

INTERMEDIARY PRODUCT GUIDE

Updated 13 September 2024

This information is for intermediaries and introducers only.

Pre-application enquiries please call the broker support team on **01664 414144**.

Applications being processed please call the lending team on **01664 414141**.

For full details of our lending criteria please refer to our website:
themeltonbrokers.co.uk



Residential Discounted

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Residential	75%	5.25%	A discount of 3.44% off SVR for 24 months, reverting to SVR.	DISC 071	Purchase, remortgage	£199	N/A	2% year 1; 1% year 2	25k	1m	0.38%	Available on interest only up to 60% LTV. Free EPC Plus available on completion of the mortgage application.

Shared Ownership Fixed

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Residential	95%	5.75%	A fixed rate to 31 December 2026 , reverting to SVR.	FIX 335	Purchase, remortgage	N/A	N/A	2% until 31/12/25; 1% until 31/12/26	75k	250k	0.38%	Free EPC Plus available on completion of the mortgage application. Free basic valuation provided
Residential	95%	5.35%	A fixed rate to 31 December 2029 , reverting to SVR.	FIX 336	Purchase, remortgage	N/A	N/A	5% until 31/12/25; 4% until 31/12/26; 3% until 31/12/27; 2% until 31/12/28; 1% until 31/12/29	75k	250k		Free EPC Plus available on completion of the mortgage application. Free basic valuation provided

For full product details please visit your sourcing system

This is not a consumer advertisement and therefore must not be disclosed or given to the general public. The Melton Mowbray Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered in its register under number 106184. Registered office: Mutual House, Leicester Road, Melton Mowbray, Leics, LE13 0DB. M24000210 - 0924 - v3

Residential Fixed Large Loans

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Residential	75%	5.49%	A fixed rate to 31 October 2026 , reverting to SVR.	FIX 313	Purchase, remortgage	£199	£1,999	2% until 31/10/25; 1% until 31/10/26	1m	2.5m	0.38%	Free EPC Plus available on completion of the mortgage application. Interest only available up to 60% LTV.
Residential	75%	5.35%	A fixed rate to 31 October 2029 , reverting to SVR.	FIX 314	Purchase, remortgage	£199	£2,499	5% until 31/10/25; 4% until 31/10/26; 3% until 31/10/27; 2% until 31/10/28; 1% until 31/10/29	1m	2.5m		Free EPC Plus available on completion of the mortgage application. Interest only available up to 60% LTV.

Residential Fixed

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Residential	80%	5.15%	A fixed rate to 31 October 2026 , reverting to SVR.	FIX 327	Purchase, remortgage	N/A	N/A	2% until 31/10/25; 1% until 31/10/26	25k	1m		Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided £500 cashback will be payable directly to the borrowers bank account within 30 days of legal completion
Residential	80%	4.55%	A fixed rate to 31 December 2029 , reverting to SVR.	FIX 331	Purchase, remortgage	N/A	N/A	5% until 31/12/25; 4% until 31/12/26; 3% until 31/12/27; 2% until 31/12/28; 1% until 31/12/29	25k	1m		Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided £500 cashback will be payable directly to the borrowers bank account within 30 days of legal completion
Residential	85%	5.20%	A fixed rate to 30 November 2026 , reverting to SVR.	FIX 328	Purchase, remortgage	£199	N/A	2% until 30/11/25; 1% until 30/11/26	25k	750k	0.38%	Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided £500 cashback will be payable directly to the borrowers bank account within 30 days of legal completion
Residential	85%	4.59%	A fixed rate to 31 December 2029 , reverting to SVR.	FIX 332	Purchase, remortgage	£199	N/A	5% until 31/12/25; 4% until 31/12/26; 3% until 31/12/27; 2% until 31/12/28; 1% until 31/12/29	25k	750k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided £500 cashback will be payable directly to the borrowers bank account within 30 days of legal completion
Residential	90%	4.79%	A fixed rate to 31 December 2029 , reverting to SVR.	FIX 333	Purchase, remortgage	£199	N/A	5% until 31/12/25; 4% until 31/12/26; 3% until 31/12/27; 2% until 31/12/28; 1% until 31/12/29	25k	750k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided £500 cashback will be payable directly to the borrowers bank account within 30 days of legal completion

Residential Fixed (continued)

