Great news – we've further enhanced our residential lending criteria

Following on from the recent enhancement to our fixed-term contract policy, we're delighted to announce that we've also increased the maximum loan amounts across a range of LTV bands and aligned the limits for Additional borrowing applications*— giving your customers greater flexibility, particularly on higher-value cases.

With immediate effect, the following changes are now in place for Residential lending on houses:

New maximum loan and LTV limits – Houses**			
Loan amount	**Max. LTV Capital repayment**	**Max. LTV Interest only**	**Max. overall LTV (Part and part)**
Up to £570,000	95%***	75%	85%
Up to £775,000	90%	75%	85%
£775,000 to £3 million	85%	75%	85%
£3 million to £5 million	75%	65%	75%
Over £5 million	70%	65%	70%

*Subject to valuation

**Please note, the above changes only apply to houses and there are no changes to the current lending limits for flats.

***The maximum LTV for a Remortgage is 90%.

For a full list of our new limits and LTV tiers please refer to the Residential Lending Criteria section on our Broker website.

Further information

Talk to us using 'Chat with us', call our Broker Support Team on **0345 600 5847** (Monday to Friday, 9am to 5pm) or contact your local BDM.

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