



Introducing Tandem Bank, a new specialist lender who is challenging the mortgage world with some great criteria, who can complete a Remortgage quicker than any other lender.

Tandem are a 100% intermediary-focused lender, and they put you, the broker, at the centre of their thinking. That's why I am inviting you to register with Tandem today, with the opportunity to win a £50 Amazon voucher, where a winner will be selected at random after registration. The link to register with Tandem is [here](#).

Here's some great reasons for you to consider Tandem for your next enquiry.

Loan

- *Re-Mortgages can be completed within 15 days of a DIP accept.*
- *Maximum LTV 90% for purchase and remortgage, including Debt Consolidation.*
- *Unsecured loans acceptable as a deposit.*

Decision in principle

- *Fair View Credit Assessment – Tandem only assess the client's most recent 22 months credit history for product terms.*
- *A copy of the client's credit file is available to you at DIP accept.*
- *Your Broker Fee and Tandems Completion Fee can be added above the maximum LTV with no interest charged.*

Product features

- *Product Transfers are available.*
- *All products are portable.*
- *Further Advances are available 6 months after completion, subject to eligibility.*

Criteria

- *All CCJs/defaults under £750 are ignored, above this amount, Tandem assess on number not value.*
- *Credit accounts with a balance less than £500 are ignored.*
- *Worsening payment status acceptable*
- *Bankruptcy and IVA-Day 1 discharge available up to 85% LTV*

Fees

- *No upfront Booking Fees/*
- *Free Valuations up to £700k (Remortgage only)*
- *Free Lender Only Legals – challenging the current market approach by streamlining the legal process (Remortgage only)*
- *AVM's available up to 75%- Remortgage only*

I've included some more information below that you will find useful

[Click Here to login to Tandems website to complete a Decision in principle or download our latest product guide](#)

[Click Here to Find your Tandem KRM](#)