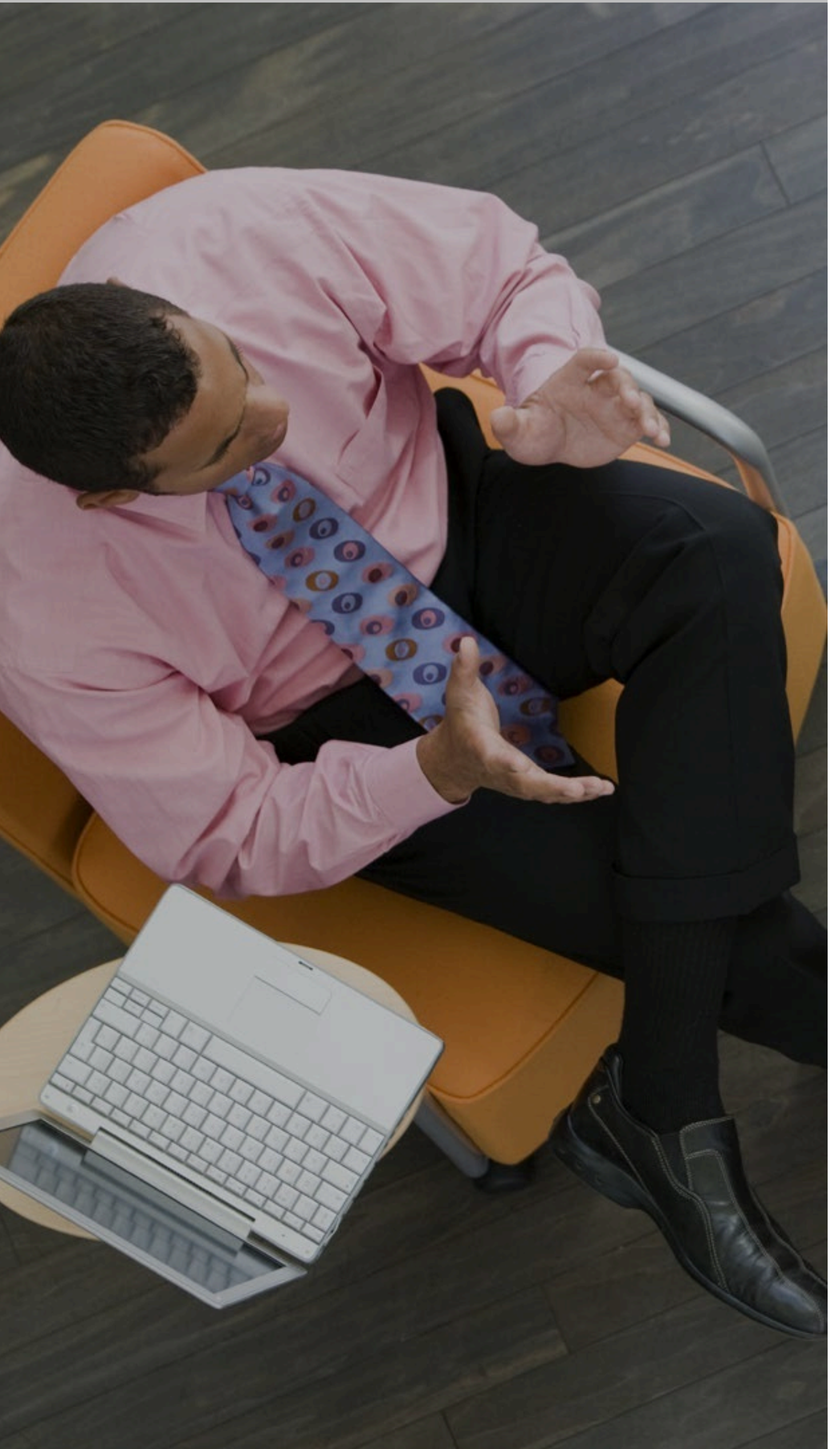


Intermediary Product Guide

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your Building Society



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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Unique Selling Points

