

# Intermediary Product Guide



# Unique Selling Points

- No maximum age
- No maximum 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.

**\*LTV product restrictions apply.**



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## Residential Discount

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
13264	2.54% Two Year Discount	5.55%	£25,000 – £1,000,000	8.0%	60%	Purchase or remortgage	ERC: 2% 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%
13265	2.45% Two Year Discount	5.64%	£25,000 – £1,000,000	8.0%	75%	Purchase or remortgage	ERC: 2% 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%
13266	2.10% Two Year Discount	5.99%	£25,000 – £1,000,000	8.1%	90%	Purchase & Remortgage	ERC: 2% 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%

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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.

## Residential Interest Only

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
13262	2.44% Residential Interest Only Two Year Discount	5.65%	£25,000 - £1,000,000	8.1%	75%	Purchase & Remortgage	ERC: 2% 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%

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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.

## Expat Discount

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	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
25236	2.79% Expat BTL Two Year Discount	5.80%	£25,000 – £1,000,000	8.5%	70%	Purchase or remortgage	ERC: 2% 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	£999 arrangement fee	8.59%
25237	2.60% Expat BTL Two Year Discount	5.99%	£25,000 – £1,000,000	8.5%	80%	Purchase or remortgage	ERC: 2% 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	£999 arrangement fee	8.59%
13263	2.79% Expat Residential Two Year Discount	5.30%	£25,000 – £1,500,000	7.9%	60%	Purchase & Remortgage	ERC: 2% 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	£999 arrangement fee	8.09%
13261	2.09% Expat Residential Two Year Discount	6.00%	£25,000 – £1,500,000	8.1%	85%	Purchase & Remortgage	ERC: 2% 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	£999 arrangement fee	8.09%
13260	2.64% Expat Residential Two Year Discount	5.45%	£25,000 – £1,500,000	8.0%	75%	Purchase & Remortgage	ERC: 2% 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	£999 arrangement fee	8.09%
25220	2.94% Expat Holiday Let Two Year Discount	5.65%	£25,000 – £1,000,000	8.4%	70%	Purchase & Remortgage	ERC: 2% 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	£999 arrangement fee	8.59%
25219	2.84% Expat Holiday Let Two Year Discount	5.75%	£25,000 – £1,000,000	8.4%	80%	Purchase & Remortgage	ERC: 2% 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	£999 arrangement fee	8.59%

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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## Holiday Let Discount

Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
25217	2.89% Holiday Let Two Year Discount	5.70%	£25,000 - £1,000,000	8.4%	80%	Purchase or remortgage	ERC: 2% 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	8.59%

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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.

## Buy to Let Discount

Consumer BTLs accepted

Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
25214	2.89% BTL Two Year Discount	5.70%	£25,000 - £1,000,000	8.4%	80%	Purchase or remortgage	ERC: 2% 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	£750 arrangement fee	8.59%
25232	3.19% BTL Two Year Discount	5.40%	£25,000 - £1,000,000	8.4%	70%	Purchase or remortgage	ERC: 2% 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	£750 arrangement fee	8.59%

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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.

## Residential Further Advance

Code	Product	Current Rate	Min/Max ADV	ARPC	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	8.1%	80%	Purchase or 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	£0	8.09%
19006	Variable for Term Further Advance Residential	8.09%	£5,000 - £1,000,000	8.5%	90%	Purchase or 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	8.2%	90%	Purchase & Remortgage	ERC: 3% of the current balance in 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%

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Code	Product	Current Rate	Min/Max ADV	ARPC	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	8.4%	80%	Purchase or 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	8.4%	85%	Purchase or 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	8.8%	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	8.8%	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%

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## Holiday Let Further Advance

Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	ARPC	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	8.7%	80%	Purchase or 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

Code	Product	Current Rate	Min/Max ADV	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
25155	6.05% Two Year Fixed BTL Further Advance	6.05%	£5,000 - £1,000,000	8.7%	80%	Purchase or 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%

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# 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 **6.9%** APRC representative.



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# 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 [Valuation Fee Scale](#)

### 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



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# 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.



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# 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 mortgage
- 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



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**Cavina Harrison**

Key Account Manager



**Sarah Rose**

Key Account Manager



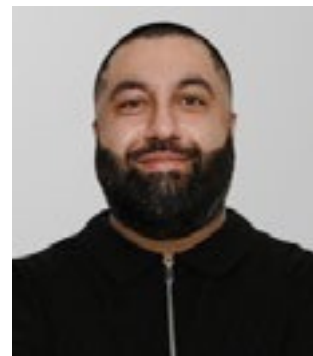
**Charlene Howard**

Telephone Business Development Manager



**Adam Holmes**

Telephone Business Development Manager



**Amo Singh**

Business Development Officer



**Gillian Hyatt**

Business Development Officer



**Laura Mcginn**

Intermediary Support Manager



**Eleanor Coxhill**

Business Development Officer



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Email us on [intermediaries@dudleybuildingsociety.co.uk](mailto:intermediaries@dudleybuildingsociety.co.uk)



Call us on: **01384 489195**



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