

## Reliance Bank Key Worker Mortgage Product Range

Reliance Bank have launched a Key Worker Mortgage Product range. This product range has been designed to support home ownership amongst a number of essential key worker occupations within the UK. This further demonstrates Reliance Bank's commitment to support financial inclusion within society.

Full product details can be found on [www.reliancebankltd.com](http://www.reliancebankltd.com).

In order to qualify for a **Reliance Bank Key Worker Mortgage Product** at least one mortgage applicant must belong to one of the qualifying occupations listed below:

- ✓ *Salvation Army Employees*
- ✓ *NHS Worker (any occupation as long as they are employed by the NHS inclusive of admin teams)*
- ✓ *Charity workers*
- ✓ *Health care inclusive of those who work in the care home sector – (note: we are unable to accept zero hour contracts)*
- ✓ *Social workers*
- ✓ *Childcare professionals*
- ✓ *Pharmacists*
- ✓ *Police officers inclusive of PCSO's*
- ✓ *Fire fighters*
- ✓ *GP's*
- ✓ *Dentists*
- ✓ *Teachers and anyone who is employed in the education sector inclusive of University lecturers*
- ✓ *Prison staff*
- ✓ *TFL / Other transport workers including those working for public transport organisations ie Bus / Train / Tram networks*
- ✓ *Postal Services – Excluding couriers*

If you are unsure, please contact the mortgage department via email: [mortgages@reliancebankltd.com](mailto:mortgages@reliancebankltd.com) or call us on **0207 398 5421, 0207 398 5422** or **0207 398 5423** and we will be happy to clarify the position for you.

## Reliance Bank House Purchase

The maximum Reliance Bank will lend against a House Purchase Mortgage is 95% Loan To Value (LTV).

**Minimum Loan Size to Qualify for House Purchase rates is £125,000**

Every case is subject to affordability and underwriting assessment.

Reliance Bank's Mortgage Rate Table is based on our level of service which is Execution Only. Reliance Bank Ltd do not provide advice on mortgages.



**Please note that if you are looking to add a product fee to the loan amount, you cannot exceed the loan to value limit for that product.**

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

### 2 Year Fixed - until 30/09/2024

LTV	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC%*	Product No	
Up to 75%	No Product Currently	Home mortgage variable rate 4.40%	N/A	No Product Currently	No Product Currently	N/A	N/A	
	No Product Currently		N/A			N/A	N/A	
75% to 90%	No Product Currently	Home mortgage variable rate 4.40%	N/A		No Product Currently	No Product Currently	N/A	N/A
	No Product Currently		N/A				N/A	N/A
90% to 95%	No Product Currently	Home mortgage variable rate 4.40%	N/A	No Product Currently	No Product Currently	N/A	N/A	

### 5 Year Fixed - until 30/09/2027

LTV	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC%*	Product No	
Up to 75%	2.45%	Home mortgage variable rate 4.40%	£995	5% until 30/09/2023 4% until 30/09/2024 3% until 30/09/2025 2% until 30/09/2026 1% until 30/09/2027	Minimum loan amount £125,000 upto £500,000	3.6%	O 4	
	2.84%		£0			3.8%	O 5	
75% to 90%	No Product Currently	Home mortgage variable rate 4.40%	N/A		No Product Currently	No Product Currently	N/A	N/A
	No Product Currently		N/A				N/A	N/A
90% to 95%	No Product Currently	Home mortgage variable rate 4.40%	N/A	No Product Currently	No Product Currently	N/A	N/A	

\*APRC% is for illustrative purposes. The APRC (Annual Percentage Rate of Charge) is the total cost of the credit to the consumer, expressed as an annual percentage.

The APRC (previously known as APR until recent regulatory changes) is the official cost for comparison. It's calculated using the average cost per year, including fees associated with the mortgage. However, it assumes you keep the mortgage for the entire term rather than just the initial deal period, and that the interest rate charged never changes.

All applications are subject to status and our lending criteria. This means that the amount we will lend you will depend on your individual circumstances, the type of property and the amount you borrow. For example, we may require a higher deposit if you are buying a flat or a new build property.

Reliance Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Reliance Bank Limited, Faith House, 23 – 24 Lovat Lane, London EC3R 8EB.  
Telephone: 0207 398 5400.