Our Product Range

Residential

Ex-pat

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Representative Example

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Residential Fixed

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
10358	5.30% Residential Five Year Fixed (until 31/01/2032) - Remortgage Only	**5.30%**	£25,000 - £1,490,000	7.4%	60%	Remortgage only	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 five years without penalty	£1499 arrangement fee	8.09%
10337	5.20% Residential Two Year Fixed - Remortgage Only	5.20%	£25,000 - £1,490,000	8.0%	65%	Remortgage only	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£1499 arrangement fee	8.09%
10359	5.70% Residential Five Year Fixed (until 31/01/2032)	**5.70%**	£25,000 - £1,490,000	7.5%	75%	Purchase or 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 five years without penalty	£999 arrangement fee	8.09%
10338	5.70% Residential Two Year Fixed	**5.70%**	£25,000 - £1,490,000	8.0%	75%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% 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%
10339	5.90% Residential Two Year Fixed	**5.90%**	£25,000 - £1,000,000	8.1%	90%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% 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%
10360	5.90% Residential Five Year Fixed (until 31/01/2032)	**5.90%**	£25,000 - £1,000,000	7.6%	90%	Purchase or 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 five years without penalty	£999 arrangement fee	8.09%

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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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
10343	3.19% Two Year Discount - Remortgage only	4.90%	£25,000 - £1,000,000	7.9%	60%	Remortgage only	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	£1499 arrangement fee	8.09%
13282	3.09% Two Year Discount	5.00%	£25,000 - £1,000,000	7.9%	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%
13286	2.69% Two Year Discount	5.40%	£25,000 - £1,000,000	8.0%	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%

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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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
10307	5.60% Residential - Interest Only Two Year Fixed	5.60%	£25,000 - £1,000,000	8.1%	75%	Purchase & Remortgage	ERC: 3% of the current balance for first year and 2% 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%
13283	2.89% Residential - Interest Only Two Year Discount	5.20%	£25,000 - £1,000,000	8.0%	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%
10361	5.80% Residential - Interest Only Five Year Fixed until 31/01/2032)	5.80%	£25,000 - £1,000,000	7.7%	75%	Purchase or 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 five years without penalty	£499 arrangement fee	8.09%

Residential products are not eligible for ex-pat applications.

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Expat 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	ARPC	Max LTV	Purchase or remortgage	Early repayment charge (ERC) Overpayment charge (OC)	Fees*/Incentives/ Notes	SVR rate
10347	6.00% Expat Residential Two Year Fixed	6.00%	£25,000 - £1,500,000	8.1%	75%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.09%
10362	6.10% Expat Residential Five Year Fixed (until 31/01/2032)	6.10%	£25,000 - £1,500,000	7.7%	75%	Purchase or 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 five years without penalty	£1999 arrangement fee	8.09%
10348	6.40% Expat Residential Two Year Fixed	6.40%	£25,000 - £1,500,000	8.2%	85%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.09%
10364	6.60% Expat Residential Five Year Fixed (until 31/01/2032)	6.60%	£25,000 - £1,500,000	7.9%	90%	Purchase or 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 five years without penalty	£1999 arrangement fee	8.09%

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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Expat Fixed (Continued)

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
25293	6.40% Expat BTL Two Year Fixed	6.40%	£25,000 - £1,000,000	8.6%	70%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£999 arrangement fee	8.59%
25299	6.55% Expat BTL Five Year Fixed (until 31/01/2032)	6.55%	£25,000 - £1,000,000	8.1%	70%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year three, and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1999 arrangement fee	8.59%
25294	6.55% Expat BTL Two Year Fixed	6.55%	£25,000 - £1,000,000	8.6%	80%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year. OC: Can repay 10% of the advance amount in each of the first five years without penalty	£999 arrangement fee	8.59%
25300	6.70% Expat BTL Five Year Fixed (until 31/01/2032)	6.70%	£25,000 - £1,000,000	8.2%	80%	Purchase or 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 five years without penalty	£1999 arrangement fee	8.59%
25264	6.40% Expat Holiday Let Two Year Fixed	6.40%	£25,000 - £1,000,000	8.6%	80%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year. OC: Can repay 10% of the advance amount in each of the first five years without penalty	£999 arrangement fee	8.59%
25303	6.60% Expat Holiday Let Five Year Fixed (until 31/01/2032)	6.60%	£25,000 - £1,000,000	8.1%	80%	Purchase or 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 five years without penalty	£1999 arrangement fee	8.59%
10363	6.45% Expat Residential Five Year Fixed (until 31/01/2032)	6.45%	£25,000 - £1,500,000	7.9%	85%	Purchase or 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 five years without penalty	£1999 arrangement fee	8.09%

