

INTERMEDIARY PRODUCT GUIDE

Updated 16 December 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)	Interest only	Cashback	Free val	Additional info
						(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%	Up to 75% LTV	N/A	No	

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)	Interest only	Cashback	Free val	Additional info
						(Non-refundable)									
Residential	80%	5.05%	A fixed rate to 28 February 2027, reverting to SVR.	FIX 345	Purchase, remortgage	N/A	N/A	2% until 28/2/26; 1% until 28/2/27	25k	1m	0.38%	Up to 75% LTV	N/A	Yes	
Residential	80%	4.79%	A fixed rate to 28 February 2030, reverting to SVR.	FIX 346	Purchase, remortgage	N/A	N/A	5% until 28/2/26; 4% until 28/2/27; 3% until 29/2/28; 2% until 28/2/29; 1% until 28/2/30	25k	1m	0.38%	Up to 75% LTV	£500	Yes	Cashback will be payable directly to the borrowers bank account within 30 days of legal completion.

Please note: All products on this page are eligible for free EPC Plus on completion of the mortgage application.

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 – 1224 V3

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)	Interest only	Cashback	Free val	Additional info
						(Non-refundable)									
Residential	90%	5.59%	A fixed rate to 28 February 2027 , reverting to SVR.	FIX 347	Purchase, remortgage	£199	N/A	2% until 28/2/26; 1% until 28/2/27	25k	750k	0.38%	Up to 75% LTV	£750	Yes	Cashback will be payable directly to the borrowers bank account within 30 days of legal completion.
Residential	90%	4.99%	A fixed rate to 28 February 2030 , reverting to SVR.	FIX 348	Purchase, remortgage	£199	N/A	5% until 28/2/26; 4% until 28/2/27; 3% until 29/2/28; 2% until 28/2/29; 1% until 28/2/30	25k	750k	0.38%	Up to 75% LTV	£500	Yes	Cashback will be payable directly to the borrowers bank account within 30 days of legal completion.
Residential	95%	5.79%	A fixed rate to 28 February 2027 , reverting to SVR.	FIX 349	Purchase, remortgage	£199	N/A	2% until 28/2/26; 1% until 28/2/27	25k	500k	0.38%	Up to 75% LTV	N/A	Yes	New build available up to 90% LTV

Shared Ownership

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)	Interest only	Cashback	Free val	Additional info
						(Non-refundable)									
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	0.38%	N/A	N/A	Yes	
Residential	95%	5.00%	A fixed rate to 31 January 2030 , reverting to SVR.	FIX 342	Purchase, remortgage	N/A	N/A	5% until 31/01/26; 4% until 31/01/27; 3% until 31/01/28; 2% until 31/01/29; 1% until 31/01/30	50k	250k	0.38%	N/A	£500	Yes	Exclusive to the East Midlands - Leicestershire, Lincolnshire, Northamptonshire, Nottinghamshire, Rutland and Derbyshire Cashback will be payable directly to the borrowers bank account within 30 days of legal completion.

