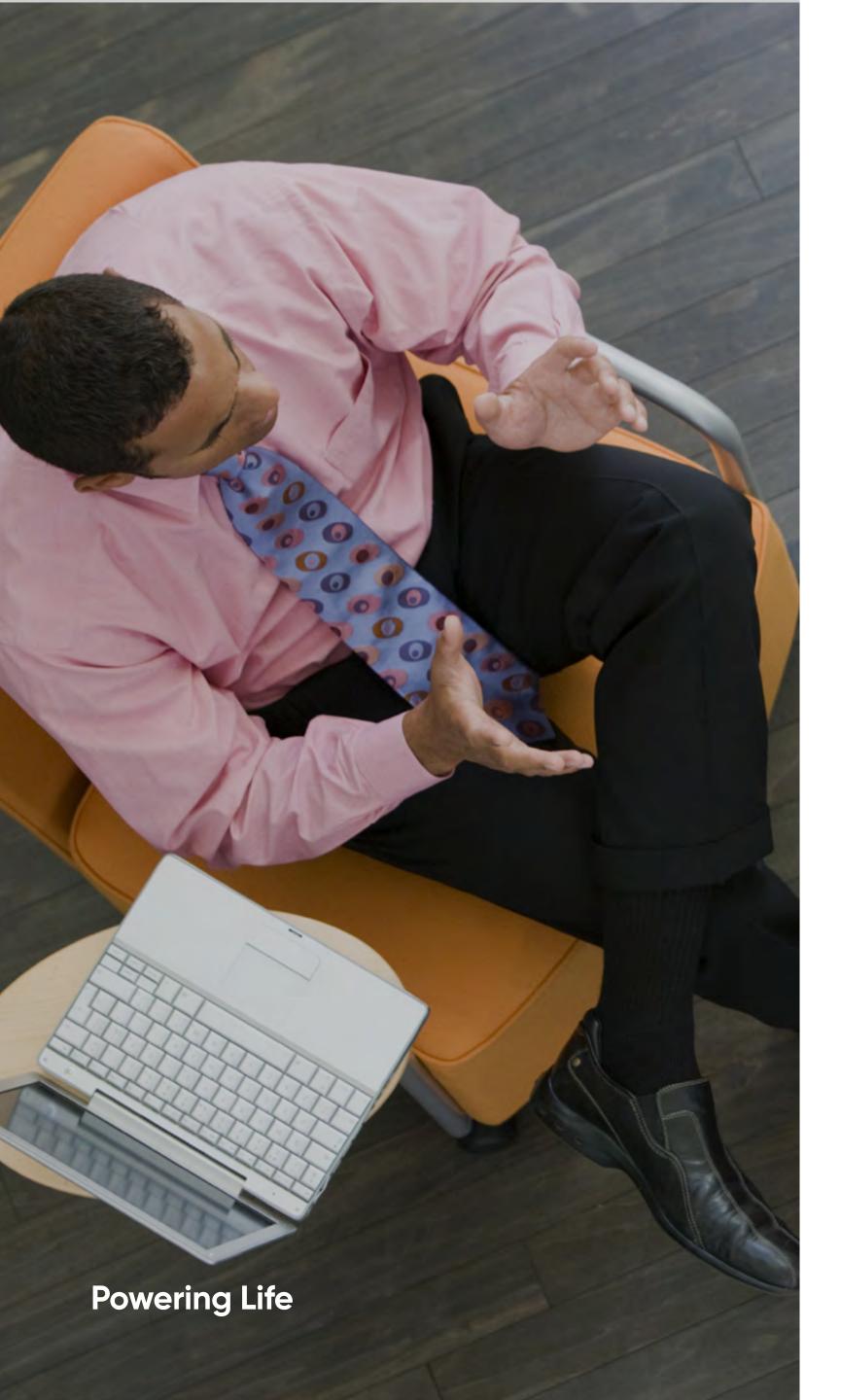
Intermediary Product Guide

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)

