

## Unique Selling Points

- 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

- 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)

If you currently have a case ongoing and would like to change to a different product, please inform our Mortgage Admin Team via email.

If the case is currently with an underwriter the application fee of £125.00 will be charged to instruct the product switch.



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### **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	SVR Rate
10229	5.70% Residential Five Year Fixed (until 31/01/2031)	5.70%	£25,000 - £1,000,000	7.10%	75%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years  OC: Can repay 10% of the advance amount in each of the first 5 years without penalty	£999 arrangement fee	8.09%
10230	6.00% Residential Five Year Fixed (until 31/01/2031)	6.00%	£25,000 - £1,000,000	7.30%	90%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years  OC: Can repay 10% of the advance amount in each of the first 5 years without penalty	£999 arrangement fee	8.09%
10204	5.40% Residential Two Year Fixed	5.40%	£25,000 - £1,000,000	7.80%	65%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 1% for the second year  OC: Can repay 10% of the advance amount in each of the first two years without penalty	£499 arrangement fee	8.09%
10221	5.50% Residential Two Year Fixed	5.50%	£25,000 - £1,000,000	7.80%	90%	Purchase & Remortgage	ERC: 3% of the current balance for the first year, 1% for the second year  OC: Can repay 10% of the advance amount in each of the first two years without penalty	£499 arrangement fee	8.09%
10231	4.99% Residential Five Year Fixed (until 31/01/2031)	4.99%	£25,000 - £1,000,000	6.70%	60%	Purchase & Remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year 3 and 1% for the remaining two years  OC: Can repay 10% of the advance amount in each of the first 5 years without penalty	£999 arrangement fee	8.09%

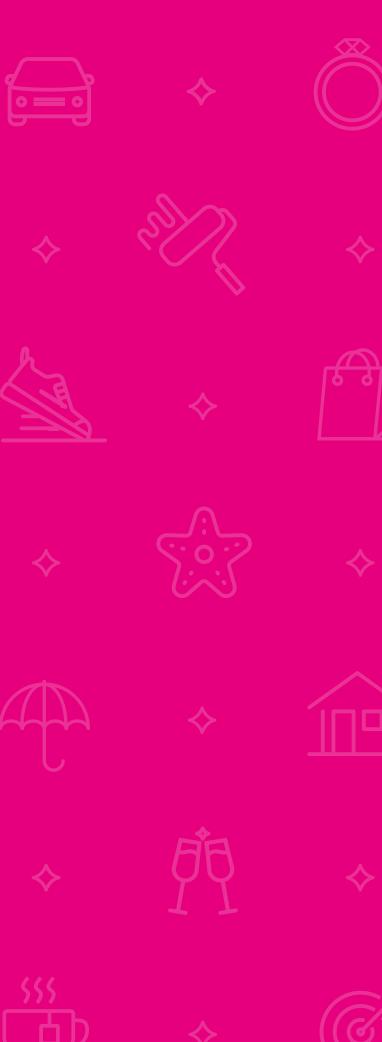


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Residential products are not eligible for ex-pat applications.



### **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	SVR Rate
13212	3.25% Two Year Discount	4.84%	£25,000 - £1,000,000	7.80%	60%	Purchase & Remortgage	ERC: 1% of the current balance for 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	£499 arrangement fee	8.09%
13213	3.15% Two Year Discount	4.94%	£25,000 - £1,000,000	7.80%	75%	Purchase & Remortgage	ERC: 1% of the current balance for 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	£499 arrangement fee	8.09%
13214	2.85% Two Year Discount	5.24%	£25,000 - £1,000,000	7.90%	90%	Purchase & Remortgage	ERC: 1% of the current balance for 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	£499 arrangement fee	8.09%



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Residential products are not eligible for ex-pat applications.





Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
10203	5.70% Residential Interest Only Two Year Fixed	5.70%	£25,000 - £1,000,000	8.00%	75%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 1% for the second year  OC: Can repay 10% of the advance amount in each of the first two years without penalty	£499 arrangement fee	8.09%
13223	2.75% Residential Interest Only 2 Year Discount	5.34%	£25,000 - £1,000,000	8.00%	75%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for year 2 OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.09%



Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
13224	2.09% Residential Two Year Discount Large Loan	6.00%	£1,000,000 - £1,490,000	8.10%	75% (70% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% in the second year.  OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,495 arrangement fee	8.09%
13227	1.99% Residential Two Year Discount Large Loan	6.10%	£1,500,000 - £1,990,000	8.10%	75% (60% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% in the second year  OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£2,495 arrangement fee	8.09%
13228	1.89% Residential Two Year Discount Large Loan	6.20%	£2,000,000 - £2,500,000	8.10%	60% (50% 10)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% in the second year  OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£2,995 arrangement fee	8.09%



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Residential products are not eligible for ex-pat applications.



#### **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 (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
25193	5.59% Expat BTL 5 Year Fixed (until 31/01/2031)	5.59%	£25,000 - £1,000,000	7.50%	70%	Purchase or Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years  OC: Can repay 10% of the advance amount in each of the first 5 years without penalty	£1999 arrangement fee	8.59%
25194	5.89% Expat BTL 5 Year Fixed (until 31/01/2031)	5.89%	£25,000 - £1,000,000	7.70%	80%	Purchase or Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years  OC: Can repay 10% of the advance amount in each of the first 5 years without penalty	£1999 arrangement fee	8.59%



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<sup>\*</sup>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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Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
25167	2.19% Expat BTL Two Year Discount	6.40%	£25,000 - £1,000,000	8.60%	70%	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	£999 arrangement fee	8.59%
25168	1.99% Expat BTL Two Year Discount	6.60%	£25,000 - £1,000,000	8.60%	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	£999 arrangement fee	8.59%
13230	2.29% Expat Residential Two Year Discount	5.80%	£25,000 - £1,000,000	8.00%	60%	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	£999 arrangement fee	8.09%
13231	2.09% Expat Residential Two Year Discount	6.0%	£25,000 - £1,500,000	8.10%	85%	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	£999 arrangement fee	8.09%
25169	1.99% Expat Holiday Let Two Year Discount	6.60%	£25,000 - £1,000,000	8.60%	70%	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	£999 arrangement fee	8.59%
25170	1.79% Expat Holiday Let Two Year Discount	6.80%	£25,000 - £1,000,000	8.70%	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	£999 arrangement fee	8.59%



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Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
13217	2.40% Expat Residential Two Year Discount Large Loan	5.69%	£1,000,000 - £1,490,000	8.00%	75% (70% IO)	Purchase & Remortgage	ERC: 1% of the current balance for 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	£1,495 arrangement fee	8.09%
13218	2.25% Expat Residential Two Year Discount Large Loan	5.84%	£1,500,000 - £1,990,000	8.10%	75% (60% IO)	Purchase & Remortgage	ERC: 1% of the current balance for 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	£2,495 arrangement fee	8.09%
13219	2.10% Expat Residential Two Year Discount Large Loan	5.99%	£2,000,000 - £2,500,000	8.10%	60% (50% IO)	Purchase & Remortgage	ERC: 1% of the current balance for 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	£2995 arrangement fee	8.09%



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<sup>\*</sup>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.



### **Holiday Let Fixed**

Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
25195	6.10% Holiday Let 5 Year Fixed (until	6.10%	£25,000 - £1,000,000	7.80%	70%	Purchase & Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years	£1499 arrangement fee	8.59%
	31/01/2031)					OC: Can repay 10% of the advance amount in each of the first 5 years without penalty			

### **Holiday Let Discount**

Affordability based on rental yield

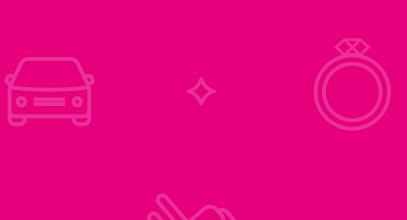
Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
25171	2.19% Holiday Let Two Year Discount	6.40%	£25,000 - £1,000,000	8.60%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first 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	£750 arrangement fee	8.59%