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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)	Interest only	Cashback	Free val	Additional info
						(Non-refundable)									
Buy to Let	75%	5.55%	A discount of 3.14% off SVR for 24 months, reverting to SVR.	BTL 242	Purchase, remortgage	£199	£599	2% year 1; 1% year 2	25k	1m	0.40%	Up to 75% LTV	N/A	No	
Buy to Let	75%	5.15%	A fixed rate to 31 January 2027, reverting to SVR.	BTL 243	Purchase, remortgage	N/A	£399	2% until 31/01/26; 1% until 31/01/27	25k	1m	0.40%	Up to 75% LTV	£250	No	Cashback will be payable directly to the borrowers bank account within 30 days of legal completion.
Family Buy to Let	75%	5.55%	A discount of 3.14% off SVR for 24 months, reverting to SVR.	BTL 244	Purchase, remortgage	£199	£599	2% year 1; 1% year 2	25k	1m	0.40%	Up to 75% LTV	N/A	No	
Family Buy to Let	75%	5.40%	A fixed rate to 31 January 2027, reverting to SVR.	BTL 245	Purchase, remortgage	£199	N/A	2% until 31/01/26; 1% until 31/01/27	25k	1m	0.40%	Up to 75% LTV	£500	No	Cashback will be payable directly to the borrowers bank account within 30 days of legal completion.
Consumer Buy to Let	75%	5.55%	A discount of 3.14% off SVR for 24 months, reverting to SVR.	BTL 246	Purchase, remortgage	£199	£599	2% year 1; 1% year 2	25k	1m	0.40%	Up to 75% LTV	N/A	No	
Holiday Buy to Let	75%	5.79%	A discount of 3.10% off SVR for 24 months, reverting to SVR.	BTL 247	Purchase, remortgage	£199	£599	2% year 1; 1% year 2	25k	1m	0.40%	Up to 75% LTV	N/A	No	
Holiday Buy to Let	75%	5.55%	A fixed rate to 31 January 2030, reverting to SVR.	BTL 248	Purchase, remortgage	£199	£999	5% until 31/01/26; 4% until 31/01/27; 3% until 31/01/28; 2% until 31/01/29; 1% until 31/01/30	25k	1m	0.40%	Up to 75% LTV	N/A	No	

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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)	Interest only	Cashback	Free val	Additional info
						(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%	Up to 75% LTV	N/A	No	<p>Please refer to our Self Build Criteria for info on ECO Self Build renewable energy features</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	0.45%	Up to 75% LTV	N/A	No	<p>On receipt of completion cert and final inspection can have a scheme transfer to another product and ERCs will be waived (subject to eligibility).</p>
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	0.45%	Up to 75% LTV	N/A	No	<p>On receipt of completion cert and final inspection can have a scheme transfer to another product and ERCs will be waived (subject to eligibility).</p>

Product Transfers for Existing Customers

Residential Discounted Product Transfer

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)	Interest only	Cashback	Free val	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%	Up to 75% LTV	N/A	No	
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	0.25%	Up to 75% LTV	N/A	No	
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	0.25%	Up to 75% LTV	N/A	No	Not available for Self Build customers upon completion of the build.

Residential Fixed Product Transfer

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)	Interest only	Cashback	Free val	Additional info
						(Non-refundable)									
Product Transfer	80%	4.90%	A fixed rate to 28 February 2027 , reverting to SVR.	STFX 227	Product Transfer Only	N/A	N/A	2% until 28/2/26; 1% until 28/2/27	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	80%	4.79%	A fixed rate to 28 February 2030 , reverting to SVR.	STFX 228	Product Transfer Only	N/A	N/A	5% until 28/2/26; 4% until 28/2/27; 3% until 29/2/28; 2% until 28/2/29; 1% until 28/2/30	No min	1m	0.25%	Up to 75% LTV	N/A	No	

Please note: All products on this page are eligible for free EPC Plus on completion of the product transfer.

Residential Fixed Product Transfer (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)	Interest only	Cashback	Free val	Additional info
						(Non-refundable)									
Product Transfer	80%	4.65%	A fixed rate to 28 February 2027 , reverting to SVR.	STFX 229	Product Transfer Only	N/A	£999	2% until 28/2/26; 1% until 28/2/27	No min	750k	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	80%	4.70%	A fixed rate to 29 February 2028 , reverting to SVR.	STFX 230	Product Transfer Only	N/A	£999	3% until 28/2/26; 2% until 28/2/27; 1% until 29/2/28;	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	95%	4.99%	A fixed rate to 28 February 2030 , reverting to SVR.	STFX 231	Product Transfer Only	N/A	N/A	5% until 28/2/26; 4% until 28/2/27; 3% until 29/2/28; 2% until 28/2/29; 1% until 28/2/30	No min	500k	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	95%	5.59%	A fixed rate to 28 February 2027 , reverting to SVR.	STFX 232	Product Transfer Only	N/A	N/A	2% until 28/2/26; 1% until 28/2/27	No min	500k	0.25%	Up to 75% LTV	N/A	No	

