

HIGH NET WORTH INTEREST ROLL-UP MORTGAGE

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HNW clients must meet one of the following criteria:

- Annual net income of no less than £300,000
- OR
- Net assets of no less than £3,000,000

For joint applications, only one applicant must meet the criteria.

We have launched our new **High Net Worth Interest Roll-Up Mortgage**, expanding our specialist lending offering for clients with significant assets and more complex financial circumstances.

High Net Worth Interest Roll-Up Mortgage



Key features include:

- Loan sizes from £1m to £12.5m
- No mandatory monthly mortgage repayments during the term
- Interest is rolled up and added to the mortgage balance, with repayment due at the end of the mortgage term
- Available for Owner Occupier and Buy to Let properties in England and Wales
- Maximum 65% end-of-term LTV

Backed by an enhanced underwriting service, each Interest Roll-Up case is managed by a dedicated Senior Underwriter from application through to completion, providing a consistent point of contact throughout the application journey. Read our exclusive [Service Promise](#).

The launch reflects our continued commitment to supporting clients whose wealth, income structures and borrowing requirements may fall outside traditional lending approaches.