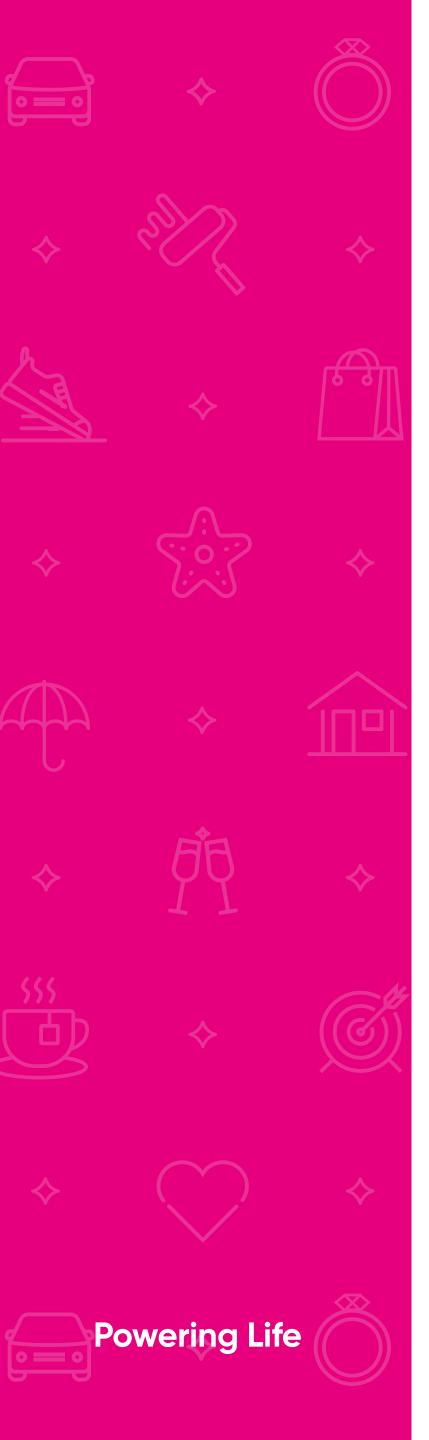


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Unique Selling Points

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 [*] /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.

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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.

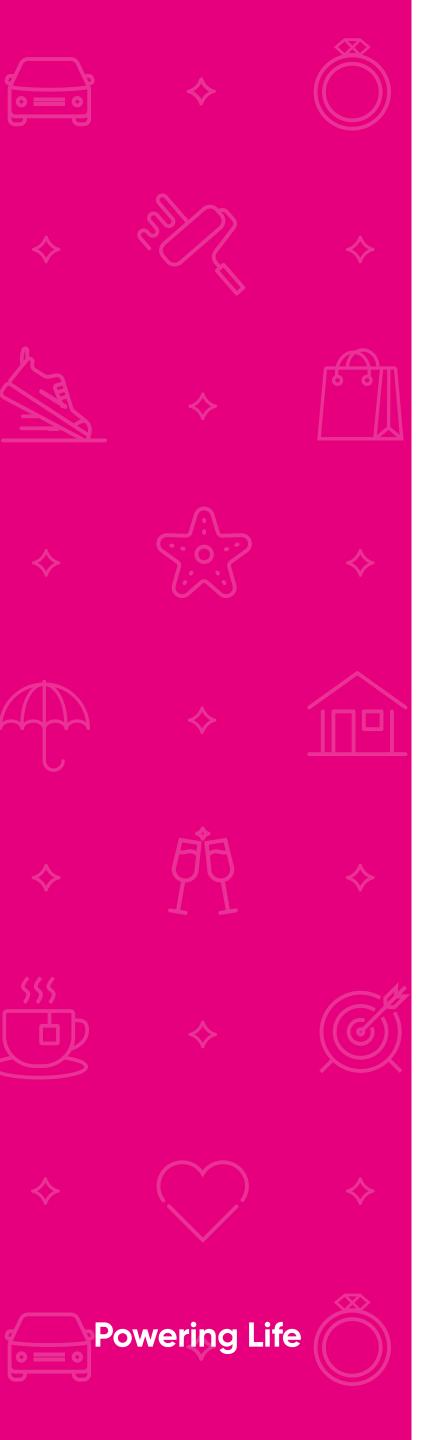


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Our Product Range

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.

