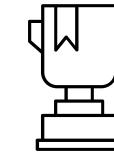


Residential Second Charge Loans

PRODUCT GUIDES



Best Second Charge Lender Mortgage
Strategy Awards 2025

Short-Term Lender of the Year Financial
Reporter Awards 2025

Best Second Mortgage Lender What
Mortgage Awards 2025

Best Product Range Second Charge
National Mortgage Awards 2024

Best Second Mortgage Lender What
Mortgage Awards 2024

Best Lender for Second Charge Loans
Financial Reporter Awards 2024

Best Second Mortgage Lender Personal
Finance Awards 2024

Residential Second Charge Loans

Super Prime

Max LTV Max Loan	60% £10K to £1M	65% £10K to £1M	70% £10K to £1M	75% £10K to £1M	80% £10K to £1M	85% £10K to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+3.24%	+3.24%	+3.54%	+4.04%	+5.24%	+6.54%	-	3%, 2%
2 Yr Fix	5.89%	5.89%	6.09%	6.44%	7.34%	8.34%	9.14%	3%, 2%
3 Yr Fix	5.79%	5.79%	6.04%	6.39%	7.24%	8.24%	9.04%	3%, 2%, 2%
5 Yr Fix	5.39%	5.69%	5.69%	5.99%	6.80%	6.85%	8.39%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	6.35%	6.35%	6.69%	6.69%	7.49%	7.59%	8.89%	

Prime Plus

Max LTV Max Loan	60% £10k to £1M	65% £10K to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £10k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+3.84%	+3.84%	+3.84%	+4.14%	+5.44%	+6.64%	-	3%, 2%
2 Yr Fix	6.49%	6.49%	6.49%	6.54%	7.54%	8.44%	9.24%	3%, 2%
3 Yr Fix	6.39%	6.39%	6.39%	6.49%	7.44%	8.34%	9.14%	3%, 2%, 2%
5 Yr Fix	5.99%	5.99%	5.99%	6.15%	6.90%	6.95%	8.49%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	6.95%	6.95%	6.95%	7.00%	7.69%	7.79%	8.99%	

Prime

Max LTV Max Loan	60% £10k to £1M	65% £10k to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £10k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+4.84%	+4.84%	+4.84%	+5.14%	+5.64%	+6.94%	-	3%, 2%
2 Yr Fix	7.49%	7.49%	7.49%	7.84%	8.74%	9.69%	10.19%	3%, 2%
3 Yr Fix	7.39%	7.39%	7.39%	7.74%	8.64%	9.67%	10.17%	3%, 2%, 2%
5 Yr Fix	6.34%	6.34%	6.44%	6.60%	7.35%	7.85%	8.89%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.00%	7.00%	7.00%	7.24%	8.14%	8.69%	9.39%	

Reversionary Rates: BBR +5.00% < 75% and BBR +5.25% > 75%. Follow the BoE rate at the stated margin.

Lifetime tracker rates: Follow the BoE rate at the stated margin.

Loan sizes above £500K: ERC plans only

Residential Second Charge Loans

Near Prime

Max LTV Max Loan	60% £10k to £1M	65% £10K to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £25k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+5.04%	+5.04%	+5.04%	+5.64%	+6.84%	+8.14%	-	3%, 2%
2 Yr Fix	8.79%	8.79%	8.79%	8.89%	9.64%	10.85%	-	3%, 2%
3 Yr Fix	8.69%	8.69%	8.69%	8.79%	9.54%	10.83%	-	3%, 2%, 2%
5 Yr Fix	7.49%	7.49%	7.49%	7.65%	8.50%	9.20%	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.85%	7.85%	7.85%	8.29%	9.29%	9.84%	-	

Specialist

Max LTV Max Loan	60% £10k to £1M	65% £10K to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £25k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+5.24%	+5.24%	+5.24%	+5.74%	+6.94%	-	-	3%, 2%
2 Yr Fix	8.99%	8.99%	8.99%	9.19%	9.94%	-	-	3%, 2%
3 Yr Fix	8.89%	8.89%	8.89%	8.99%	9.74%	-	-	3%, 2%, 2%
5 Yr Fix	7.69%	7.69%	7.69%	7.85%	8.70%	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	8.05%	8.05%	8.05%	8.49%	9.49%	-	-	

Reversionary Rates: BBR +5.00% < 75% and BBR +5.25% > 75%. Follow the BoE rate at the stated margin.

Lifetime tracker rates: Follow the BoE rate at the stated margin.

Loan sizes above £500K: ERC plans only

Residential Second Charge Loans

Key Criteria Highlights

Status Definition

	Super Prime		Prime Plus		Prime		Near Prime	Specialist
	< 85%	> 85%	< 85%	> 85%	< 85%	> 85%	85%	80%
Unsecured	UTD	UTD	UTD	UTD	Ignore if Consolidating	UTD	Ignore if Consolidating	Ignore if Consolidating
Secured Loans and Mortgages	0 in 3 0 in 12	0 in 3 1 in 12	0 in 3 0 in 12	0 in 3 1 in 12	0 in 3 2 in 12			
CCJs	0 in 48	0 in 48	0 in 24	0 in 36	1 in 24	0 in 36	1 in 24	2 in 24
Defaults	0 in 48	0 in 48	0 in 24	0 in 36	1 in 24	0 in 36	1 in 24	2 in 24

Income

	<85%	>85%
Minimum Income	£15K	£15K
Minimum Valuation	£90K	£150K
LTI	Up to 6x	5x Max
DTI	45%	
Self Employed	2 years accounts required see criteria guide for details	

Fees

Type	Max			
Product Fee	<£60k-£595	<£125k-£995	<£500k-£1495	<£1m-£2995
Broker Fee	£5k or 12.5%			

Applicant Profile

	Min	Max
Age	18	85
Term	3	30

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