



### Accord's new £5k Deposit Mortgage - helping first time buyers buy their first home, faster

We're excited to announce the launch of our new and innovative [£5K Deposit Mortgage](#). This unique product is designed to help your first time buyer (FTB) clients purchase their first home faster with just a **£5K deposit** and is available for **LTVs over 95%, up to a maximum of 99%**.

We understand that raising a deposit is a key challenge for many wanting to step onto the property ladder for the first time, and we're committed to supporting you to help more FTBs open the door to their first home.

#### Who's it for?

- At least one applicant must be a first time buyer (defined as never having owned a property in the past) and no background properties on the application
- Applicants with a minimum £5k deposit
- Applications that achieve the higher credit score required for lending above 95% LTV

#### What else do you need to know?

- [5 Year Fixed Rate product](#)
- Maximum age of 70 at the end of the mortgage term
- Available for LTVs between 95.01% LTV and 99% LTV
- Available for house purchases above £100K up to £500K
- Minimum loan above £95k
- Maximum loan £495K
- Maximum LTI 4.49
- Only available for Capital & Interest
- Available for new house purchase business only
- Subject to affordability, criteria and credit score

#### Excludes:

- Purchases of flats, new builds and properties in Northern Ireland
- Not available for applications where any applicant does not have permanent right to reside in the UK
- Not available for Joint Borrower Sole Proprietor, Cascade Score or Boost LTI

Visit our dedicated [£5K Deposit Mortgage](#) webpage for more details.