## Reliance Bank Key Worker Mortgage Range



The maximum Reliance Bank will lend against a Key Worker Mortgage Application is 95% Loan To Value (LTV) against the proposed purchase price of the property.

**One party to the mortgage must belong to one of the clearly defined Key Worker occupations to qualify for this mortgage product.**

All Key Worker Mortgage Products are only available on Repayment - Capital & Interest

Key Worker Product **Cannot be used in conjunction with any Mortgage Scheme** and can only be used for Fully Ownership Occupier purposes.

**Please note that if you are looking to add a product fee to the loan amount, you cannot exceed the loan to value limit for that product.**

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**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

### 2 Year Fixed - until 30/09/2024 - These products can be utilised for either House Purchase OR Remortgage up to 90% LTV

LTV	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	Cashback £ Paid to Applicants within 60 days of completion Minimum qualifying Loan amount is £125,000	APRC%*	Product No
Up to 75%	2.35%	Home mortgage variable rate 4.40%	£995	3% until 30/09/2023 2% until 30/09/2024	Minimum loan amount £125,000 up to £1,000,000	£850	4.1%	P L
	2.70%		£0			£850	4.1%	P M
75% to 90%	2.70%	Home mortgage variable rate 4.40%	£995		Minimum loan amount £125,000 up to £500,000	£850	4.1%	P N
	2.85%		£0			£850	4.2%	P O
90% to 95%	2.95%	Home mortgage variable rate 4.40%	£995		Minimum loan amount £125,000 up to £350,000	£850	4.2%	P V
	3.65%		£0			£850	4.3%	P W

### 5 Year Fixed - until 30/09/2027 - These products can be utilised for either House Purchase OR Remortgage up to 90% LTV

LTV	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	Cashback £ Paid to Applicants within 60 days of completion Minimum qualifying Loan amount is £125,000	APRC%*	Product No
Up to 75%	2.45%	Home mortgage variable rate 4.40%	£995	5% until 30/09/2023 4% until 30/09/2024 3% until 30/09/2025 2% until 30/09/2026 1% until 30/09/2027	Minimum loan amount £125,000 up to £1,000,000	£850	3.6%	O 6
	2.75%		£0			£850	3.8%	O 7
75% to 90%	2.85%	Home mortgage variable rate 4.40%	£995		Minimum loan amount £125,000 up to £500,000	£850	3.8%	O 8
	3.05%		£0			£850	3.9%	O 9
90% to 95%	3.30%	Home mortgage variable rate 4.40%	£995		Minimum loan amount £125,000 up to £350,000	£850	4.0%	P A
	3.55%		£0			£850	4.1%	P B

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## Reliance Bank Existing Customer Product Transfer



The maximum Reliance Bank will provide an existing customer looking to switch their rates is 90% Loan To Value (LTV).

**If your mortgage is under the shared ownership scheme - Please refer to our specialised shared ownership mortgage rates for you to select**

Reliance Bank's Mortgage Rate Table is based on our level of service which is Execution Only. Reliance Bank Ltd do not provide advice on mortgages.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

### 2 Year Fixed - until 30/09/2024

LTV	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC%*	Product No
up to 75%	2.35%	Home mortgage variable rate 4.40%	£0	3% until 30/09/2023 2% until 30/09/2024	Minimum loan amount £15,000 up to £750,000	4.1%	P P
75% to 90%	2.70%	Home mortgage variable rate 4.40%	£0		Minimum loan amount £15,000 up to £500,000	4.1%	P Q

### 5 Year Fixed - until 30/09/2027

LTV	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC%*	Product No
up to 75%	2.45%	Home mortgage variable rate 4.40%	£0	5% until 30/09/2023 4% until 30/09/2024 3% until 30/09/2025 2% until 30/09/2026 1% until 30/09/2027	Minimum loan amount £15,000 up to £750,000	3.6%	P E
75% to 90%	2.85%	Home mortgage variable rate 4.40%	£0		Minimum loan amount £15,000 up to £500,000	3.8%	P F

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## Reliance Bank Remortgages, Unencumbered & Mortgage Free Properties only

The maximum Reliance Bank will lend against a Remortgage, an unencumbered or mortgage free property is 85% Loan To Value (LTV).

