

Unique Selling Points

- No maximum age
- No minimum income
- Up to 4 applicants (utilising all incomes)
- Gifted deposits
- Lending in/into retirement permitted
- JBSP across all products no further LTV caps applied
- Complex incomes accepted
- Latest years income considered
- Benefit incomes accepted

- Applicants residing in all countries considered
- All foreign currencies considered
- 4.5x income multiple cap (no cap on £ for £ remortgages)
- Range of construction types accepted
- New build houses up to 90% LTV/Flats up to 80%*
- No minimum equity for IO applications (sale of property permitted)

If you currently have a case ongoing and would like to change to a different product, please inform our Mortgage Admin Team via email.

If the case is currently with an underwriter the application fee of £125.00 will be charged to instruct the product switch.



Our	Prod	luct F	Range













Residential Discount

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
13212	3.25% Two Year Discount	4.94%	£25,000 - £1,000,000	7.90%	60%	Purchase & Remortgage	ERC: 1% of the current balance for first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.19%
13213	3.15% Two Year Discount	5.04%	£25,000 - £1,000,000	7.90%	75%	Purchase & Remortgage	ERC: 1% of the current balance for first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.19%
13214	2.85% Two Year Discount	5.34%	£25,000 - £1,000,000	8.00%	90%	Purchase & Remortgage	ERC: 1% of the current balance for first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee	8.19%



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navigation buttons.

Our	Proc	luct	Ran	ge
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Residential products are not eligible for ex-pat applications.

*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.





Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
13197	2.75% Residential Interest Only Discount for Term	5.44%	£25,000 - £1,000,000	5.60%	75%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for years 2 and 3 OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£499 arrangement fee	8.19%

Residential Large Loan

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
13184	2.55% Discount for Term Large Loan	5.64%	£1,000,000 - £1,490,000	5.90%	75% (70% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% in the second year and 0.5% in the third year	£1,495 arrangement fee	8.19%
							OC: Can repay 10% of the advance amount in each of the first 3 years without penalty		
13185	2.45% Discount for Term Large Loan	5.74%	£1,500,000 - £1,990,000	6.00%	75% (60% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% in the second year and 0.5% in the third year	£2,495 arrangement fee	8.19%
							OC: Can repay 10% of the advance amount in each of the first 3 years without penalty		
13186	2.35% Discount for Term Large Loan	5.84%	£2,000,000 - £2,500,000	6.10%	60% (50% IO)	Purchase & Remortgage	ERC: 1.5% of the current balance in the first year, 1.0% in the second year and 0.5% in the third year	£2,995 arrangement fee	8.19%
							OC: Can repay 10% of the advance amount in each of the first 3 years without penalty		



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Our Product Range	Our I	Prod	luct	Range
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Residential products are not eligible for ex-pat applications.

*CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.





We do not require applicants to work for a multi-national company

Applications accepted from a wide range of countries

Over 160 currencies accepted

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
25161	2.99% Expat BTL Two Year Discount	5.70%	£25,000 - £1,000,000	8.50%	70%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.69%
25162	2.79% Expat BTL Two Year Discount	5.90%	£25,000 - £1,000,000	8.60%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.69%
13215	2.64% Expat Residential Two Year Discount	5.55%	£25,000 - £1,500,000	8.10%	60%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.19%
13216	2.44% Expat Residential Two Year Discount	5.75%	£25,000 - £1,500,000	8.10%	85%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.19%
25163	2.89% Expat Holiday Let Two Year Discount	5.80%	£25,000 - £1,000,000	8.50%	70%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.69%
25164	2.69% Expat Holiday Let Two Year Discount	6.00%	£25,000 - £1,000,000	8.60%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee	8.69%



Our	Prod	luct I	Range

^{*}CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.





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Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
13217	2.40% Expat Residential Two Year Discount Large Loan	5.79%	£1,000,000 - £1,490,000	8.10%	75% (70% IO)	Purchase & Remortgage	ERC: 1% of the current balance for first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,495 arrangement fee	8.19%
13218	2.25% Expat Residential Two Year Discount Large Loan	5.94%	£1,500,000 - £1,990,000	8.20%	75% (60% IO)	Purchase & Remortgage	ERC: 1% of the current balance for first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£2,495 arrangement fee	8.19%
13219	2.10% Expat Residential Two Year Discount Large Loan	6.09%	£2,000,000 - £2,500,000	8.20%	60% (50% IO)	Purchase & Remortgage	ERC: 1% of the current balance for first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£2995 arrangement fee	8.19%



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^{*}CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.



















Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
25148	3.76% Holiday Let Two Year Discount	4.93%	£25,000 - £1,000,000	8.30%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee	8.69%



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^{*}CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.





Consumer BTLs accepted

Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
25147	3.76% BTL Two Year Discount	4.93%	£25,000 - £1,000,000	8.30%	80%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee	8.69%



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^{*}CHAPS fee (£25), Application fee (£125), Discharge fee (£125) and Valuation fee (variable - see Valuation Fee Scale on our website) are payable on all products.



Residential Further Advance

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
10190	5.44% Two Year Fixed Residential Further Advance	5.44%	£5,000 - £1,000,000	8.20%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.19%

Ex-Pat Further Advance

We do not require applicants to work for a multi-national company

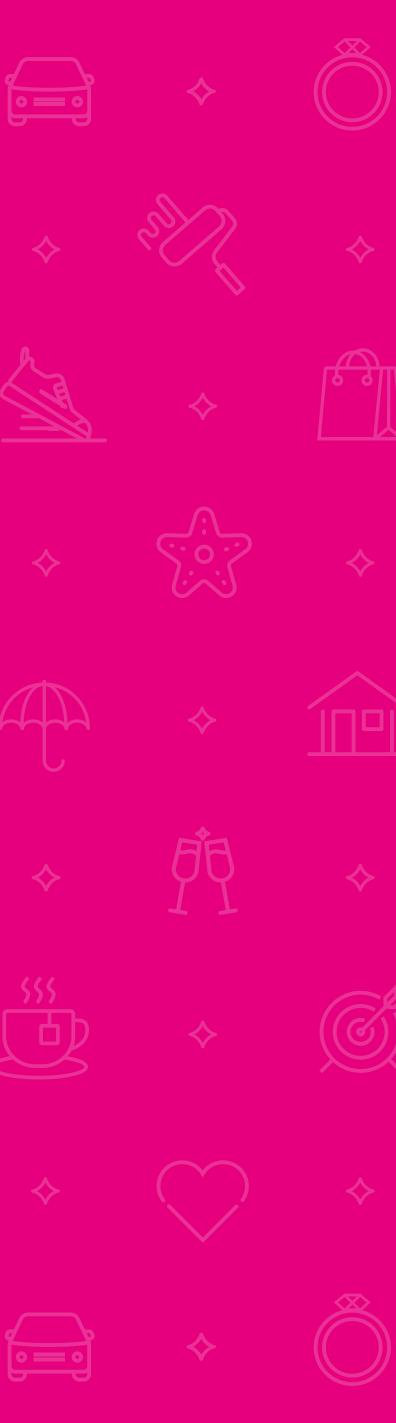
Applications accepted from a wide range of countries

Over 160 currencies accepted

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
10191	6.25% Two Year Fixed Expat Residential Further Advance	6.25%	£5,000 - £1,000,000	8.40%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.19%
25157	6.25% Two Year Fixed Expat BTL Further Advance	6.25%	£5,000 - £1,000,000	8.80%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.69%
25158	6.25% Two Year Fixed Expat Holiday Let Further Advance	6.25%	£5,000 - £1,000,000	8.80%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.69%



Our	Product	Range



Holiday Let Further Advance

Affordability based on rental yield

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
25156	6.05% Two Year Fixed Holiday Let Further Advance	6.05%	£5,000 - £1,000,000	8.70%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.69%

Buy to Let Further Advance

Consumer BTLs accepted Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes	SVR Rate
25155	6.05% Two Year Fixed BTL Further Advance	6.05%	£5,000 - £1,000,000	8.70%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the remaining year OC: Can repay 10% of the switch amount in each of the first two years without penalty	£0	8.69%



Our Product Range				



Representative example



A mortgage of £263,962.00 payable over 20 years on our discounted rate at 1.50% below the Society's Residential Standard Variable Rate of 8.19% (variable) for the mortgage term of 20 years would require 240 monthly payments of £1,997.67 plus one initial interest payment of £1,499.81.

