

	STANDARD SELF-BUILD	PREMIUM SELF-BUILD	RESIDENTIAL BRIDGING
Max Term	3 Years	3 Years	1 Year
Variable Rate Interest-Only	4.39%	4.39%	6.19% (fixed)
Available for	Purchase, Re-mortgage and Release of Equity on: New Builds, Conversions, Knock-Downs and Re-Builds and Refurbishments		Purchase, Release of Equity, Remortgage
Repayment Type	Interest-Only		
APRC Interest-Only	5.9%	5.8%	8.8%
Min/Max mortgage	£75,000 - £2,000,000		
Max LTV Interest-Only	65%	75%*	60%
Arrangement fee	By arrangement (Minimum £1,000)		
Admin fee	£100 (Refunded upon completion)		
ERCs	None		

	CBTL/BTL				HOLIDAY LET		HOLIDAY HOME/ SECOND HOME	
Term	2 Year Discount		3 Year Discount		2 Year Discount		2 Year Discount	
Initial Variable Rate Repayment/ Interest-Only	2.44%	2.94%	2.44%	2.94%	3.44%	3.55%	3.44%	3.55%
Followed by our variable reversion rate	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%
Available for	Purchase, Re-Mortgage, Release of Equity				Purchase, Re-Mortgage, Release of Equity		Purchase, Re-Mortgage, Release of Equity	
Repayment Type	Repayment, Interest-Only, Part & Part				Repayment, Interest-Only, Part & Part		Repayment, Interest-Only, Part & Part	
APRC Repayment	4.0%	4.1%	3.8%	4.0%	4.2%	4.2%	4.2%	4.2%
APRC Interest-Only	4.1%	4.2%	3.9%	4.1%	4.2%	4.2%	4.2%	4.2%
Min/Max mortgage	£75,000 - £2,000,000				£75,000 - £2,000,000		£75,000 - £2,000,000	
Max Term Repayment	25 years				25 years		25 years	
Max Term Interest-Only/Part & Part	25 years				25 years		25 years	
Max LTV Repayment	75%				75%		80%	
Max LTV Interest-Only/Part & Part	70%				70%		75%	
Arrangement fee	By arrangement (Minimum £1,000)				£999		£999	
Admin fee	£100 (Refunded upon completion)				£100 (Refunded upon completion)		£100 (Refunded upon completion)	
ERCs	2%	None	2%	None	2%	None	2%	None

*Refer to Society Lending Criteria Guidelines or contact our BDMs

Ask for a personalised illustration from one
of our Business Development Managers

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WE DO NOT CREDIT SCORE APPLICANTS • NO UPPER AGE LIMIT IS APPLIED*
OUR MANUAL UNDERWRITING TEAM WORK TO SUPPORT EACH CASE

[harpendenbs.co.uk/intermediaries](https://www.harpendenbs.co.uk/intermediaries)



Standard Self-Build

- Barn Conversions. New Builds, Knock Down and Re-Build or the purchase of land with planning permission.
- New Builds on owner occupied land
- No ERCs applied



Premium Self-Build

- Higher LTV than our standard Self-Build product
- Up to a max of three properties being built, one of which to be subsequent main residence
- No ERCs applied



CBTL/BTL

- Employed, self-employed or contractors
- First time buyers and first time landlords considered
- Non Owner Occupied properties considered



Residential Bridging

- No minimum property ownership period
- Bridging considered on both regulated and non-regulated properties
- No upper age limit



Holiday Let

- Interest Only up to 70%
- Gifted deposit and equity accepted (must be from a family member)
- Employed, self-employed or contractors



Holiday Home/Second Home

- Interest Only up to 75%
- Gifted deposit and equity accepted (must be from a family member)
- Employed, self-employed or contractors

***We do not apply an upper age limit where there is acceptable ongoing income to support monthly mortgage payments**

Our full lending criteria guidelines are available at www.harpendenbs.co.uk/intermediaries