

Service standards

We are transparent about our current service standards and update them daily on our website.

Our pledges to you

We have developed our customer pledges based on what you thought was important and wanted from a lender.

Clicktrack

You can track your application online with clicktrack which can be tailored to your needs.

Almost Prime				
	Maximum LTV		Administration fee	Arrangement fee
	65%			
2 year fixed until 29 February 2012	8.69%		£140	£1,495
3 year fixed until 28 February 2013	8.69%		£140	£1,495

CCJs per applicant	£500 (0 in last 3)
Arrears	0 in last 12
Bankruptcy/IVA	Discharged or completed > 4 years
Maximum loan	£250,000
Reversionary rate	5.50% LIBOR* + 4.50%
Introducer fee	0.50% (max £1,250)

Additional notes:

- Self -Cert not available.
- Remortgage max LTV 60%
- All products are portable

Buy to Let				
	Maximum LTV		Administration fee	Arrangement fee
	60%	65%		
2 year fixed 29 February 2012	5.19%	5.59%	£140	£1,495
3 year fixed 28 February 2013	5.79%	5.99%	£140	£1,495

Maximum loan	£500,000 (new build max £300,000)
Reversionary rate	5.00% BBR* + 4.00%
Rental calculation	125% of pay rate**
Introducer fee	0.45% (max £2,250)

Additional notes:

- Not available in Northern Ireland
- Not available to first time buyers
- Applicants must be an owner occupier
- Maximum portfolio size £1m total lending (max 3 properties – max £500,000 per property)
- Remortgage max LTV 60%
- All products are portable

*As BBR/LIBOR falls below 1.00% the initial/reversionary rate will be charged at 1.00% + product reversionary rate loading

** Where products are less than 3 years rental calculation is calculated using the reversionary rate.