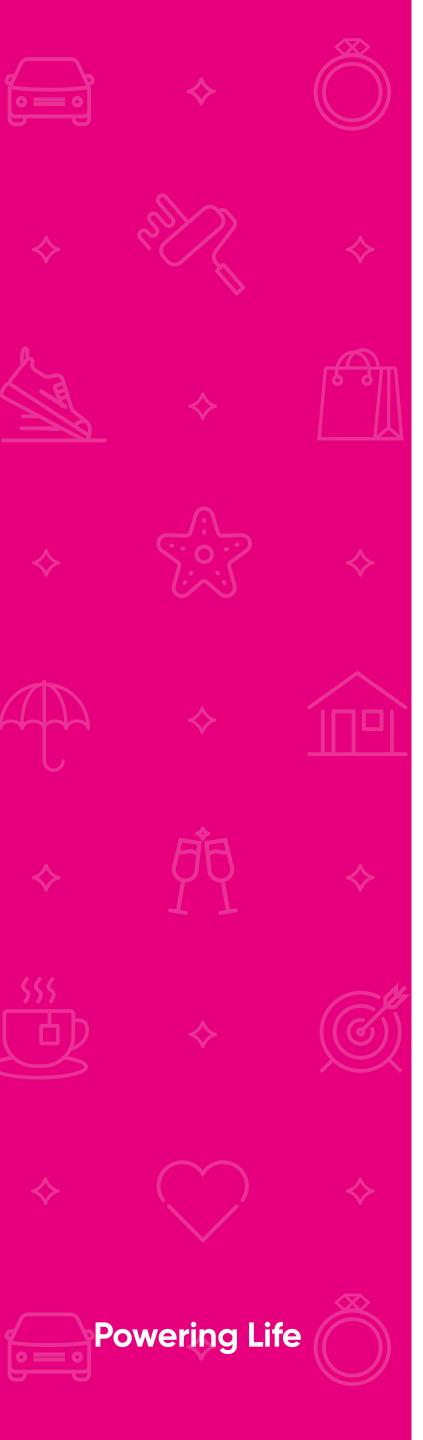


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Our Product Range

**Ex-Pat** 





### Holiday Let

Affordability based on rental yield

Code	Product	Current	Min/Max ADV	APRC	Max LTV	Purchase or	Early Repayment Charge (ERC)	Fees*/Incentives/
		Rate				Remortgage	Overpayment Charge (OC)	Notes
25118	2.85% Holiday Let Discount	6.39%	£25,000 - £1,000,000	6.8%	60%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year	£750 arrangement fee
	for Term						OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	
25119	2.75% Holiday Let Discount	6.49%	£25,000 - £1,000,000	6.9%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year	£750 arrangement fee
	for Term						OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	
25102	6.70% Holiday Let Two Year	6.70%	£25,000 - £1,000,000	9.2%	60%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year	£750 arrangement fee
	Fixed						OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	
25103	6.80% Holiday Let Two Year	6.80%	£25,000 - £1,000,000	9.3%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year	£750 arrangement fee
	Fixed						OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	

\*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.