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Residential	90%	5.35%	A fixed rate to 31 October 2026 , reverting to SVR.	FIX 329	Purchase, remortgage	£199	N/A	2% until 31/10/25; 1% until 31/10/26	25k	750k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided
Residential	95%	5.65%	A fixed rate to 31 October 2026 , reverting to SVR.	FIX 330	Purchase, remortgage	£199	N/A	2% until 31/10/25; 1% until 31/10/26	25k	500k	0.38%	Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided New build available up to 90% LTV
Residential	95%	5.19%	A fixed rate to 31 December 2029 , reverting to SVR.	FIX 334	Purchase, remortgage	N/A	N/A	5% until 31/12/25; 4% until 31/12/26; 3% until 31/12/27; 2% until 31/12/28; 1% until 31/12/29	25k	500k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided New build available up to 90% LTV

Self Build and Renovation

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Eco Self Build	75%	5.99%	A discount of 2.70% off SVR for 36 months, reverting to SVR.	SB 071	Final LTV <75%	£500	0.50%	3% year 1; 2% year 2; 1% year 3	100k	1m	0.45%	<p>Available for ECO Self Builds, renovations and conversions where an EPC Rating of A or B is expected to be achieved and where at least one 'renewable energy' feature has been designed into the build.</p> <p>ECO Self Build renewable energy features may include:</p> <ol style="list-style-type: none"> 1. Electricity Generation - Hydroelectricity, Solar PV panels, wind technologies 2. Heat Generation - ground source heating, air source heating, solar water heating, wood fuelled heating (Biomass) 3. Electricity and Heat - Micro-CHP (micro combined heat and power) <p>Renovations and Conversions - improved insulation and heat retention (loft/cavity wall insulation and thermo efficient glazing and doors/enclosures)</p> <p>On receipt of final completion certs can have a scheme transfer to another product and ERC's will be waived (subject to eligibility).</p>
Standard Self Build and Renovation	75%	6.09%	A discount of 2.60% off SVR for 36 months, reverting to SVR.	SB 072	Final LTV <75%	£500	0.50%	3% year 1; 2% year 2; 1% year 3	100k	1m		On receipt of completion cert and final inspection can have a scheme transfer to another product and ERCs will be waived (subject to eligibility).
Standard Self Build and Renovation	75%	6.15%	A discount of 2.54% off SVR for 24 months, reverting to SVR.	SB 073	Final LTV <75%	£199	0.50%	N/A	100k	1m		On receipt of completion cert and final inspection can have a scheme transfer to another product (subject to eligibility).

Buy to Let

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Buy to Let	75%	5.75%	A discount of 2.94% off SVR for 24 months, reverting to SVR.	BTL 234	Purchase, remortgage	£199	£599	2% year 1; 1% year 2	25k	500k	0.40%	Free EPC Plus available on completion of the mortgage application
Buy to Let	75%	5.35%	A fixed rate to 30 September 2026 , reverting to SVR.	BTL 226	Purchase, remortgage	N/A	£995	2% until 30/09/25; 1% until 30/09/26				Free EPC Plus available on completion of the mortgage application
Buy to Let	75%	5.05%	A fixed rate to 30 September 2029 , reverting to SVR.	BTL 227	Purchase, remortgage	N/A	£995	5% until 30/09/25; 4% until 30/09/26; 3% until 30/09/27; 2% until 30/09/28; 1% until 30/09/29				Free EPC Plus available on completion of the mortgage application
Family Buy to Let	75%	5.75%	A discount of 2.94% off SVR for 24 months, reverting to SVR.	BTL 235	Purchase, remortgage	£199	£599	2% year 1; 1% year 2				Free EPC Plus available on completion of the mortgage application
Family Buy to Let	75%	5.95%	A fixed rate to 30 September 2026 , reverting to SVR.	BTL 228	Purchase, remortgage	£199	N/A	2% until 30/09/25; 1% until 30/09/26				Free EPC Plus available on completion of the mortgage application
Family Buy to Let	75%	5.15%	A fixed rate to 30 September 2029 , reverting to SVR.	BTL 229	Purchase, remortgage	£199	N/A	5% until 30/09/25; 4% until 30/09/26; 3% until 30/09/27; 2% until 30/09/28; 1% until 30/09/29				Free EPC Plus available on completion of the mortgage application
Consumer Buy to Let	75%	5.75%	A discount of 2.94% off SVR for 24 months, reverting to SVR.	BTL 236	Purchase, remortgage	£199	£599	2% year 1; 1% year 2				Free EPC Plus available on completion of the mortgage application
Holiday Buy to Let	75%	5.79%	A discount of 2.90% off SVR for 24 months, reverting to SVR.	BTL 237	Purchase, remortgage	£199	£599	2% year 1; 1% year 2				Free EPC Plus available on completion of the mortgage application
Holiday Buy to Let	75%	5.79%	A fixed rate to 30 September 2029 , reverting to SVR.	BTL 224	Purchase, remortgage	£199	£999	5% until 30/09/25; 4% until 30/09/26; 3% until 30/09/27; 2% until 30/09/28; 1% until 30/09/29				Free EPC Plus available on completion of the mortgage application