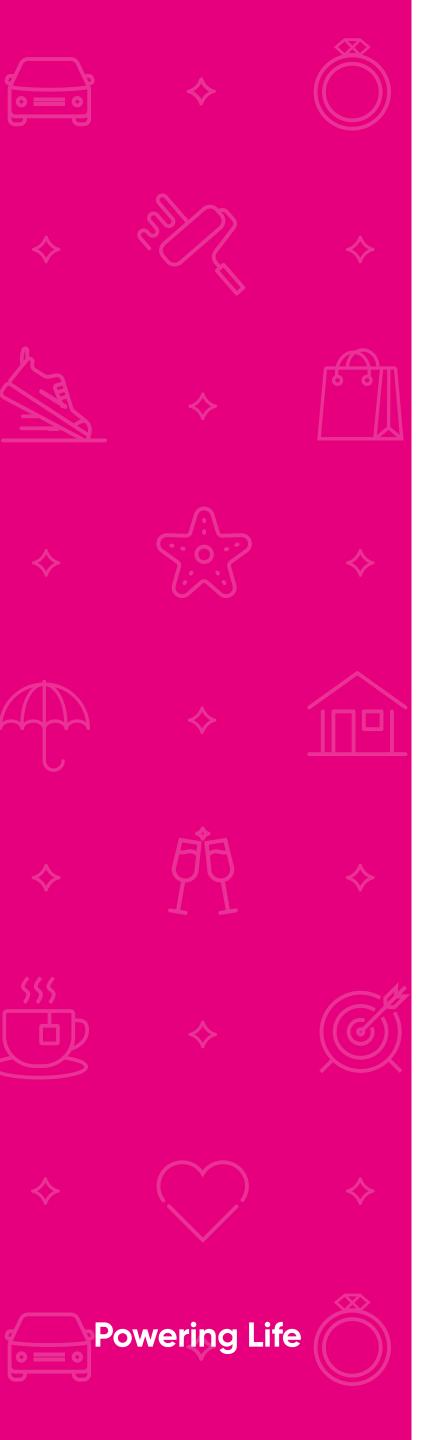


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Our Product Range

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.

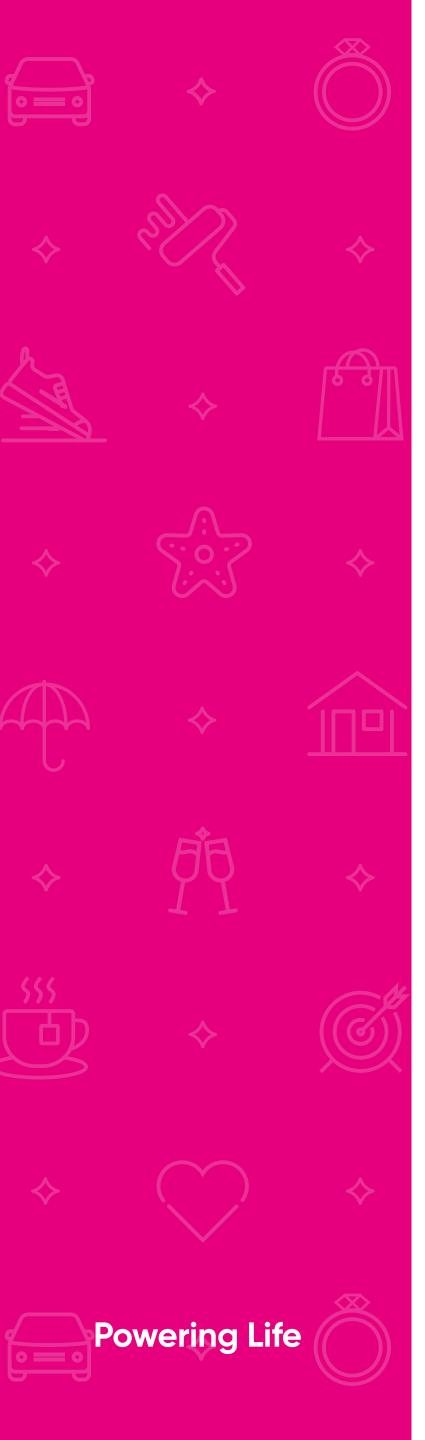


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Our Product Range

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.