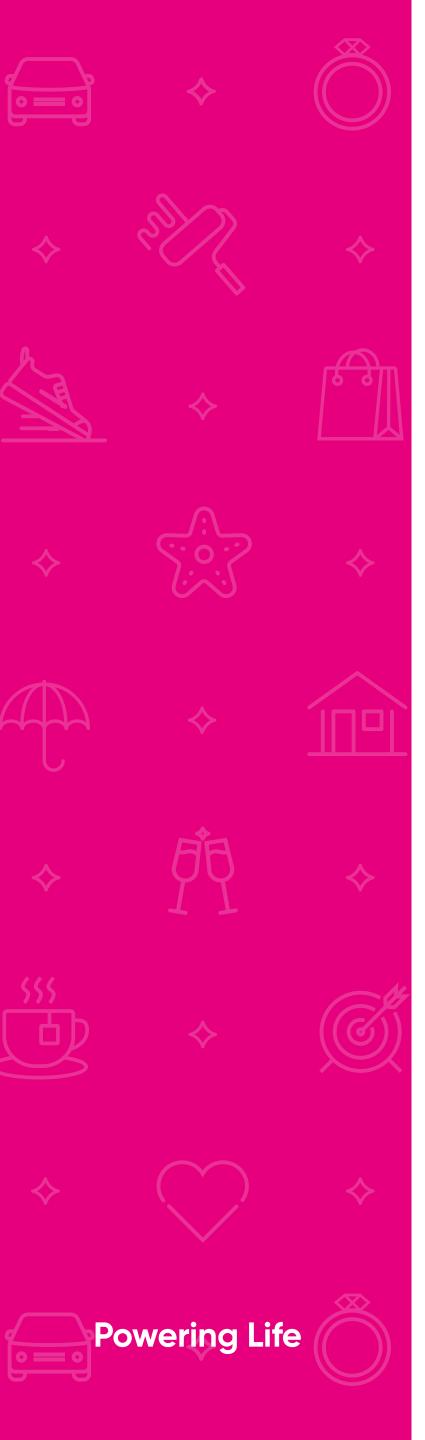


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Our Product Range

#### Holiday Let





#### Buy to Let

Consumer BTLs accepted			Affordo	ability assessed	d on income	e where rental does r	not fit		
Code	Product	Curi Rate	КЛ	lin/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes
25116	2.85% BTL Discount for Term	6.39		25,000 - 1,000,000	6.8%	60%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee
25117	2.75% BTL Discount for Term	6.49		25,000 - 1,000,000	6.9%	80%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee
25100	6.70% BTL Two Year Fixed	6.70		25,000 - 1,000,000	9.2%	60%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee
25101	6.80% BTL Two Year Fixed	6.80		25,000 - 1,000,000	9.3%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee

\*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.

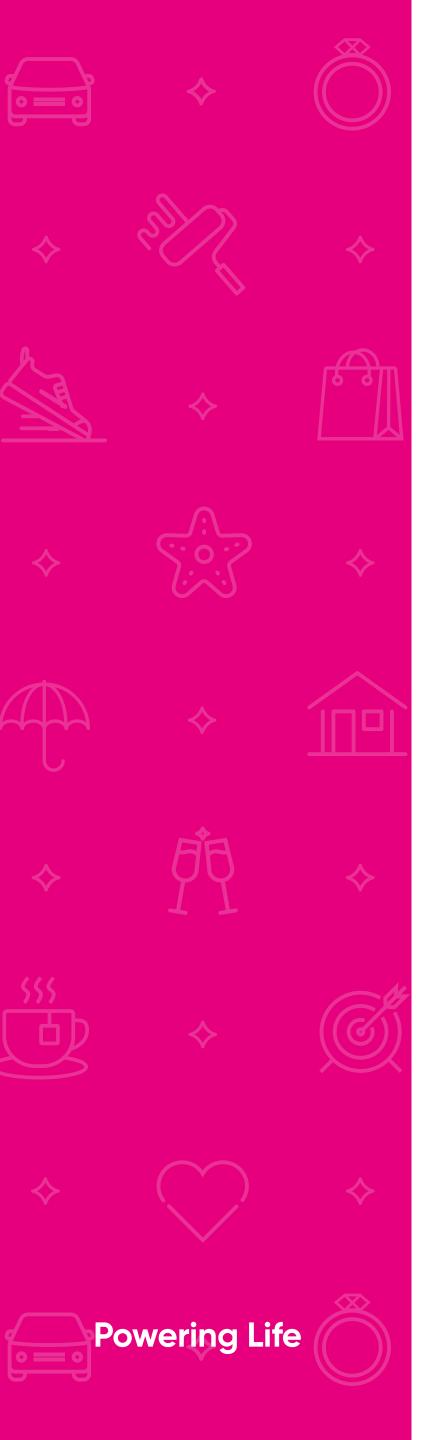


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Our Product Range

Buy to Let





#### Self-Build

Flexibilit	y to the different p	oroject stag	Moderr	n methods o	of construction consid	dered		
Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes
13191	2.40% Self- Build Discount for Term - Advance	6.84%	£25,000 - £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee
13192	2.50% Self- Build Discount for Term - Arrears	6.74%	£25,000 - £1,000,000	7.1%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee
13193	2.60% Eco Self- Build Discount for Term - Advance	6.64%	£25,000 - £1,000,000	7.0%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee
13194	2.70% Eco Self- Build Discount for Term - Arrears	6.54%	£25,000 - £1,000,000	6.9%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee

\*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.