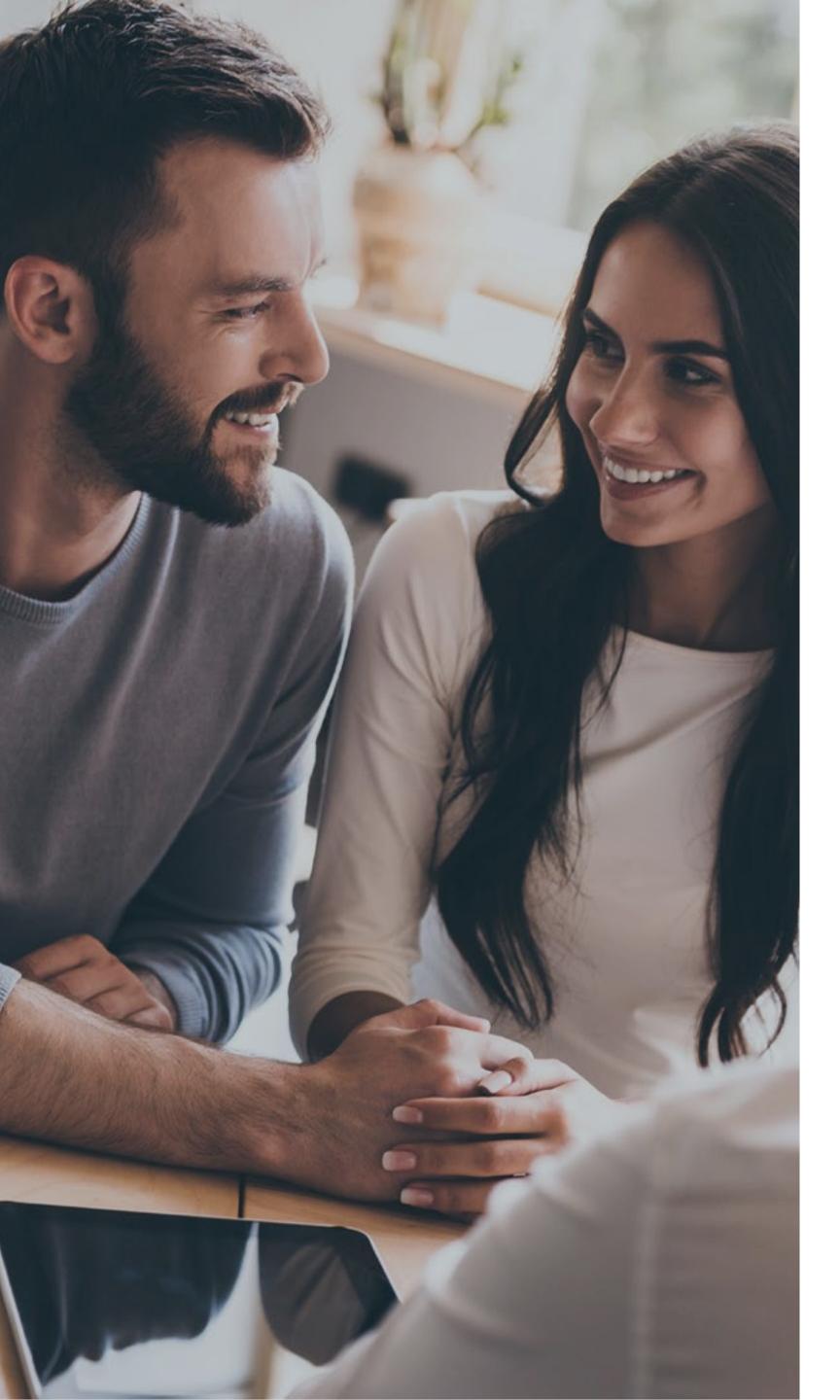
The total amount payable would be £481,575.61 made up of the loan amount plus interest (£216,978.61) and Valuation fee (£360), CHAPS fee (£25), Application fee (£125) and Discharge fee (£125).

The overall cost for comparison is **7.00%** APRC representative.



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Our Product Range



Basic packaging requirements

The basic packaging requirements for an underwriter to review your case:

- Fully Completed Application
 Form on DPR
- Signed Mortgage Application
 Declaration/Fee Declaration
- Valuation fee (including £125 application fee). Please refer to our <u>Valuation Fee Scale</u>