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Consumer BTLs accepted

Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
25188	5.50% BTL 2 Year Fixed	5.50%	£25,000 - £1,000,000	8.30%	70%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 1% for the second year overpayment charge (oc):	£750 arrangement fee	8.59%
							OC: Can repay 10% of the advance amount in each of the first two years without penalty		
25196	5.90% BTL 5 Year Fixed (until	5.90%	£25,000 - £1,000,000	7.60%	80%	Purchase & Remortgage	ERC: ERC: 4% of the current balance for year one, 3% for year two, 2% for year three, and 1% for the remaining two years	£1499 arrangement fee	8.59%
	31/01/2031)						OC: OC: Can repay 10% of the advance amount in each of the first 5 years without penalty		
25197	,	Purchase & Remortgage	ERC: 4% of the current balance in the first year, 3% in the second year, 2% in the third year and 1% for the remaining two years	£1499 arrangement fee	8.59%				
	31/01/2031)						OC: Can repay 10% of the advance amount in each of the first 5 years without penalty		

### **Buy to Let Discount**

Consumer BTLs accepted

Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
25172	2.39% BTL Two Year Discount	6.20%	£25,000 - £1,000,000	8.50%	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	8.59%



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<sup>\*</sup>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.



















Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
10190	5.44% Two Year Fixed Residential Further Advance	5.44%	£5,000 - £1,000,000	8.10%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.09%
19006	Variable for Term Further Advance Residential	8.09%	£5,000 - £1,000,000	8.50%	90%	Purchase & Remortgage	ERC: 1% of the current balance in the first three years  OC: Can repay 10% of the switch amount in each of the first three years without penalty	£0	8.09%
10247	5.54% Two Year Fixed Residential Further Advance	5.54%	£5,000 - £1,000,000	8.20%	90%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the remaining year OC: OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.09%



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#### **Ex-Pat Further Advance**

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Applications accepted from a wide range of countries

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Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
10191	6.25% Two Year Fixed Expat Residential Further Advance	6.25%	£5,000 - £1,000,000	8.40%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.09%
10248	6.35% Two Year Fixed Expat Residential Further Advance	6.35%	£5,000 - £1,000,000	8.40%	85%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.09%
25157	6.25% Two Year Fixed Expat BTL Further Advance	6.25%	£5,000 - £1,000,000	8.80%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year  OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.59%
25158	6.25% Two Year Fixed Expat Holiday Let Further Advance	6.25%	£5,000 - £1,000,000	8.80%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.59%





### **Holiday Let Further Advance**

Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
25156	6.05% Two Year Fixed Holiday Let Further Advance	6.05%	£5,000 - £1,000,000	8.70%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.59%