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Our Product Range

#### **Self-Build**





## **Representative example**



A mortgage of £257,173.00 payable over 23 years on our discounted rate at **1.50%** below the Society's Residential Standard Variable Rate of **8.74%** (variable) for the mortgage term of **23** years would require 276 monthly payments of £1,915.81 plus one initial interest payment of £1,581.37.

The total amount payable would be **£531,009.93** made up of the loan amount plus interest (£273,171.93) and Valuation fee (£390), CHAPS fee (£25), Application Fee (£125) and Discharge fee (£125).

The overall cost for comparison is 7.6% APRC representative.

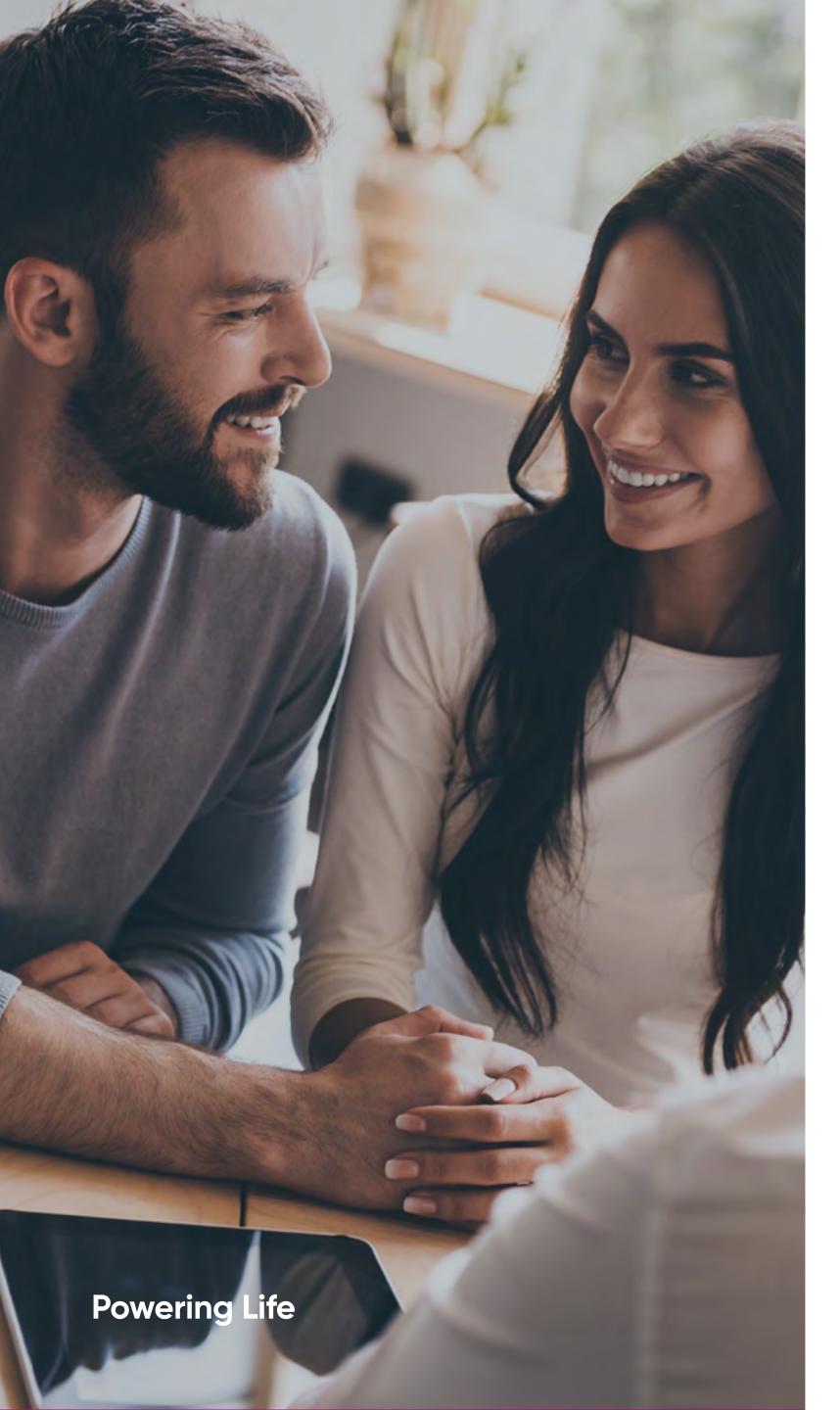


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**Representative Example** 





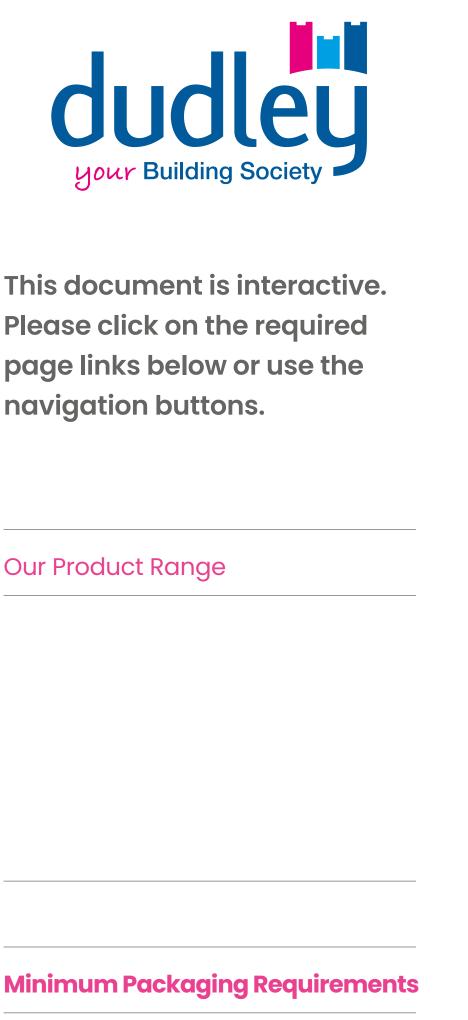
### Minimum packaging requirements

### The minimum packaging requirements for all cases:

- Fully completed Application form via our Intermediary Portal
- Signed Mortgage Application Declaration/Fee Declaration
- Two forms of ID for each applicant, one confirming name and one confirming address
- Fully completed Direct Debit Mandate
- Most recent bank statement for all personal current accounts held (only 1 month required)
- Latest savings statement only required for proof of deposit/ rental voids

