

Updated 24 January 2025

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%

T	Max	Current	Durahart	Product	A	App fee	Comp fee	FDOC	Min Loan	Max Loan	Proc fee	Interest	Cashback	Free	A platfalor and lines
Type	LTV	Pay rate	Product	code	Availability		lon- dable)	ERCS	Size £	Size £	(Min £150)	only	Cashback	val	Additional info
Residential	80%	5.25%	A discount of 3.44% off SVR for <b>24</b> months, reverting to SVR.	DISC 072	Purchase, remortgage	£199	N/A	2% year 1; 1% year 2	25k	lm	0.38%	Up to 75% LTV	N/A	No	
Residential	90%	5.60%	A discount of 3.09% off SVR for <b>24</b> months, reverting to SVR.	DISC 073	Purchase, remortgage	£199	N/A	2% year 1; 1% year 2	25k	750k	0.38%	Up to 75% LTV	N/A	No	

#### **Residential Fixed**

T. (12.0	Max	Current	Product	Product	Availability	App fee	Comp fee	ERCS	Min Loan	Max Loan	Proc fee (Min	Interest	Cashback	Free	Additional info
Туре	LTV	Pay rate	Product	code	Availability		on- dable)	ERCS	Size £	Size £	£150)	only	Cashback	val	Additional Info
Residential	80%	4.90%	A fixed rate to <b>31 March 2027</b> , reverting to SVR.	FIX 356	Purchase, remortgage	N/A	N/A	2% until 31/3/26; 1% until 31/3/27	25k	lm	0.38%	Up to 75% LTV	N/A	Yes	
Residential	80%	4.59%	A fixed rate to 31 March 2030, reverting to SVR.	FIX 357	Purchase, remortgage	N/A	N/A	5% until 31/3/26; 4% until 31/3/27; 3% until 31/3/28; 2% until 31/3/29; 1% until 31/3/30	25k	lm	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

Туре	Max	Current Pay	Product	Product	Availability	App fee	Comp fee	ERCS	Min Loan	Max Loan	Proc fee (Min	Interest	Cashback	Free	Additional info
. /	LTV	rate		code	, , , , , , , , , , , , , , , , , , , ,		lon- ndable)		Size £	Size £	£150)	only		val	
Residential	80%	4.60%	A fixed rate to 31 March 2027, reverting to SVR.	FIX 358	Purchase, remortgage	£199	£999	2% until 31/3/26; 1% until 31/3/27	25k	1m	0.38%	Up to 75% LTV	N/A	Yes	
Residential	80%	4.45%	A fixed rate to 31 March 2030, reverting to SVR.	FIX 359	Purchase, remortgage	£199	£999	5% until 31/3/26; 4% until 31/3/27; 3% until 31/3/28; 2% until 31/3/29; 1% until 31/3/30	25k	lm	0.38%	Up to 75% LTV	N/A	Yes	
Residential	80%	5.25%	A fixed rate to 30 April 2027, reverting to SVR.	FIX 351	Purchase, remortgage	£199	N/A	2% until 30/4/26; 1% until 30/4/27	25k	lm	0.38%	Up to 75% LTV	N/A	Yes	Available for borrowers with only 12 months self-employed trading history
Residential	90%	5.29%	A fixed rate to 31 March 2027, reverting to SVR.	FIX 352	Purchase, remortgage	£199	N/A	2% until 31/3/26; 1% until 31/3/27	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%	4.89%	A fixed rate to 31 March 2030, reverting to SVR.	FIX 353	Purchase, remortgage	£199	N/A	5% until 31/3/26; 4% until 31/3/27; 3% until 31/3/28; 2% until 31/3/29; 1% until 31/3/30	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%	5.59%	A fixed rate to 31 March 2027, reverting to SVR.	FIX 354	Purchase, remortgage	£199	N/A	2% until 31/3/26; 1% until 31/3/27	25k	500k	0.38%	Up to 75% LTV	N/A	Yes	New build available up to 90% LTV
Residential	95%	5.54%	A fixed rate to 31 March 2030, reverting to SVR.	FIX 355	Purchase, remortgage	£199	N/A	5% until 31/3/26; 4% until 31/3/27; 3% until 31/3/28; 2% until 31/3/29; 1% until 31/3/30	25k	500k	0.38%	Up to 75% LTV	N/A	Yes	New build available up to 90% LTV

