

# SWANSEA

## BUILDING SOCIETY

Established 1923

### Let's talk all things Swansea Building Society

Did you know that Swansea Building Society will assess all types of mortgage propositions on their individual merits offering a quick and efficient decision-making service. With no credit scoring and all cases manually underwritten, the Society offers a personal, flexible, tailored common sense approach to lending with no computer says no attitude.

Our USPS are as follows: **USPs: (All applicable to properties in England and Wales unless stated)**

- **Self-employed / Complex Income** - We specialise in lending to the self-employed / those with complex income with over 55% of our book in this category. When looking at income, we assess what income can be taken not what is actually taken. We look at retained earnings and happy to add back in one off items. We don't credit score and manually underwrite all cases. We adopt a personal, tailored and common-sense approach to lending with no computer says no mentality. Also, we will lend up to age 75 for self-employed and can look at extending this depending on the case. We can look at trust and investment income, maintenance income and various income sources.
- **Lending to Medical Professionals** (Doctors and Dentists) where we can offer enhanced income multiples of 5.5 x income.
- **Lending to professionals / key workers**– we offer reduced rates for professionals / key workers.
- **Properties with or without land** - We offer mortgages on small holdings (up to 100 acres) with or without agricultural restrictions / s.106 in place. (Must not be a working farm.)
- **Unusual Properties** - We lend on properties with annexes, multiple kitchens, multiple properties on site, Grade 2 listed etc.
- **Green mortgages** – we offer preferential rates for residential / BTL properties with an EPC rating of A or B.
- **High Net Worth** – Flexible approach to income and affordability for HNW Clients.

- **Semi – commercial** – we can do mortgages on flats above shops including multi units even if the shop / flat is on one title.
- **Buy to Let / Holiday let mortgages** – we offer BTL / holiday let mortgages including multi units and will accept Airbnb income. We can do BTL/HL mortgages for Ltd Co's and Portfolio landlords.
- **Short term bridging** – we can do short term bridging using our regulated bridging mortgage product.
- **Remortgage / Capital raising** – we are happy to capital raise for any legal purpose – pay a tax bill, debt consolidation, buy a second home, invest in a business, gift funds to family etc.
- **Interest only** – as long as there is a credible repayment strategy, we are happy to look at cases on interest only terms. We'll look at sale and downsize and other repayment strategies such as investments, properties and pension lump sums.
- **Lending in Retirement/older borrowers** – we lend up to age 85 including interest only, income from SIPP's or other pension drawdowns.
- **Lending into retirement** – we lend up to age 75.
- **Multi generational / guarantors**– Up to four applicants / incomes.
- **Self-build / renovation products** available in England & Wales.

## Why come to the Swansea?

If you are looking for a lender lending in **England and Wales** with a personal, tailored, common-sense approach to lending, we are the lender to speak to. With no credit scoring and all cases manually underwritten, our approach to lending is different. Click here to see what brokers who have used us think : <https://www.swansea-bs.co.uk/broker-zone/testimonials>

We also have more information at our Swansea for intermediaries website which you can find by clicking on the following link : <https://swansea-bs.co.uk/broker-zone/swansea-intermediaries>

Link to marketing info : <https://www.swansea-bs.co.uk/broker-zone/broker-forms-literature>

Intermediary Product Guide : <https://8415420.fs1.hubspotusercontent-na1.net/hubfs/8415420/Intermediary%20Mortgage%20Product%20Guide%20DEC%202024%20%5BManager%20Update%5D.pdf>

Lending snapshot : <https://8415420.fs1.hubspotusercontent-na1.net/hubfs/8415420/Comlensnap%200224%20%5Bv2%7D%20Smaller.pdf>

To find out who your local mortgage manager is, click here : <https://www.swansea-bs.co.uk/broker-zone/meet-mortgage-managers>

*Swansea Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206066*