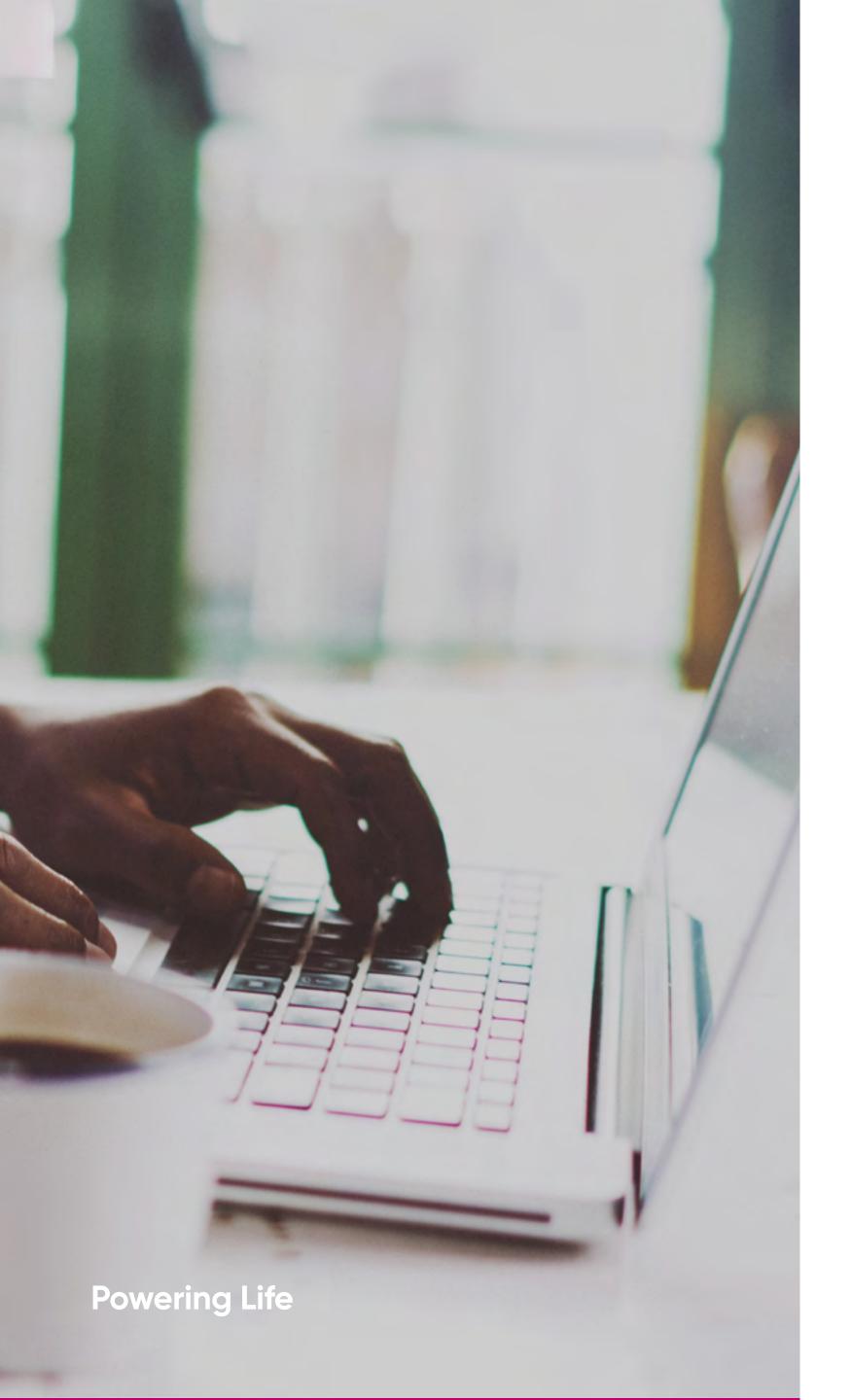
- 3 months bank statements for all business current accounts held for self-employed borrowers
- Latest P60 & last three consecutive months payslips
- Last 3 years company accounts or SA302's (1 year if the self-employed product is selected)
- Valuation Fee (including £125 application fee). Please refer to Valuation Fee Scale

**Underwriters may request** additional statements if required.



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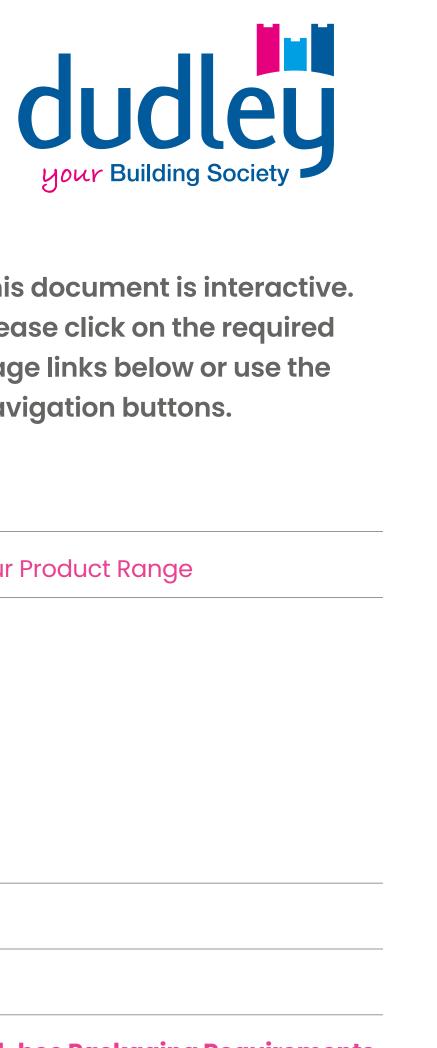
Our Product Range