## Shared Ownership

Туре	Max LTV	Current Pay rate	Product	Product code	Availability		Comp fee lon- idable)	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Interest only	Cashback	Free val	Additional info
Shared Ownership	95%	5.49%	A fixed rate to 30 April 2027, reverting to SVR.	FIX 350	Purchase, remortgage	N/A	N/A	2% until 30/4/26; 1% until 30/4/27	50k	250k	0.38%	No	N/A	Yes	

## Buy to Let

Туре	Max	Current Pay	Product	Product	Availability	App fee	Comp fee	ERCS	Min Loan	Max Loan	Proc fee (Min	Interest	Cashback	Free	Additional info
.,,,,	LTV	rate		code	,		lon- dable)	2.1.00	Size £	Size £	£150)	only	3 43113 431	val	7.00.1.01.01
Family Buy to Let	75%	5.55%	A discount of 3.14% off SVR for <b>24</b> months, reverting to SVR.	BTL 244	Purchase, remortgage	£199	£599	2% year 1; 1% year 2	25k	lm	0.40%	Up to 75% LTV	N/A	No	
Family Buy to Let	75%	5.40%	A fixed rate to 30 April 2027, reverting to SVR.	BTL 256	Purchase, remortgage	£199	N/A	2% until 30/4/26; 1% until 30/4/27	25k	lm	0.40%	Up to 75% LTV	£500	No	Cashback will be payable directly to the borrowers bank account within 30 days of legal completion.
Holiday Buy to Let	75%	5.79%	A discount of 3.10% off SVR for <b>24</b> months, reverting to SVR.	BTL 247	Purchase, remortgage	£199	£599	2% year 1; 1% year 2	25k	lm	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	

## Self Build and Renovation

Self Build	and F	enovat	tion										Our	Standaı	rd Variable Rate (SVR) is 8.69%
Туре	Max LTV	Current Pay	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size	Max Loan	Proc fee (Min	Interest	Cashback	Free val	Additional info
,,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	LIV	rate		code	ŕ	(N refun	on- dable)		£	Size £	£150)	only		vai	
Eco Self Build	75%	6.09%	A discount of 2.60% off SVR for <b>36</b> months, reverting to SVR.	SB 074	Final LTV < 75%	£500	0.50%	N/A	100k	lm	0.45%	Up to 75% LTV	N/A	No	Please refer to our Self Build Criteria for info on ECO Self Build renewable energy features  On receipt of final completion certs can have a scheme transfer to another product (subject to eligibility).
Standard Self Build and Renovation	75%	6.19%	A discount of 2.50% off SVR for <b>36</b> months, reverting to SVR.	SB 075	Final LTV < 75%	£500	0.50%	N/A	100k	lm	0.45%	Up to 75% LTV	N/A	No	On receipt of completion cert and final inspection can have a scheme transfer to another product (subject to eligibility).
Standard Self Build and Renovation	75%	6.25%	A discount of 2.44% off SVR for <b>24</b> months, reverting to SVR.	SB 076	Final LTV < 75%	£199	0.50%	N/A	100k	lm	0.45%	Up to 75% LTV	N/A	No	On receipt of completion cert and final inspection can have a scheme transfer to another product (subject to eligibility).

# **Product Transfers for Existing Customers**

#### Residential Discounted Product Transfer

#### Our Standard Variable Rate (SVR) is 8.69%

Typo	Max	Current	Product	Product	Availability	App fee	Comp fee	ERCS	Min Loan	Max Loan	Proc fee (Min	Interest	Cashback	Free	Additional features and criteria
Туре	LTV	Pay rate	Floduct	code	Availability		on- dable)	ERCS	Size £	Size £	£150)	only	Custibuck	val	Additional fedtales and Chlena
Product Transfer	95%	5.25%	A discount of 3.44% off SVR for <b>24</b> months, reverting to SVR.	STDR 163	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 <b>24</b> months, reverting to SVR.	STDR 145	Product Transfer Only	N/A	N/A	N/A	No min	lm	0.25%	Up to 75% LTV	N/A	No	Not available for Self Build customers upon completion of the build.

