

May 2018

Residential Lending Product Guide.

i.e. our guide to how good a deal
your client will be able to get.

*Remarkably
honest*

*We realise there's a lot of empty
space here but we didn't think
a picture of a house or a happy
couple would really interest you
that much, so we didn't bother.*



Straightforward transparent lending

Get honest answers on 0330 303 3495 or
visit us at securetrustbank.com/intermediaries

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

Secure Trust Bank Mortgage Products May 2018

Purchase

STB 1

Product	65% LTV	70% LTV	75% LTV	80% LTV	85% LTV	ERCs*	Fees
2 year fixed	2.39%	2.49%	2.59%	2.89%	3.39%	A	Product Fee £999 Standard Legal Fees Valuation Fee
3 year fixed	2.89%	2.99%	3.09%	3.29%	3.79%	B	
5 year fixed	3.09%	3.19%	3.29%	3.49%	4.14%	C	

- CCJs: 0 in 24 months, 4 in 36 months (if more than £500 refer to underwriter for circumstances to be reviewed)
- Defaults: 0 in 24 months (we generally ignore telecoms, utilities and mail order defaults)
- Secured arrears: 0 in 24 months, 1 in 36 months worst status
- Unsecured arrears: 1 in 12 months, 2 in 36 months worst status and up to date
- DMP: Satisfied 24 months ago or more
- Bankruptcy/IVA: Discharged 72 months ago or more

Additional Features

- We will accept up to 10% of the original completion amount to be overpaid per annum.

STB 2

Product	65% LTV	70% LTV	75% LTV	80% LTV	ERCs*	Fees
2 year fixed	3.44%	3.64%	3.79%	3.99%	A	Product Fee £999 Standard Legal Fees Valuation Fee
3 year fixed	4.09%	4.19%	4.39%	4.59%	B	
5 year fixed	4.19%	4.29%	4.49%	4.89%	C	

- CCJs: 0 in 12 months, 2 in 24 months, 4 in 36 months (if more than £500 refer to underwriter for circumstances to be reviewed)
- Defaults: 0 in 12 months, 2 in 24 months (we generally ignore telecoms, utilities and mail order defaults)
- Secured arrears: 0 in 12 months, 1 in 24 months worst status
- Unsecured arrears: 1 in 12 months, 2 in 24 months worst status and up to date
- DMP: Satisfied 12 months ago or more
- Bankruptcy/IVA: Discharged 72 months ago or more

Additional Features

- We will accept up to 10% of the original completion amount to be overpaid per annum.

STB 3

Product	65% LTV	70% LTV	75% LTV	80% LTV	ERCs*	Fees
2 year fixed	4.34%	4.44%	4.59%	4.79%	A	Product Fee £999 Standard Legal Fees Valuation Fee
3 year fixed	4.59%	4.69%	4.99%	5.19%	B	
5 year fixed	4.69%	4.79%	5.09%	5.49%	C	

- CCJs: 0 in 6 months, 2 in 24 months, 4 in 36 months (if more than £500 refer to underwriter for circumstances to be reviewed)
- Defaults: 0 in 6 months, 2 in 24 months (we generally ignore telecoms, utilities and mail order defaults)
- Secured arrears: 0 in 12 months, 2 in 24 months worst status
- Unsecured arrears: 1 in 12 months, 3 in 24 months worst status and up to date
- DMP: Satisfied 12 months ago or more
- Bankruptcy/IVA: Discharged 36 months ago or more

Additional Features

- We will accept up to 10% of the original completion amount to be overpaid per annum.

All rates revert to the Standard Variable Rate which is currently 5.19% variable.

*See page 5 for details.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

Page 2 of 5

Remortgage

STB 1

Product	65% LTV	70% LTV	75% LTV	80% LTV	85% LTV	ERCs*	Fees
2 year fixed	2.39%	2.49%	2.59%	2.89%	3.39%	A	Product Fee £999
3 year fixed	2.89%	2.99%	3.09%	3.29%	3.79%	B	
5 year fixed	3.09%	3.19%	3.29%	3.49%	4.14%	C	
<ul style="list-style-type: none"> • CCJs: 0 in 24 months, 4 in 36 months (if more than £500 refer to underwriter for circumstances to be reviewed) • Defaults: 0 in 24 months (we generally ignore telecoms, utilities and mail order defaults) • Secured arrears: 0 in 24 months, 1 in 36 months worst status • Unsecured arrears: 1 in 12 months, 2 in 36 months worst status and up to date • DMP: Satisfied 24 months ago or more • Bankruptcy/IVA: Discharged 72 months ago or more 							
Additional Features <ul style="list-style-type: none"> • We will accept up to 10% of the original completion amount to be overpaid per annum • Free first standard valuation (max £320) • Fees assisted legals* 							

STB 2

Product	65% LTV	70% LTV	75% LTV	80% LTV	ERCs*	Fees	
2 year fixed	3.44%	3.64%	3.79%	3.99%	A	Product Fee £999	
3 year fixed	4.09%	4.19%	4.39%	4.59%	B		
5 year fixed	4.19%	4.29%	4.49%	4.89%	C		
<ul style="list-style-type: none"> • CCJs: 0 in 12 months, 2 in 24 months, 4 in 36 months (if more than £500 refer to underwriter for circumstances to be reviewed) • Defaults: 0 in 12 months, 2 in 24 months (we generally ignore telecoms, utilities and mail order defaults) • Secured arrears: 0 in 12 months, 1 in 24 months worst status • Unsecured arrears: 1 in 12 months, 2 in 24 months worst status and up to date • DMP: Satisfied 12 months ago or more • Bankruptcy/IVA: Discharged 72 months ago or more 							
Additional Features <ul style="list-style-type: none"> • We will accept up to 10% of the original completion amount to be overpaid per annum • Free first standard valuation (max £320) • Fees assisted legals* 							