### **Buy to Let Further Advance**

Consumer BTLs accepted	Affordability assessed on income where rental does not fit
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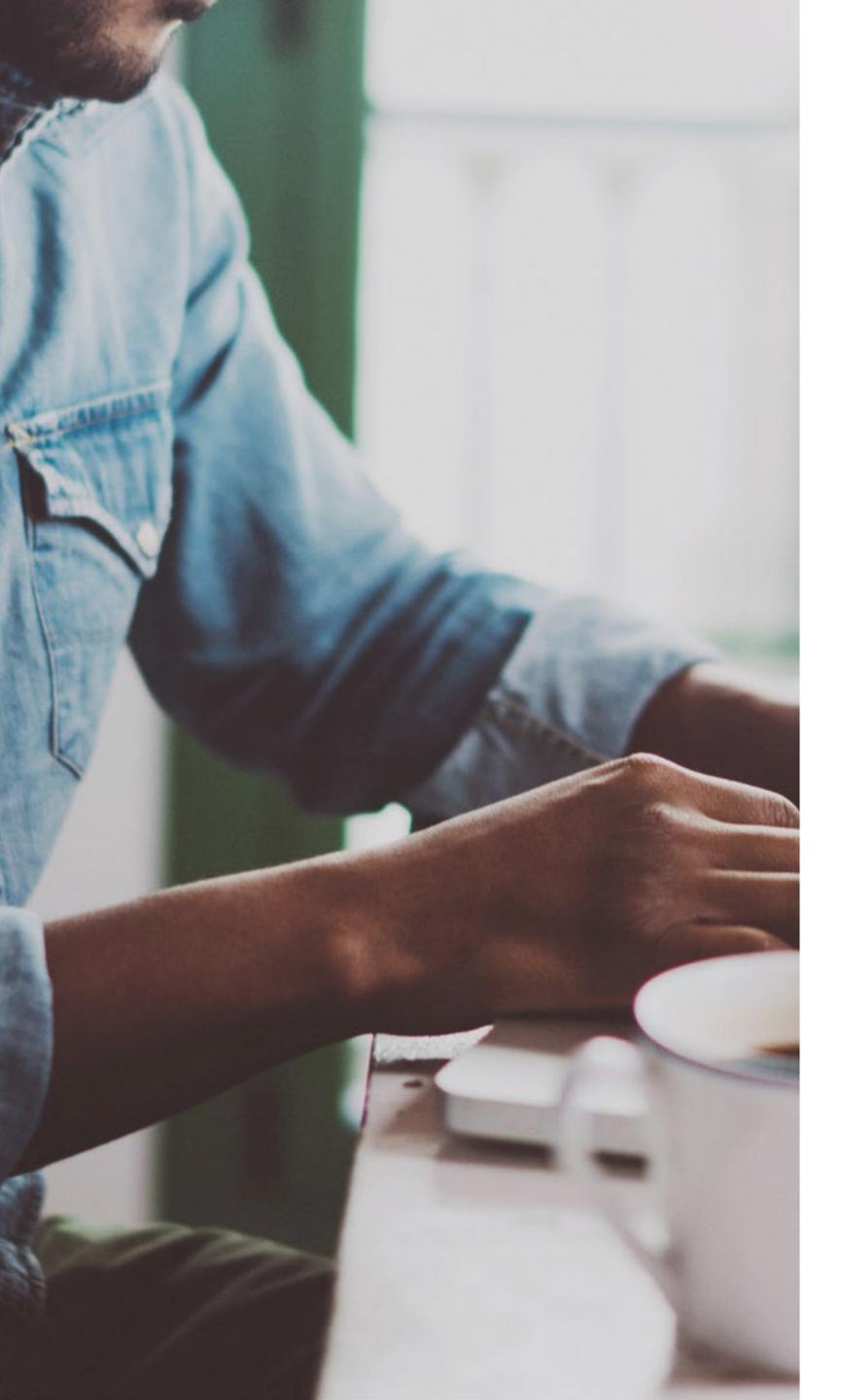
Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
25155	6.05% Two Year Fixed	6.05%	£5,000 - £1,000,000	8.70%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year	£0	8.59%
	BTL Further Advance						OC: Can repay 10% of the switch amount in each of the first two years without penalty		



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Our Product Range



## Representative example



A mortgage of £263,962.00 payable over 20 years on our discounted rate at 1.50% below the Society's Residential Standard Variable Rate of 8.09% (variable) for the mortgage term of 20 years would require 240 monthly payments of £1,982.04 plus one initial interest payment of £1,477.39.