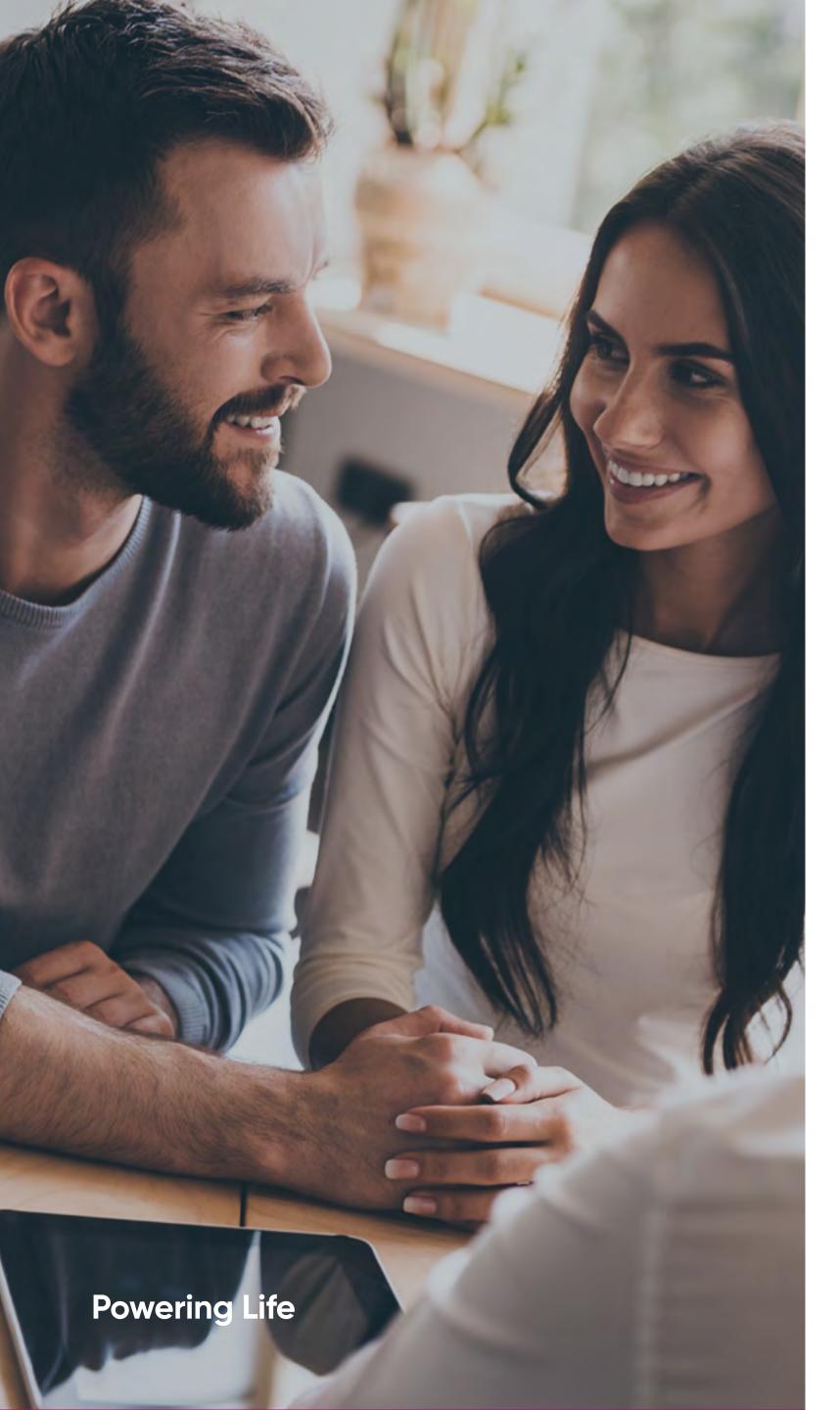


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Our Product Range

Representative Example





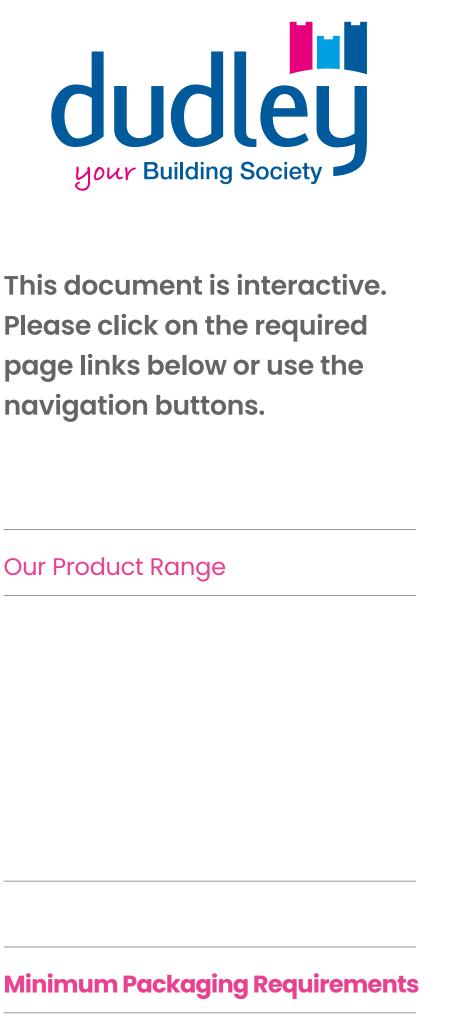
Minimum packaging requirements

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

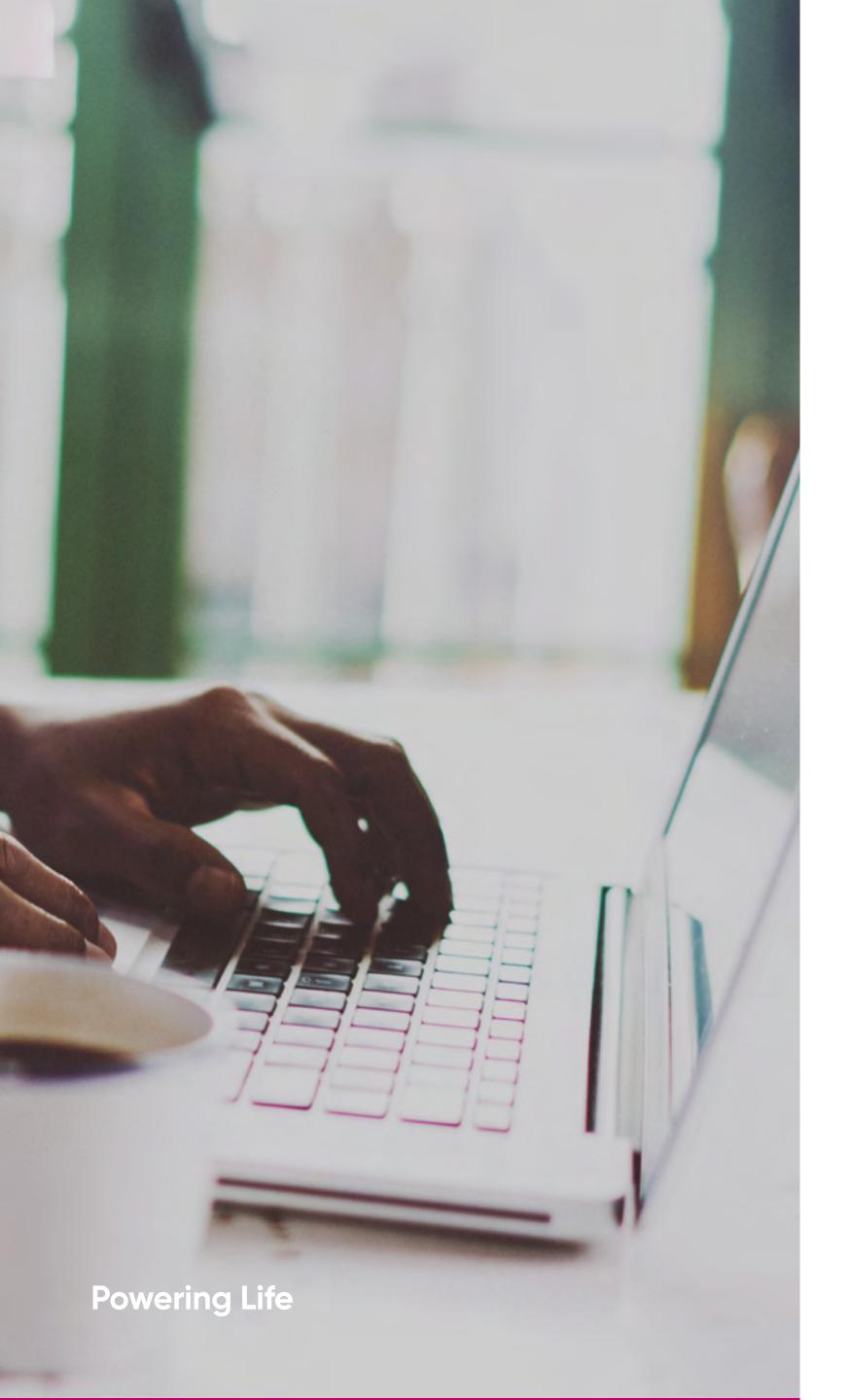
- 3 months bank statements for all business current accounts held for self-employed borrowers
- Latest P60 & last three consecutive months payslips
- Last 3 years company accounts or SA302's (1 year if the self-employed product is selected)
- Valuation Fee (including £125 application fee). Please refer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

Underwriters may request additional statements if required.