Shared Ownership Discounted Product Transfer

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)	Interest only	Cashback	Free val	Additional info
						(Non-refundable)									
Shared Ownership Product Transfer	95%	5.80%	A discount of 2.89% off SVR for 24 months , reverting to SVR.	STD R 147	Product Transfer Only	N/A	N/A	2% year 2; 1% year 1	No min	250k	0.25%	N/A	N/A	No	Shared Ownership Only.

Please note: All products on this page are eligible for free EPC Plus on completion of the product transfer.

Shared Ownership Fixed Product Transfer

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)	Interest Only Max LTV	Cashback	Free val	Additional info
						(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%	N/A	N/A	No	Shared Ownership Only.
Shared Ownership Product Transfer	95%	5.00%	A fixed rate to 31 January 2030 , reverting to SVR.	STFX 224	Product Transfer Only	N/A	N/A	5% until 31/01/26; 4% until 31/01/27; 3% until 31/01/28; 2% until 31/01/29; 1% until 31/01/30	No min	250k	0.25%	N/A	N/A	No	Shared Ownership Only.

Self Build Product Transfer

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)	Interest Only Max LTV	Cashback	Free val	Additional info
						(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 3; 2% year 2; 1% year 1	100k	1m	0.25%	Up to 75% LTV	N/A	No	
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	0.25%	Up to 75% LTV	N/A	No	

RIO Product Transfer

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)	Interest Only Max LTV	Cashback	Free val	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 2; 1% year 1	No min	1m	0.25%	Up to 50% LTV	N/A	No	RIO terms apply.

Buy to Let Discounted Product Transfer

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)	Interest only Max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
BTL Product Transfer	75%	5.55%	A discount of 3.14% off SVR for 24 months, reverting to SVR.	BTL 249	Product Transfer Only	N/A	N/A	2% year 2; 1% year 1	No min	1m	0.25%	Up to 75% LTV	N/A	No	
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	1m	0.25%	Up to 75% LTV	N/A	No	
Consumer BTL Product Transfer	75%	5.55%	A discount of 3.14% off SVR for 24 months, reverting to SVR.	BTL 251	Product Transfer Only	N/A	N/A	2% year 2; 1% year 1	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Family BTL Product Transfer	75%	5.55%	A discount of 3.14% off SVR for 24 months, reverting to SVR.	BTL 252	Product Transfer Only	N/A	N/A	2% year 2; 1% year 1	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Holiday BTL Product Transfer	75%	5.59%	A discount of 3.10% off SVR for 24 months, reverting to SVR.	BTL 254	Product Transfer Only	N/A	N/A	2% year 2; 1% year 1	No min	1m	0.25%	Up to 75% LTV	N/A	No	
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	1m	0.25%	Up to 75% LTV	N/A	No	

Buy to Let Fixed Product Transfer

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)	Interest only Max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
BTL Product Transfer	75%	5.15%	A fixed rate to 31 January 2027 , reverting to SVR.	BTL 250	Product Transfer Only	N/A	£995	2% until 31/01/26; 1% until 31/01/27	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Consumer BTL Product Transfer	75%	5.40%	A fixed rate to 31 January 2027 , reverting to SVR.	BTL 253	Product Transfer Only	N/A	£199	2% until 31/01/26; 1% until 31/01/27	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Holiday BTL Product Transfer	75%	5.55%	A fixed rate to 31 January 2030 , reverting to SVR.	BTL 255	Product Transfer Only	N/A	N/A	5% until 31/01/26; 4% until 31/01/27; 3% until 31/01/28; 2% until 31/01/29; 1% until 31/01/30	No min	1m	0.25%	Up to 75% LTV	N/A	No	

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