## Ad-hoc packaging requirements

- If applicant has any other properties whatsoever, mortgaged or unencumbered (BTL/resi/ holiday home) - completed **Property Schedule is** required.
- **Proof of retirement income** is required when applicant is within 10 years of desired retirement age at the time of application.
- **Proof of rental payment** covering 12 months where **applicable.** Bank statements are required where Tenancy is not via a Professional Letting Agent or Private Landlord's reference. A reference alone is acceptable where Tenancy is managed by Letting Agent.

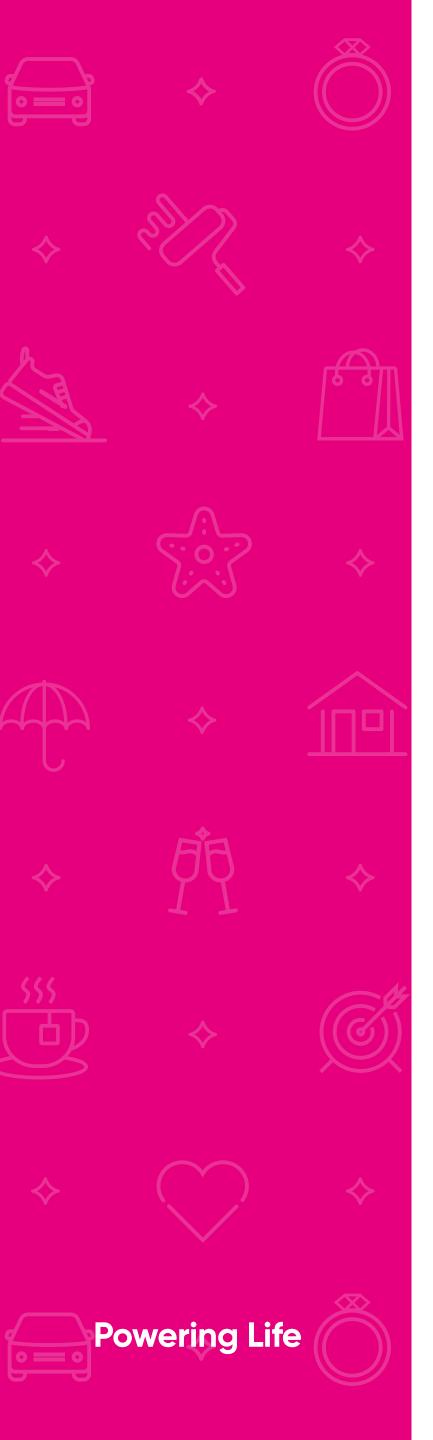
- **Proof of mortgage** payments, covering 12 months, where applicable.
- Proof of Deposit.
- Three Year's Proof of **Residency** if the applicant is not on Voters Roll.
- LMS declaration form. •
- **Consent to Mortgage form** is required when there will be any persons residing in the property on completion age 17 or over.
- BTL Supplementary Declaration
- Memorandum of Sale of Housing Association for all Shared Ownership cases.



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Our Product Range

**Ad-hoc Packaging Requirements** 



### **Contact us**

#### Your Business Development Team



Cavina Harrison

Manager

Key Account

Sarah Rose Key Account Manager

**Tia-Louise** 

Telephone

Development

Business

Manager

Hickman



Charlene Howard

Business Telephone Business Development Officer Development Manager

Follow us on social media for the latest on what we're up to.



 $\square$ 

Amo Singh



Gillian Hyatt

> Business Development Officer



James Garner

Business Development Officer



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Visit us at **dudleybuildingsociety.co.uk/intermediary** 

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Call us on: 01384 489195

**Contact Us** 