STB 3

Product	65% LTV	70% LTV	75% LTV	80% LTV	ERCs*	Fees	
2 year fixed	4.34%	4.44%	4.59%	4.79%	A	Product Fee £999	
3 year fixed	4.59%	4.69%	4.99%	5.19%	B		
5 year fixed	4.69%	4.79%	5.09%	5.49%	C		
<ul style="list-style-type: none"> • CCJs: 0 in 6 months, 2 in 24 months, 4 in 36 months (if more than £500 refer to underwriter for circumstances to be reviewed) • Defaults: 0 in 6 months, 2 in 24 months (we generally ignore telecoms, utilities and mail order defaults) • Secured arrears: 0 in 12 months, 2 in 24 months worst status • Unsecured arrears: 1 in 12 months, 3 in 24 months worst status and up to date • DMP: Satisfied 12 months ago or more • Bankruptcy/IVA: Discharged 36 months ago or more 							
Additional Features <ul style="list-style-type: none"> • We will accept up to 10% of the original completion amount to be overpaid per annum • Free first standard valuation (max £320) • Fees assisted legals* 							

All rates revert to the Standard Variable Rate which is currently 5.19% variable.

*See page 5 for details.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

Page 3 of 5

Valuation options

Purchase

Purchase Price or Valuation, whichever is higher	Mortgage Valuation Total Fee	Homebuyer Report Total Fee	Building Survey Total Fee
Up to £100,000	£175	£370	£685
Up to £150,000	£200	£420	£735
Up to £200,000	£225	£475	£830
Up to £250,000	£250	£530	£870
Up to £300,000	£285	£590	£910
Up to £350,000	£320	£635	£960
Up to £400,000	£360	£675	£1,020
Up to £450,000	£410	£720	£1,070
Up to £500,000	£460	£750	£1,125
Up to £600,000	£540	£810	£1,250
Up to £700,000	£610	£875	£1,380
Up to £800,000	£675	£960	£1,500
Up to £900,000	£735	£1,185	£1,625
Up to £1,000,000	£850	£1,310	£1,750
Up to £1,500,000	£1,225	£1,645	£2,350
Up to £2,000,000	£1,625	£2,160	£2,950
More than £2,000,000	Please contact Intermediary Support for more details on 0330 303 3495 or email; intermediariesupport@securetrustbank.co.uk		

Remortgage

Purchase Price or Valuation, whichever is higher	Mortgage Valuation Total Fee	Homebuyer Report Total Fee	Building Survey Total Fee
Up to £100,000	£0	£195	£510
Up to £150,000	£0	£220	£535
Up to £200,000	£0	£250	£605
Up to £250,000	£0	£280	£620
Up to £300,000	£0	£305	£625
Up to £350,000	£0	£315	£640
Up to £400,000	£40	£355	£700
Up to £450,000	£90	£400	£750
Up to £500,000	£140	£430	£805
Up to £600,000	£220	£490	£930
Up to £700,000	£290	£555	£1,060
Up to £800,000	£355	£640	£1,180
Up to £900,000	£415	£865	£1,305
Up to £1,000,000	£530	£990	£1,430
Up to £1,500,000	£905	£1,325	£2,030
Up to £2,000,000	£1,305	£1,840	£2,630
More than £2,000,000	Please contact Intermediary Support for more details on 0330 303 3495 or email; intermediariesupport@securetrustbank.co.uk		

Early Repayment Charges

	Year 1	Year 2	Year 3	Year 4	Year 5
A	2%	1%			
B	3%	2%	1%		
C	5%	4%	3%	2%	1%

Max Loan

Up to 80% LTV	£2m
81% - 85% LTV	£750k

General Criteria

Minimum Loan Amount	£25,001.
Maximum Loan Amount	Up to £750,000: 85% LTV £750,001 to £2m: 80% LTV New Build Houses: 85% LTV New Build Flats: 75% LTV Where fees are added to the loan then affordability will be calculated on the gross loan amount. If fees are added to the loan these will be used in calculating the maximum LTV available.
Lending Types	Capital repayment up to 85% LTV, Interest Only up to 65%. Part & part to a combined maximum of 85% LTV (of which no more than 65% can be Interest Only)
Early Repayment Charges	See individual product guides.
Employment Status	Employed / Self-employed / Contractor.
Region	England and Wales only.
Minimum Age (at application)	18 years.
Maximum Age (at end of term)	85 years. The loan term must end prior to the eldest borrower's 86th birthday and is subject to affordability; including assessment of expected post-retirement income if beyond the borrower's declared retirement age, or 75 if lower.
Minimum Term	5 years.
Maximum Term	35 years.
Minimum Valuation or Purchase Price	£65,000.
Minimum Income	No minimum income required.
Referencing	Proof of ID. Proof of income - payslips covering the last 3 months, or at least 1 year verified accounts/SA302 and tax overview. Previous 3 personal bank statements. Previous 6 business bank statements if self-employed/contractor. A credit search, including credit score and valuation report will be obtained by Secure Trust Bank.

Please note we only accept advised cases.

*Where free or assisted legal costs are included within a product, Secure Trust Bank will cover the cost of the standard legal work required to investigate the title of the property, redeem any previous mortgages and register Secure Trust Bank's interest in the property at the Land registry. This is available for remortgages in England and Wales where the amount borrowed is less than £500,000. Please note this option is not available if the property is currently unencumbered, inherited or requires an extension to the lease.

You can view our full lending policy guidelines at securetrustbank.com/intermediaries



Straightforward transparent lending

Get honest answers on **0330 303 3495** or visit us at securetrustbank.com/intermediaries

THIS INFORMATION IS FOR INTERMEDIARIES ONLY