#### Residential Fixed Product Transfer

Turno	Max	Current	Product	Product	Availability	App fee	Comp fee	ERCS	Min Loan	Max Loan	Proc fee	Interest	Cashback	Free	Additional info
Туре	LTV	Pay rate	Product	code	Availability		on- dable)	ERCS	Size £	Size £	(Min £150)	only	Cashback	val	Additional into
Product Transfer	80%	4.90%	A fixed rate to 31 March 2027, reverting to SVR.	STFX 237	Product Transfer Only	N/A	N/A	2% until 31/3/26; 1% until 31/3/27	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	80%	4.59%	A fixed rate to 31 March 2030, reverting to SVR.	STFX 238	Product Transfer Only	N/A	N/A	5% until 31/3/26; 4% until 31/3/27; 3% until 31/3/28; 2% until 31/3/29; 1% until 31/3/30	No min	1m	0.25%	Up to 75% LTV	N/A	No	

Туре	Max	Current Pay	Product	Product	Availability	App fee	Comp fee	ERCS	Min Loan	Max Loan	Proc fee (Min	Interest	Cashback	Free	Additional info
туре	LTV	rate	Fioduct	code	Availability		lon- idable)	LNGS	Size £	Size £	£150)	only	Custibuck	val	Additional line
Product Transfer	80%	4.60%	A fixed rate to 31 March 2027, reverting to SVR.	STFX 239	Product Transfer Only	N/A	£999	2% until 31/3/26; 1% until 31/3/27	No min	lm	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	80%	4.45%	A fixed rate to 31 March 2030, reverting to SVR.	STFX 240	Product Transfer Only	N/A	£999	5% until 31/3/26; 4% until 31/3/27; 3% until 31/3/28; 2% until 31/3/29; 1% until 31/3/30	No min	lm	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	95%	5.29%	A fixed rate to 31 March 2027, reverting to SVR.	STFX 235	Product Transfer Only	N/A	N/A	2% until 31/3/26; 1% until 31/3/27	No min	500k	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	95%	4.89%	A fixed rate to 31 March 2030, reverting to SVR.	STFX 236	Product Transfer Only	N/A	N/A	5% until 31/3/26; 4% until 31/3/27; 3% until 31/3/28; 2% until 31/3/29; 1% until 31/3/30	No min	500k	0.25%	Up to 75% LTV	N/A	No	

## Shared Ownership Discounted Product Transfer

Туре	Max LTV	Current Pay rate	Product	Product code	Availability		Comp fee on- dable)	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Interest only	Cashback	Free val	Additional info
Shared Ownership Product Transfer	95%	5.80%	A discount of 2.89% off SVR for <b>24</b> months, reverting to SVR.	STDR 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.

# Shared Ownership Fixed Product Transfer

Tuna	Max	Current	Draduat	Product	Availability	App fee	Com p fee	FDCC	Min Loan	Max Loan	Proc fee	Interest	Cashback	Free	Additional info
Туре	LTV	Pay rate	Product	code	Availability		Non- ndable)	ERCS	Size £	Size £	(Min £150)	Only Max LTV	Cashback	val	Additional Inio
Shared Ownership Product Transfer	95%	5.49%	A fixed rate to 30 April 2027, reverting to SVR.	STFX 233	Product Transfer Only	N/A	N/A	2% until 30/4/26; 1% until 30/4/27	No min	250k	0.25%	N/A	N/A	No	Shared Ownership Only.
Shared Ownership Product Transfer	95%	5.00%	A fixed rate to 30 April 2030, reverting to SVR.	STFX 234	Product Transfer Only	N/A	N/A	5% until 30/4/26; 4% until 30/4/27; 3% until 30/4/28; 2% until 30/4/29; 1% until 30/4/30	No min	250k	0.25%	N/A	N/A	No	Shared Ownership Only.