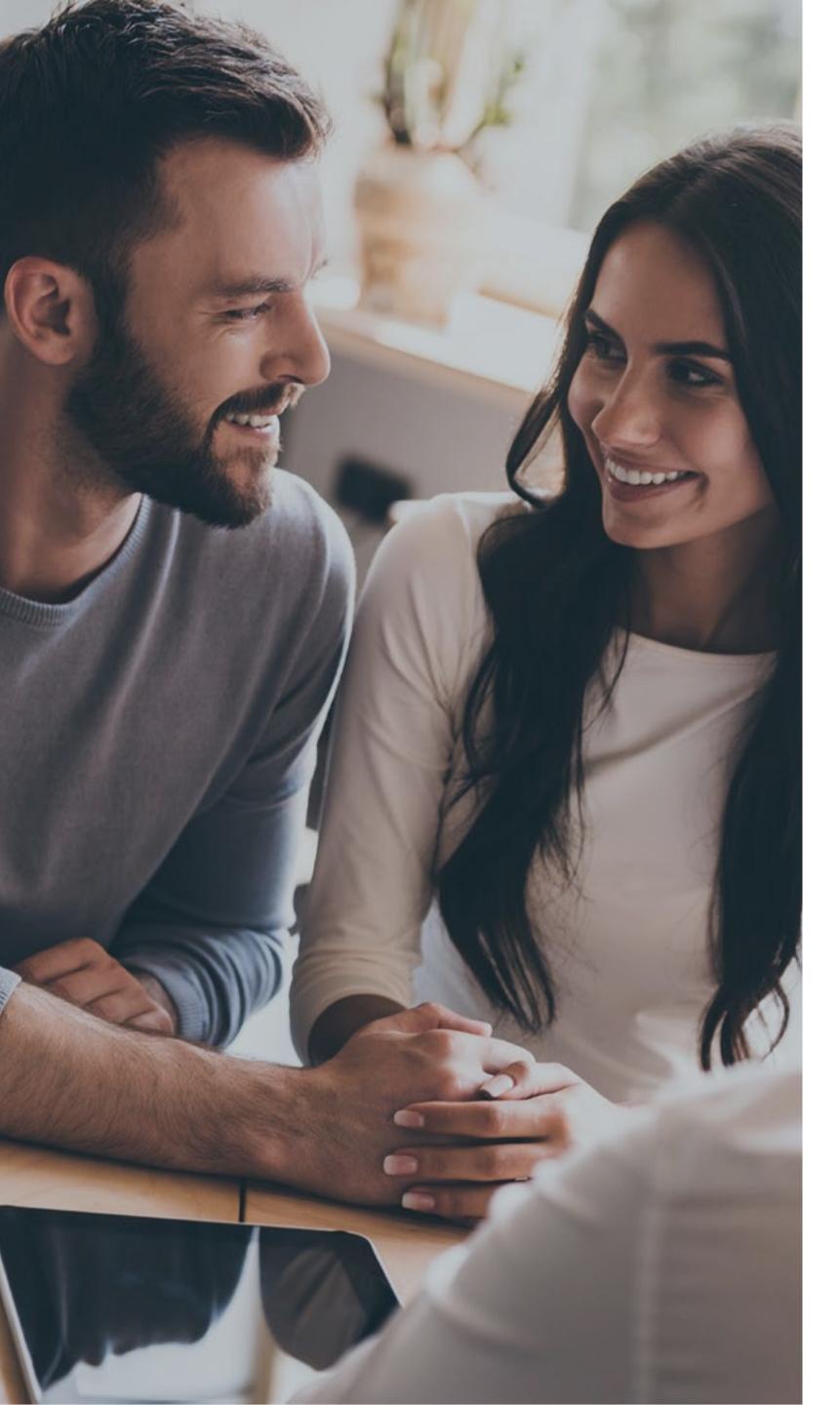
The total amount payable would be £477,816.99 made up of the loan amount plus interest (£213,204.99) and Valuation fee (£375), CHAPS fee (£25), Application fee (£125) and Discharge fee (£125).

The overall cost for comparison is **6.90%** APRC representative.



