



Limited edition Help to Buy products

Our limited edition Help to Buy products features **reduced rates** for customers with **historic adverse** and products to help customers with wider adverse **including recent CCJs, defaults** and **secured arrears**.

Tier 2

Acceptable adverse	Defaults	0 in 24 months
	CCJs	0 in 24 months
	Missed mortgage/secured loan arrears	0 in 12 months, 1 in 36 months (worst status)
	Unsecured arrears	Not counted but may affect customer's credit score
	Debt Management Plans (DMPs)	Allowed if satisfied over 36 months ago

LTV	Product type	Rate	Product fee	Product features	Reversion rate	Loan size	ERC	Product code
75%	2 year fixed	3.69%	£995	Refund of valuation fee (max £630)	BBR + 4.70%	Min loan: £25,001 Max loan: £450,000	4% in year 1, 3% in year 2	HBB35
	5 year fixed	3.79%					4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	HBB36

Tier 4

Acceptable adverse	Defaults	2 in 24 (max £1500 in 12 months, unlimited thereafter)
	CCJs	1 in 24 (max £1000 in 12 months, or £2500 in 24 months)
	Missed mortgage/secured loan arrears	1 in 12 months, 3 in 36 months (worst status)
	Unsecured arrears	Not counted but may affect customer's credit score
	Debt Management Plans (DMPs)	Active DMPs and DMPs satisfied less than 36 months accepted

LTV	Product type	Rate	Product fee	Product features	Reversion rate	Loan size	ERC	Product code
75%	2 year fixed	4.09%	£995	Refund of valuation fee (max £630)	BBR + 4.70%	Min loan: £25,001 Max loan: £450,000	4% in year 1, 3% in year 2	HBB37
	5 year fixed	4.14%					4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	HBB38

[Contact your local BDM](#)

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