**Minimum Loan Size to Qualify for Remortgage & Unencumbered rates is £125,000**

Every case is subject to affordability and underwriting assessment.

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**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

### 2 Year Fixed - until 30/09/2024

LTV	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC%*	Product No
Up to 75%	No Product Currently	Home mortgage variable rate 4.40%	N/A	No Product Currently	No Product Currently	N/A	N/A
75% to 85%	No Product Currently	Home mortgage variable rate 4.40%	N/A		No Product Currently	N/A	N/A

### 5 Year Fixed - until 30/09/2027

LTV	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC%*	Product No
Up to 75%	2.45%	Home mortgage variable rate 4.40%	£995	5% until 30/09/2023 4% until 30/09/2024 3% until 30/09/2025 2% until 30/09/2026 1% until 30/09/2027	Minimum loan amount £125,000 upto £1 million	3.6%	P C
	2.84%		£0			3.8%	P D
75% to 85%	No Product Currently	Home mortgage variable rate 4.40%	N/A		No Product Currently	N/A	N/A

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## Reliance Bank Shared Ownership Mortgage Range - Existing Shared Ownership Product Transfer

The maximum Reliance Bank will lend against a Shared Ownership Mortgage Application is 95% Loan To Value (LTV) against the Share that the customer is looking to own. Staircasing Applications are allowed where a customer can look to increase the % that they would own of the property as long as agreement has been reached with their Housing Association for them to do so. Every case is subject to affordability and underwriting assessment. Reliance Bank's Mortgage Rate Table is based on our level of service which is Execution Only. Reliance Bank Ltd do not provide advice on mortgages.



YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

### 2 Year Fixed - until 30/09/2024

LTV of share being bought	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC%*	Product No
Up to 90%	2.55%	Home mortgage variable rate 4.40%	£0	3% until 30/09/2023 2% until 30/09/2024	Minimum loan amount £50,000 up to £500,000	4.1%	P S
90% to 95%	No Product Currently	Home mortgage variable rate 4.40%	N/A		No Product Currently	N/A	N/A

### 5 Year Fixed - until 30/09/2027

LTV of share being bought	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC%*	Product No
Up to 90%	3.45%	Home mortgage variable rate 4.40%	£0	5% until 30/09/2023 4% until 30/09/2024 3% until 30/09/2025 2% until 30/09/2026 1% until 30/09/2027	Minimum loan amount £50,000 up to £500,000	4.1%	P G
90% to 95%	No Product Currently	Home mortgage variable rate 4.40%	N/A		No Product Currently	N/A	N/A

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## Reliance Bank Shared Ownership Mortgage Range - House Purchase / Remortgage / Staircasing



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 Staircasing Applications are allowed where a customer can look to increase the % that they would own of the property as long as agreement has been reached with their Housing Association for them to do so.  
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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

### 2 Year Fixed - until 30/09/2024

LTV of share being bought	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	Cashback £ Paid to Applicants within 60 days of completion Minimum qualifying Loan amount is £75,000	APRC%*	Product No
Up to 90%	2.95%	Home mortgage variable rate 4.40%	£995	3% until 30/09/2023 2% until 30/09/2024	Minimum loan amount £75,000 up to £500,000	£850	4.2%	P T
	3.45%		£0			£850	4.3%	P U
90% to 95%	3.89%	Home mortgage variable rate 4.40%	£995		Minimum loan amount £75,000 up to £350,000	£850	4.4%	P X

### 5 Year Fixed - until 30/09/2027

LTV of share being bought	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	Cashback £ Paid to Applicants within 60 days of completion Minimum qualifying Loan amount is £75,000	APRC%*	Product No
Up to 90%	3.45%	Home mortgage variable rate 4.40%	£995	5% until 30/09/2023 4% until 30/09/2024 3% until 30/09/2025 2% until 30/09/2026 1% until 30/09/2027	Minimum loan amount £75,000 up to £500,000	£850	4.1%	P H
	3.85%		£0			£850	4.2%	P I
90% to 95%	No Current Product	Home mortgage variable rate 4.40%	N/A		No Current Product	No Current Product	N/A	N/A

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