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Our Product Range



# Basic packaging requirements

### The basic packaging requirements for an underwriter to review your case:

- Fully Completed Application
   Form on DPR
- Signed Mortgage Application
   Declaration/Fee Declaration
- Valuation fee (including £125 application fee). Please refer to our <u>Valuation Fee Scale</u>

### **Employed**

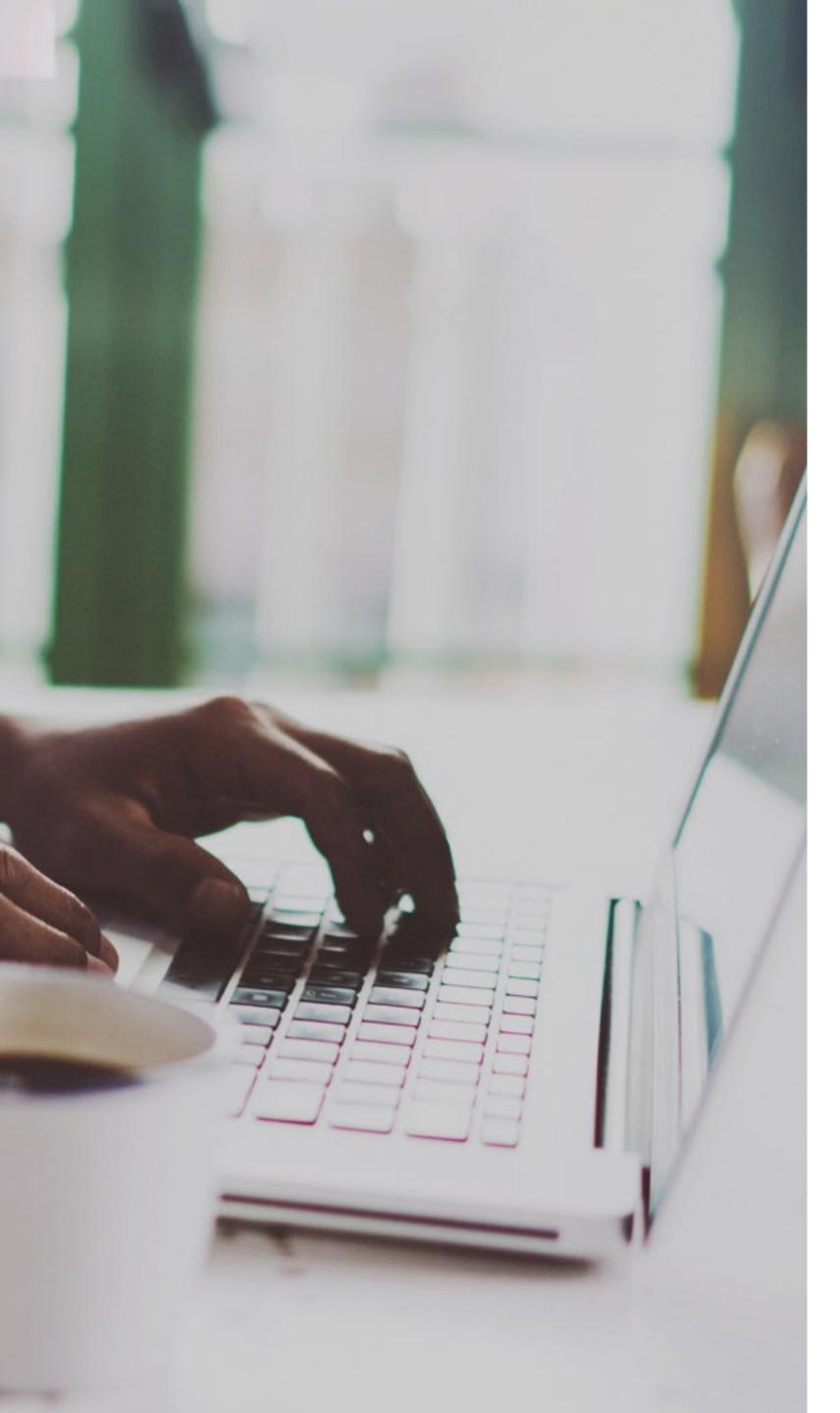
- 1 Months most recent Bank
   Statement for all personal
   current Accounts held
- 3 Months Payslips

### **Self Employed**

- 1 Months most recent Bank Statement for all personal current Accounts held
- 3 Months' Bank Statements for all business current Accounts (6 months if only 1 years Accounts)
- SA302's & Tax Calculations
   with corresponding Tax
   Overviews as proof of income
   for the last 3 years



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.
- Right to Buy Notice from Council for all Right to Buy cases.