Product Transfers for Existing Customers

Residential Discounted

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Rate £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Product Transfer	75%	5.25%	A discount of 3.44% off SVR for 24 months, reverting to SVR.	STDR 156	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	1m	0.25%	Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer.
Product Transfer	95%	5.79%	A discount of 2.90% off SVR for 24 months, reverting to SVR.	STDR 157	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer.
Product Transfer	95%	7.69%	A discount of 1.00% off SVR for 24 months, reverting to SVR.	STDR 145	Product Transfer Only	N/A	N/A	N/A	No min	1m		Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer. Not available for Self Build customers upon completion of the build.

Residential Fixed

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Product Transfer	80%	5.15%	A fixed rate to 31 October 2026 , reverting to SVR.	STFX 208	Product Transfer Only	N/A	N/A	2% until 31/10/25; 1% until 31/10/26	No min	1m	0.25%	Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer
Product Transfer	80%	4.55%	A fixed rate to 31 December 2029 , reverting to SVR.	STFX 216	Product Transfer Only	N/A	N/A	5% until 31/12/25; 4% until 31/12/26; 3% until 31/12/27; 2% until 31/12/28; 1% until 31/12/29	No min	1m		Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer

Residential Fixed (continued)

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Product Transfer	85%	5.20%	A fixed rate to 30 November 2026 , reverting to SVR.	STFX 211	Product Transfer Only	N/A	N/A	2% until 30/11/25; 1% until 30/11/26	No min	750k	0.25%	Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer
Product Transfer	85%	4.59%	A fixed rate to 31 December 2029 , reverting to SVR.	STFX 217	Product Transfer Only	N/A	N/A	5% until 31/12/25; 4% until 31/12/26; 3% until 31/12/27; 2% until 31/12/28; 1% until 31/12/29	No min	750k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer
Product Transfer	95%	4.79%	A fixed rate to 31 December 2029 , reverting to SVR.	STFX 218	Product Transfer Only	N/A	N/A	5% until 31/12/25; 4% until 31/12/26; 3% until 31/12/27; 2% until 31/12/28; 1% until 31/12/29	No min	750k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer
Product Transfer	95%	5.35%	A fixed rate to 31 October 2026 , reverting to SVR.	STFX 215	Product Transfer Only	N/A	N/A	2% until 31/10/25; 1% until 31/10/26	No min	1m		Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer.

Shared Ownership Discounted

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Shared Ownership Product Transfer	95%	5.80%	A discount of 2.89% off SVR for 24 months, reverting to SVR.	STDR 147	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	250k	0.25%	Shared Ownership Only. Free EPC Plus available on completion of the product transfer.

Shared Ownership Fixed

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Shared Ownership Product Transfer	95%	5.75%	A fixed rate to 31 December 2026 , reverting to SVR.	STFX 219	Product Transfer Only	N/A	N/A	2% until 31/12/25; 1% until 31/12/26	No min	250k	0.25%	Shared Ownership Only. Free EPC Plus available on completion of the product transfer.
Shared Ownership Product Transfer	95%	5.35%	A fixed rate to 31 December 2029 , reverting to SVR.	STFX 220	Product Transfer Only	N/A	N/A	5% until 31/12/25; 4% until 31/12/26; 3% until 31/12/27; 2% until 31/12/28; 1% until 31/12/29	No min	250k	0.25%	Shared Ownership Only. Free EPC Plus available on completion of the product transfer.

Self Build

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Self Build Standard Product Transfer	75%	5.99%	A discount of 2.70% off SVR for 36 months, reverting to SVR.	STDR 148	Product Transfer Only	N/A	N/A	3% year 1; 2% year 2; 1% year 3	100k	1m	0.25%	Funds released after each stage. Portable. Overpayments. Interest only available.
Self Build Standard Product Transfer	75%	6.15%	A discount of 2.54% off SVR for 24 months, reverting to SVR.	STDR 158	Product Transfer Only	N/A	N/A	N/A	100k	1m		Funds released after each stage. Portable. Overpayments. Interest only available.