Employed

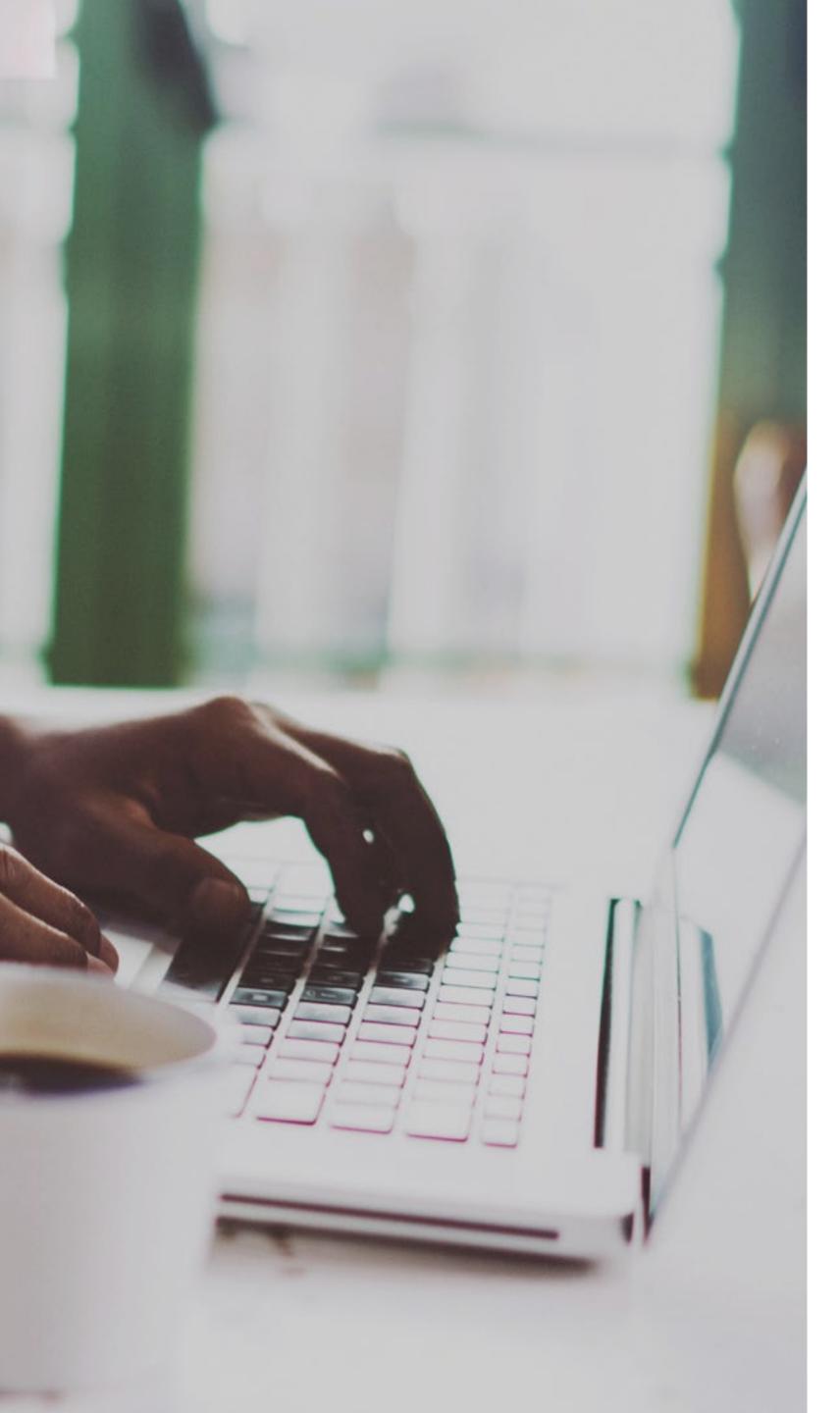
- 1 Months most recent Bank
 Statement for all personal
 current Accounts held
- 3 Months Payslips

Self Employed

- 1 Months most recent Bank Statement for all personal current Accounts held
- 3 Months' Bank Statements for all business current Accounts (6 months if only 1 years Accounts)
- SA302's & Tax Calculations
 with corresponding Tax
 Overviews as proof of income
 for the last 3 years



Our Product Range						



Ad-hoc packaging requirements

- If applicant has any other properties
 whatsoever, mortgaged or unencumbered (BTL/resi/holiday home) completed
 Property Schedule is required.
- Proof of retirement income
 is required when applicant
 is within 10 years of desired
 retirement age at the time of
 application.
- Proof of rental payment covering 12 months where applicable. Bank statements are required where Tenancy is not via a Professional Letting Agent or Private Landlord's reference. A reference alone is acceptable where Tenancy is managed by Letting Agent.