## Self Build Product Transfer

To use	Max	Current	Durchust	Product	A constitute title c	App fee	Comp fee	FDOC	Min Loan	Max Loan	Proc fee	Interest	O mala mala	Free	A solution is sell to de-
Туре	LTV	Pay rate	Product	code	Availability		on- dable)	ERCS	Size £	Size £	(Min £150)	Only Max LTV	Cashback	val	Additional info
Self Build Standard Product Transfer	75%	6.09%	A discount of 2.60% off SVR for <b>36</b> months, reverting to SVR.	STDR 161	Product Transfer Only	N/A	N/A	N/A	100k	1m	0.25%	Up to 75% LTV	N/A	No	
Self Build Standard Product Transfer	75%	6.25%	A discount of 2.44% off SVR for <b>24</b> months, reverting to SVR.	STDR 162	Product Transfer Only	N/A	N/A	N/A	100k	1m	0.25%	Up to 75% LTV	N/A	No	

#### **RIO Product Transfer**

Туре	Max LTV	Current Pay rate	Product	Product code	Availability	App fee (Non-refi	Comp fee undable)	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Interest Only Max LTV	Cashback	Free val	Additional features and criteria
RIO Product Transfer	50%	6.89%	A discount of 1.80% off SVR for <b>24</b> months, reverting to SVR.	DISC 057	Product Transfer Only	N/A	N/A	2% year 2; 1% year 1	No min	lm	0.25%	Up to 50% LTV	N/A	No	RIO terms apply.

#### Our Standard Variable Rate (SVR) is 8.69%

Туре	Max LTV	Current Pay	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	Additional info
туре		rate			Availability	(No refund	on- dable)	ENGS						val	Additional line
BTL Product Transfer	75%	5.55%	A discount of 3.14% off SVR for <b>24</b> months, reverting to SVR.	BTL 249	Product Transfer Only	N/A	N/A	2% year 2; 1% year 1	No min	lm	0.25%	Up to 75% LTV	N/A	No	
BTL Product Transfer	75%	7.94%	A discount of 0.75% off SVR for <b>24</b> months, reverting to SVR.	BTL 209	Product Transfer Only	N/A	N/A	N/A	No min	lm	0.25%	Up to 75% LTV	N/A	No	
Consumer BTL Product Transfer	75%	5.55%	A discount of 3.14% off SVR for <b>24</b> months, reverting to SVR.	BTL 251	Product Transfer Only	N/A	N/A	2% year 2; 1% year 1	No min	lm	0.25%	Up to 75% LTV	N/A	No	
Family BTL Product Transfer	75%	5.55%	A discount of 3.14% off SVR for <b>24</b> months, reverting to SVR.	BTL 252	Product Transfer Only	N/A	N/A	2% year 2; 1% year 1	No min	lm	0.25%	Up to 75% LTV	N/A	No	
Holiday BTL Product Transfer	75%	5.59%	A discount of 3.10% off SVR for <b>24</b> months, reverting to SVR.	BTL 254	Product Transfer Only	N/A	N/A	2% year 2; 1% year 1	No min	lm	0.25%	Up to 75% LTV	N/A	No	
Holiday BTL Product Transfer	75%	7.94%	A discount of 0.75% off SVR for <b>24</b> months, reverting to SVR.	BTL 210	Product Transfer Only	N/A	N/A	N/A	No min	lm	0.25%	Up to 75% LTV	N/A	No	

# Buy to Let Fixed Product Transfer

## Our Standard Variable Rate (SVR) is 8.69%

Туре	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan	Max Loan Size £	Proc fee (Min £150)	Interest only Max LTV	Cashback	Free val	Additional info
							on- dable)	ERCS	Size £						
BTL Product Transfer	75%	5.40%	A fixed rate to <b>30 April 2027,</b> reverting to SVR.	BTL 257	Product Transfer Only	N/A	£995	2% until 30/4/26; 1% until 30/4/27	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Consumer BTL Product Transfer	75%	5.40%	A fixed rate to <b>30 April 2027,</b> reverting to SVR.	BTL 258	Product Transfer Only	N/A	£199	2% until 30/4/26; 1% until 30/4/27	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Holiday BTL Product Transfer	75%	5.55%	A fixed rate to 30 April 2030, reverting to SVR.	BTL 259	Product Transfer Only	N/A	N/A	5% until 30/4/26; 4% until 30/4/27; 3% until 30/4/28; 2% until 30/4/29; 1% until 30/4/30	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