

Changes to our mortgage range



Changes to affordability - helping more of your clients secure their first or next mortgage

We understand the challenges facing residential homeowners and recognise that making the numbers stack up on affordability is so important for your clients.

It's a topic that's constantly discussed with our broker partners and the feedback we've received has been really valuable when finding ways to maximise borrowing.

The system changes we've made over the weekend are all aimed at improving affordability and helping you to secure a mortgage for your clients.

You can use our affordability calculator to see how much your client could borrow.

[Calculator](#)

Improvement to our buy to let application journey

We've also made system changes for buy to let cases, offering **remote valuations** on some applications to help to speed up our application journey.

This will help us to make quicker decisions and improve our application journey for your buy to let clients.

For more information on how we can support your clients, visit **our website** or contact your **relationship manager**.

New buy to let and residential owner occupied mortgage products – from Monday 20 November

We've also added new buy to let and residential owner occupied mortgage products.

Buy to let

Individual and company landlords with single residential investment properties

New limited edition 5 year fixed with 5% fee, 5.09% up to 65% LTV

Multi property product for individual and company landlords with residential investment properties

New limited edition 5 year fixed with 5% fee, 4.99% up to 65% LTV

Residential owner occupied

New 3 year fixed rates 65% to 90% LTV with £999 or zero fee option from 5.99%

New 5 year fixed rates 65% to 90% LTV with a £1,999 fee from 5.84%

Mortgage guides

You'll find all our new rates in our mortgage guides on our website.



[Buy to let ›](#)



[Residential ›](#)

If you have any questions, contact your **relationship manager** or call the team on **0333 321 1000**.

Thanks

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