Our Product Range						



# Self-build packaging requirements

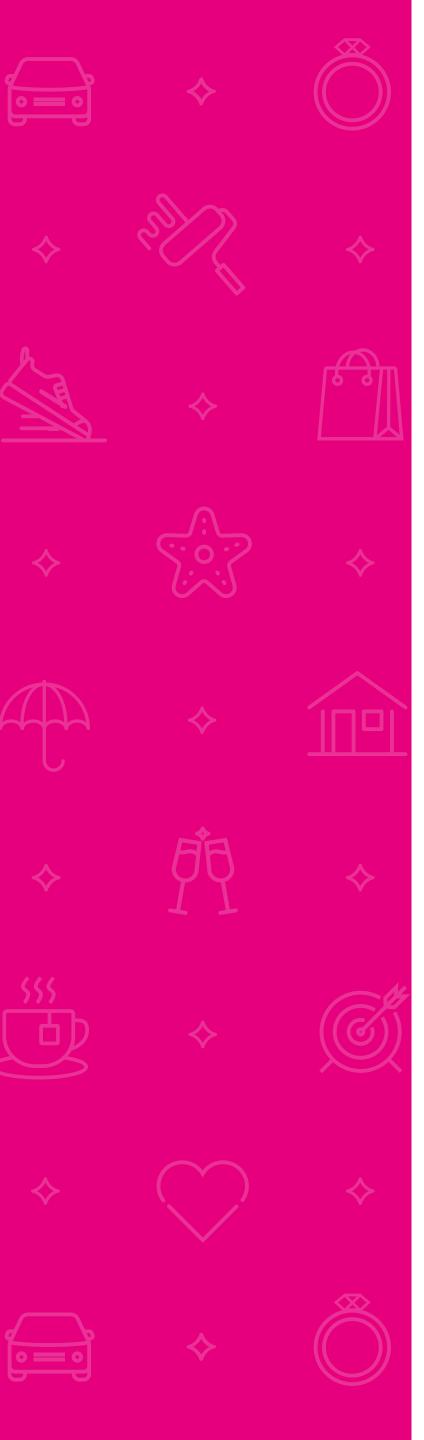
### Our packaging requirements for Self-Build cases are below:

- If the applicant is not a tradesperson themselves or is a tradesperson and does not have a project supervisor, we will require a professional project manager. Confirmation will be required along with qualifications
- A firm timetable for construction of the property is required
- Schedule of Works which must include a contingency amount of 20%
- Outline planning consent for the type of property the applicant intends to build with at least two years' consent remaining is required
- Ten years' structural warranty is required.
  List of main providers are held on the UK
  Finance Handbook. Other providers may
  be considered subject to checks of the UK
  Finance handbook

- Site insurance and a copy of the insurance schedule will be required with a minimum of the following included:
  - £5 million public liability
  - £10 million employers' liability
  - Contract works (for the re-instatement value)
  - Dudley Building Society to be noted as mortgagee
- Site insurance will be accepted from a set list of providers. Other providers may be considered subject to checks of the UK Finance handbook
- Before building commences the valuer must have sight of the detailed planning and building regulations approvals. A Builders Notice will not be acceptable
- Architects' plans and specifications for the property



Our Product Range						



### Contact us

### **Your Business Development Team**



Cavina Harrison Key Account Manager



Rose Key Account Manager

Sarah



Howard Telephone Business Development Manager

Charlene



Singh Business Development Officer

**Amo** 



Gillian Hyatt Business Development Officer



**McGinn** Intermediary Support Manager

Laura



Coxhill Business Development Officer

**Eleanor** 

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



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Our Product	Range
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Visit us at dudleybuildingsociety.co.uk/intermediary



Email us on intermediaries@dudleybuildingsociety.co.uk



Call us on: **01384 489195** 