- Proof of mortgage payments, covering 12 months, where applicable.
- Proof of Deposit.
- Three Year's Proof of Residency if the applicant is not on Voters Roll.
- LMS declaration form.
- Consent to Mortgage form
 is required when there will be
 any persons residing in the
 property on completion age
 17 or over.
- BTL Supplementary Declaration
- Memorandum of Sale of Housing Association for all Shared Ownership cases.
- Right to Buy Notice from Council for all Right to Buy cases.



Our Product Range					



Self-build packaging requirements

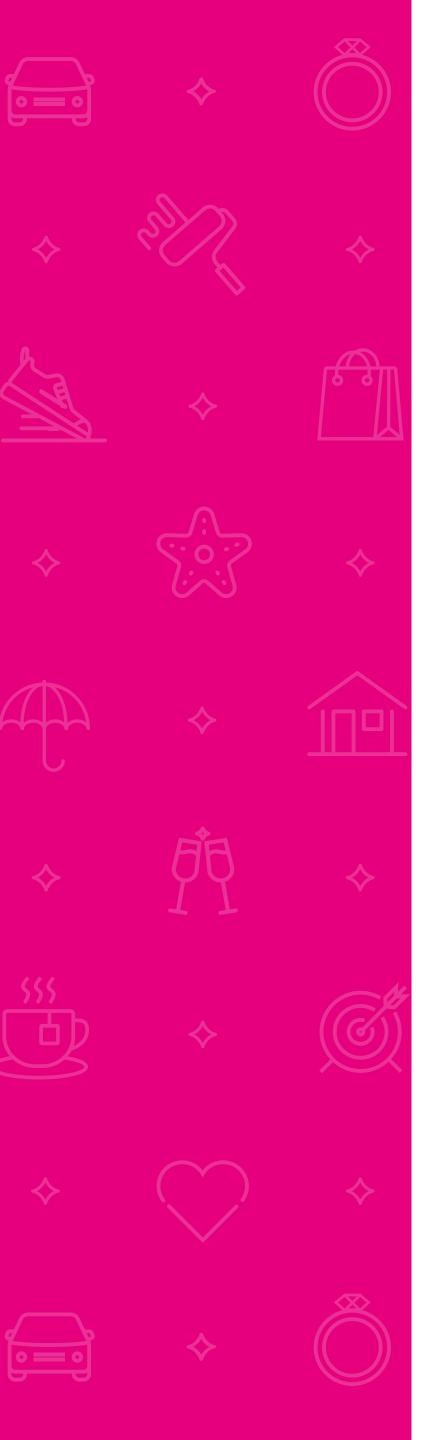
Our packaging requirements for Self-Build cases are below:

- If the applicant is not a tradesperson themselves or is a tradesperson and does not have a project supervisor, we will require a professional project manager. Confirmation will be required along with qualifications
- A firm timetable for construction of the property is required
- Schedule of Works which must include a contingency amount of 20%
- Outline planning consent for the type of property the applicant intends to build with at least two years' consent remaining is required
- Ten years' structural warranty is required.
 List of main providers are held on the UK
 Finance Handbook. Other providers may
 be considered subject to checks of the UK
 Finance handbook

- Site insurance and a copy of the insurance schedule will be required with a minimum of the following included:
 - £5 million public liability
 - £10 million employers' liability
 - Contract works (for the re-instatement value)
 - Dudley Building Society to be noted as mortgagee
- Site insurance will be accepted from a set list of providers. Other providers may be considered subject to checks of the UK Finance handbook
- Before building commences the valuer must have sight of the detailed planning and building regulations approvals. A Builders Notice will not be acceptable
- Architects' plans and specifications for the property



Our Product Range						



Contact us

Your Business Development Team



Cavina Harrison Key Account Manager



Rose
Key Account
Manager

Sarah



Hickman

Telephone
Business
Development
Manager

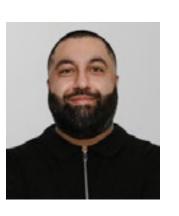
Tia-Louise



Charlene

Howard

Telephone
Business
Development
Manager



Singh

Business

Development

Officer



Hyatt

Business

Development

Officer

Gillian



Laura

McGinn
Intermediary
Support
Manager



Coxhill

Business

Development

Officer

Eleanor

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Our Product Range



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Email us on intermediaries@dudleybuildingsociety.co.uk



Call us on: **01384 489195**

