

# Seasonal Specials

LIMITED EDITION

## Large loans now with lower rates

Our limited edition residential large loan range includes rates from 3.19%, plus loans up to £3m at 90% LTV on purchases and day-one remortgages. Combined with our flexible underwriting and individual case assessments, our business development managers are happy to discuss your cases even if they don't quite fit our normal criteria.

### Key features



**2-year fixed from 3.19%**



**5-year fixed from 3.29%**



**Loans up to £3m at 90% LTV**



**Available for purchases and remortgages from day one**

### Residential products - Limited edition

Type	LTV	Term	Rate	Fee	Reversion rate	Loan amounts	ERC's	Product code
Fixed	75%	2	<b>3.19%</b>	0.50%	BBR + 4.90%	Min loan £200k, Max loan £3m	4%, 3%	01745 KRES2111
Fixed	75%	5	<b>3.29%</b>	0.50%	BBR + 4.90%	Min loan £200k, Max loan £3m	5%, 4%, 3%, 3%, 3%	01746 KRES2111
Fixed	80%	2	<b>3.34%</b>	0.50%	BBR + 5.15%	Min loan £200k, Max loan £3m	4%, 3%	01747 KRES2111
Fixed	80%	5	<b>3.54%</b>	0.50%	BBR + 5.15%	Min loan £200k, Max loan £3m	5%, 4%, 3%, 3%, 3%	01748 KRES2111
Fixed	85%	2	<b>3.74%</b>	0.50%	BBR + 5.25%	Min loan £200k, Max loan £3m	4%, 3%	01749 KRES2111
Fixed	85%	5	<b>3.99%</b>	0.50%	BBR + 5.25%	Min loan £200k, Max loan £3m	5%, 4%, 3%, 3%, 3%	01750 KRES2111
Fixed	90%	2	<b>3.99%</b>	0.50%	BBR + 5.35%	Min loan £200k, Max loan £3m	4%, 3%	01751 KRES2111
Fixed	90%	5	<b>4.29%</b>	0.50%	BBR + 5.35%	Min loan £200k, Max loan £3m	5%, 4%, 3%, 3%, 3%	01752 KRES2111

## Acceptable credit profile

CCJs	Default	Secured arrears	Unsecured arrears
0 in 36*	0 in 36*	0 in 12	0 in 12

\*The restrictions may not apply where one of the following applies:

- All CCJs/defaults were registered more than three years ago and satisfied prior to mortgage application
- All CCJs/defaults were satisfied more than 12 months prior to application regardless of date of registration
- All CCJs/defaults in aggregate amount to less than £300, regardless of date of registration, and satisfied prior to mortgage application

## If you have an existing application

If you currently have a case in progress where the valuation fees have been paid, and you wish to take advantage of the new products, please contact us to change the product.

Please speak to your BDM for more information.

## Guidance provided surrounding physical property valuations

Physical valuations for residential and buy to let properties shall continue, and will be conducted by our valuers Connells via the usual process, in a COVID-safe manner.

Please note: Connells have issued clear guidance surrounding **property inspections**. If this guidance isn't adhered to, surveyors could choose not to proceed with a valuation, but still charge a fee for a visit.



## Need some extra help?

If you need some additional support with your applications, we're here to help.

Please visit [krfi.co.uk](https://krfi.co.uk) for more information. You can also contact your local **business development manager** for any further support, use **Live Chat** on our website or call **01634 835791** to speak to a member of our broker liaison team.