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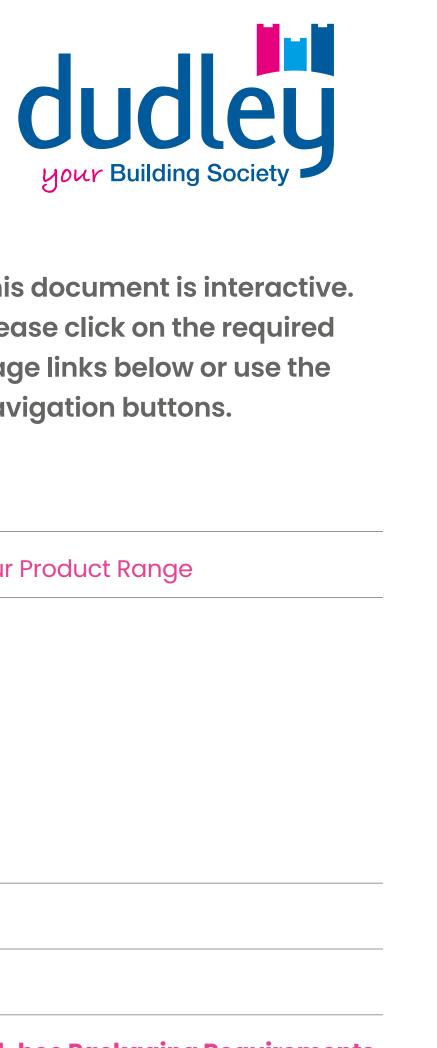
Our Product Range



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.

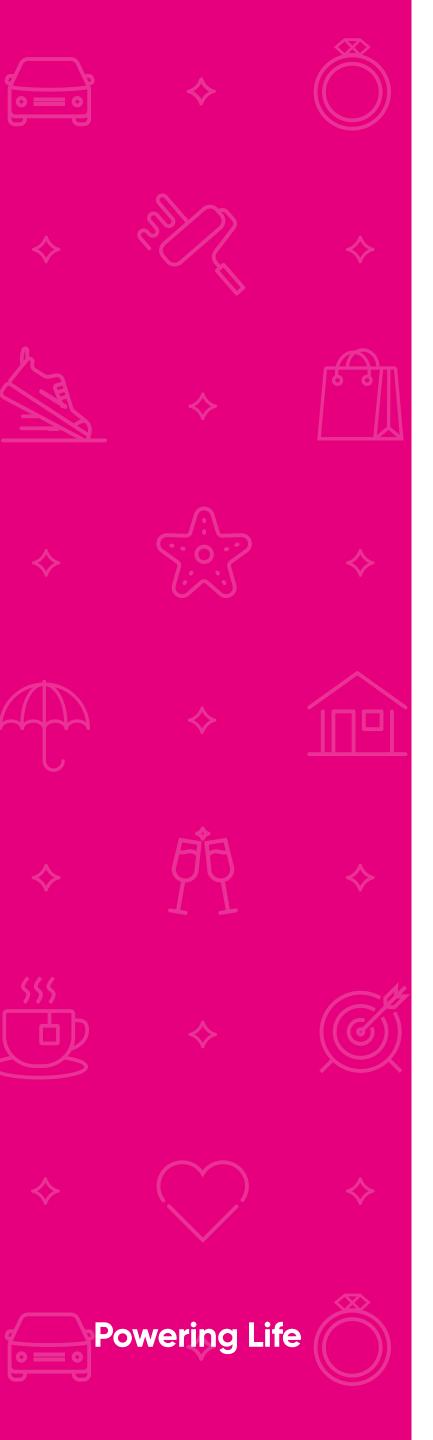
- **Proof of mortgage** payments, covering 12 months, where applicable.
- Proof of Deposit.
- Three Year's Proof of **Residency** if the applicant is not on Voters Roll.
- LMS declaration form. •
- **Consent to Mortgage form** is required when there will be any persons residing in the property on completion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



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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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Our Product Range

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

Email us on intermediaries@dudleybuildingsociety.co.uk

Call us on: 01384 489195

Contact Us