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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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
25290	2.69% Expat BTL Two Year Discount	5.90%	£25,000 - £1,000,000	8.4%	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%
25291	2.49% Expat BTL Two Year Discount	6.10%	£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	£999 arrangement fee	8.59%
13284	2.84% Expat Residential Two Year Discount	5.25%	£25,000 - £1,500,000	7.9%	75%	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	8.09%
13285	2.59% Expat Residential Two Year Discount	5.50%	£25,000 - £1,500,000	8.0%	85%	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	8.09%
25266	2.49% Expat Holiday Let Two Year Discount	6.10%	£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%
25267	2.29% Expat Holiday Let Two Year Discount	6.30%	£25,000 - £1,000,000	8.5%	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 Fixed

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
25292	6.30% Holiday Let Two Year Fixed	6.30%	£25,000 - £1,000,000	8.5%	80%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee	8.59%
25301	6.20% Holiday Let Five Year Fixed (until 31/01/2032)	6.20%	£25,000 - £1,000,000	7.9%	70%	Purchase or 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 five years without penalty	£1499 arrangement fee	8.59%
25302	6.50% Holiday Let Five Year Fixed (until 31/01/2032)	6.50%	£25,000 - £1,000,000	8.1%	80%	Purchase or 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 five years without penalty	£1499 arrangement fee	8.59%

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
25263	2.39% Holiday Let Two Year Discount	6.20%	£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	£750 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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Buy to Let Fixed

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
25286	6.00% BTL Two Year Fixed	6.00%	£25,000 - £1,000,000	8.5%	70%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee	8.59%
25297	6.00% BTL Five Year Fixed (until 31/01/2032)	6.00%	£25,000 - £1,000,000	7.8%	70%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year three, and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1499 arrangement fee	8.59%
25287	6.10% BTL Two Year Fixed	6.10%	£25,000 - £1,000,000	8.5%	80%	Purchase or remortgage	ERC: 3% of the current balance for first year and 2% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee	8.59%
25298	6.10% BTL Five Year Fixed (until 31/01/2032)	6.10%	£25,000 - £1,000,000	7.9%	80%	Purchase or remortgage	ERC: 4% of the current balance for year one, 3% for year two, 2% for year three, and 1% for the remaining two years OC: Can repay 10% of the advance amount in each of the first five years without penalty	£1499 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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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
25273	3.19% BTL Two Year Discount	5.40%	£25,000 - £1,000,000	8.2%	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	£750 arrangement fee	8.59%
25255	2.39% BTL Two Year Discount	6.20%	£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	£750 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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Representative example

A mortgage of **£266,347.00** payable over **35** 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 **35** years would require **420** monthly payments of **£1,625.64** plus one initial interest payment of **£1,490.74.**

The total amount payable would be **£684,909.54** made up of the loan amount plus interest **(£417,912.54)** 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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Unique Selling Points