RIO

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
RIO Product Transfer	50%	6.89%	A discount of 1.80% off SVR for 24 months, reverting to SVR.	DISC 057	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	1m	0.25%	RIO terms apply. Interest only available. Free EPC Plus available on completion of the product transfer.

Buy to Let Discounted

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
BTL Product Transfer	75%	5.75%	A discount of 2.94% off SVR for 24 months, reverting to SVR.	BTL 238	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k	0.25%	Interest only available. Free EPC Plus available on completion of the product transfer.
BTL Product Transfer	75%	7.94%	A discount of 0.75% off SVR for 24 months, reverting to SVR.	BTL 209	Product Transfer Only	N/A	N/A	N/A	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
Consumer BTL Product Transfer	75%	5.75%	A discount of 2.94% off SVR for 24 months, reverting to SVR.	BTL 239	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
Family BTL Product Transfer	75%	5.75%	A discount of 2.94% off SVR for 24 months, reverting to SVR.	BTL 240	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
Holiday BTL Product Transfer	75%	5.79%	A discount of 2.90% off SVR for 24 months, reverting to SVR.	BTL 241	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
Holiday BTL Product Transfer	75%	7.94%	A discount of 0.75% off SVR for 24 months, reverting to SVR.	BTL 210	Product Transfer Only	N/A	N/A	N/A	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.

Buy to Let Fixed

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
BTL Product Transfer	75%	5.35%	A fixed rate until 30 September 2026 , reverting to SVR.	BTL 230	Product Transfer Only	N/A	£995	2% until 30/09/25; 1% until 30/09/26	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
BTL Product Transfer	75%	5.05%	A fixed rate until 30 September 2029 , reverting to SVR.	BTL 231	Product Transfer Only	N/A	£995	5% until 30/09/25; 4% until 30/09/26; 3% until 30/09/27; 2% until 30/09/28; 1% until 30/09/29	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
Family BTL Product Transfer	75%	5.95%	A fixed rate until 30 September 2026 , reverting to SVR.	BTL 232	Product Transfer Only	N/A	£199	2% until 30/09/25; 1% until 30/09/26	No min	500k	0.25%	Interest only available. Free EPC Plus available on completion of the product transfer.
Family BTL Product Transfer	75%	5.15%	A fixed rate until 30 September 2029 , reverting to SVR.	BTL 233	Product Transfer Only	N/A	£199	5% until 30/09/25; 4% until 30/09/26; 3% until 30/09/27; 2% until 30/09/28; 1% until 30/09/29	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
Holiday BTL Product Transfer	75%	5.79%	A fixed rate until 30 September 2029 , reverting to SVR.	BTL 225	Product Transfer Only	N/A	N/A	5% until 30/09/25; 4% until 30/09/26; 3% until 30/09/27; 2% until 30/09/28; 1% until 30/09/29	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.

Valuation Fee

(non-refundable once valuation has taken place)

Purchase price/ estimated value	Residential mortgage valuation/ remortgage	BTL valuation/ remortgage	Self build valuation	Indicative homebuyers application fee including a basic mortgage valuation and a homebuyer survey
to £100,000	£170	£195	£200	£355
£100,001 - £200,000	£240	£265	£270	£455
£200,001 - £300,000	£295	£320	£325	£555
£300,001 - £400,000	£355	£380	£385	£655
£400,001 - £500,000	£400	£425	£430	£755
£500,001 - £600,000	£460	£485	£490	£855
£600,001 - £700,000	£550	£575	£580	£955
£700,001 - £800,000	£650	£675	£680	£1,055
£800,001 - £900,000	£720	£745	£750	£1,155
£900,001 - £1,000,000	£850	£875	£880	£1,255
£1,000,001 - £1,200,000	£900	£925	£930	By Negotiation
£1,200,001 - £1,400,000	£1,000	£1,025	£1,030	By Negotiation
£1,400,001 - £1,600,000	£1,155	£1,180	£1,185	By Negotiation
£1,600,001 - £1,800,000	£1,305	£1,330	£1,335	By Negotiation
£1,800,001 - £2,000,000	£1,490	£1,515	£1,520	By Negotiation
Over £2m	By Negotiation	By Negotiation	By Negotiation	By Negotiation