

Introducing our new Reach Mortgages

We're putting home ownership in reach of more people.



We believe every generation deserves a place to call home. That's why we're putting home ownership in reach of more people with the launch of our new Reach Mortgage range.

The products offer eligible customers a range of mortgages if their credit score means they don't qualify to apply for one of our standard mortgage products. This means we're helping those who may otherwise face barriers reaching their dream of owning a home.

How does it work?

- 1** Simply submit your Decision in Principle (DIP) in the usual way.
- 2** The DIP outcome will confirm if your client is eligible for a product from our standard mortgage range, or our Reach Mortgage range.

If they're eligible for the Reach Mortgage range, it's important you reassess the suitability of these products and any advice you have given your client. The products are on sourcing systems and identifiable as "Reach".
- 3**
- 4** Progress the application – if you decide to proceed with a Reach Mortgage, there's no need to start again, just pick up the DIP outcome where you left off. Your client will still need to meet our affordability and standard lending criteria.

By introducing our Reach Mortgage range, we're making home ownership possible for even more people, reducing the number of people who face being turned down for a mortgage.

Find out more about our [Reach mortgage range here](#) and look out for the range on sourcing systems from today.

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