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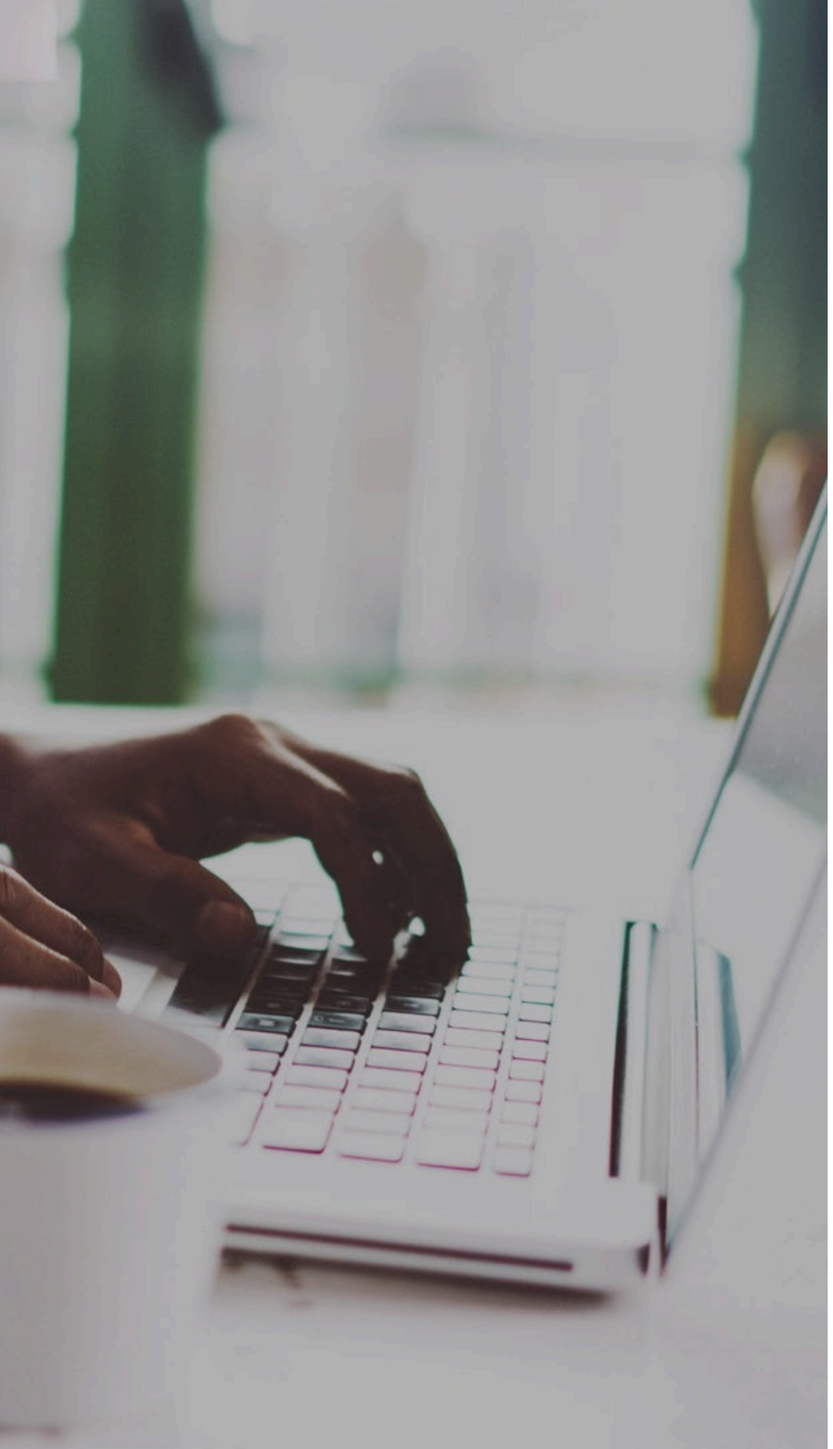
Buy to Let

Representative Example

Basic Packaging Requirements

Ad-hoc Packaging Requirements

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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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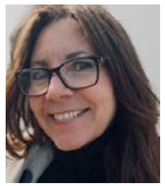
Representative Example

Basic Packaging Requirements

Ad-hoc Packaging Requirements

Contact Us

Contact us



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

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

Email us on **intermediaries@dudleybuildingsociety.co.uk**

Call us on: **01384 489195**

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

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