



Intermediary Retention Product Guide



USPs

- 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)

Proc Fee

Every time you switch one of your clients to a new Dudley deal we'll pay a procuration fee of 0.25%.

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Residential Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD23	28086	6.09% Residential Two Year Fixed	6.09%	8.6%	60%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD23	28087	6.19% Residential Two Year Fixed	6.19%	8.7%	70%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No
FXD23	28088	6.29% Residential Two Year Fixed	6.29%	8.7%	80%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No
FXD23	28089	6.49% Residential Two Year Fixed	6.49%	8.7%	95%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No

Residential Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC23	31070	1.00% One Year Discount	7.74%	9.1%	90%	No ERC's or overpayments	Term 1-40 Years	No
DSC23	31090	2.75% Two Year Discount	5.99%	8.5%	60%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC23	31091	2.65% Two Year Discount	6.09%	8.5%	70%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC23	31092	2.55% Two Year Discount	6.19%	8.6%	80%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC23	31093	2.35% Two Year Discount	6.39%	8.6%	95%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No



Buy to Let Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD23	28090	6.50% Two Year Fixed BTL	6.50%	9.1%	60%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD23	28091	6.60% Two Year Fixed BTL	6.60%	9.1%	80%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No



Buy to Let Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC22	31060	1.00% One Year Discount	8.24%	9.6%	80%	No ERC's or overpayments	Term 1-40 Years	No
DSC23	31094	3.05% Two Year Discount BTL	6.19%	8.8%	60%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC23	31095	2.95% Two Year Discount BTL	6.29%	8.9%	80%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No

Holiday Let Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD23	28092	6.50% Two Year Fixed Holiday Let	6.50%	9.1%	60%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD23	28093	6.60% Two Year Fixed Holiday Let	6.60%	9.1%	80%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
Variable								
DSC23	31096	3.05% Two Year Discount Holiday Let	6.19%	8.8%	60%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC23	31097	2.95% Two Year Discount Holiday Let	6.29%	8.9%	80%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

Ex Pat Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD23	28098	6.60% Two Year Fixed Expat Residential	6.60%	8.7%	70%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD23	28099	6.70% Two Year Fixed Expat Residential	6.70%	8.8%	90%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD23	28100	6.60% Two Year Fixed Expat BTL	6.60%	9.1%	70%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD23	28101	6.70% Two Year Fixed Expat BTL	6.70%	9.2%	80%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD23	28102	6.60% Two Year Fixed Expat Holiday Let	6.60%	9.1%	70%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2 - 40 Years	No

Ex Pat Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC23	31102	2.45% Two Year Discount Expat Residential	6.29%	8.6%	70%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC23	31103	2.35% Two Year Discount Expat Residential	6.39%	8.6%	90%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC23	31104	2.85% Two Year Discount Expat BTL	6.39%	8.9%	70%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC23	31105	2.75% Two Year Discount Expat BTL	6.49%	8.9%	80%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC23	31106	2.85% Two Year Discount Expat Holiday Let	6.39%	8.9%	70%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

Interest Only Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD23	28094	6.19% Two Year Fixed Interest Only	6.19%	8.7%	60%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
FXD23	28095	6.29% Two Year Fixed Interest Only	6.29%	8.7%	75%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

Interest Only Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Variable								
DSC23	31070	1.00% One Year Discount	7.74%	9.1%	90%	No ERC's or overpayments	Term 1-40 Years	No
DSC23	31098	2.65% Two Year Discount Interest Only	6.09%	8.6%	60%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No
DSC23	31099	2.55% Two Year Discount Interest Only	6.19%	8.7%	75%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Yrs	No

Shared Ownership Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD23	28096	6.29% Two Year Fixed Shared Ownership	6.29%	8.7%	95% of share	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of the first 2 years without penalty	Term 2-40 Years	No
Variable								
DSC23	31100	2.55% Two Year Discount Shared Ownership	6.19%	8.6%	95% of share	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No

Right to Buy Products

Group code	Interest rate code	Product	Current rate	APRC	Max LTV	Early repayment charge (ERC) Overpayment charge (OC)	Fees/ Incentive/ Notes	Available for additional borrowing
Fixed								
FXD23	28097	6.29% Two Year Fixed Right to Buy	6.29%	8.7%	85%	ERC: 2% of the current balance for the first 2 years OC: Can repay 10% of the switch amount in each of the first 2 years without penalty	Term 2-40 Years	No
Variable								
DSC23	31101	2.55% Two Year Discount Right to Buy	6.19%	8.6%	85%	ERC: 1% of the current balance for the first 2 years OC: Can repay 10% of the switch balance in each of first 2 years without penalty	Term 2-40 Years	No



Representative Example

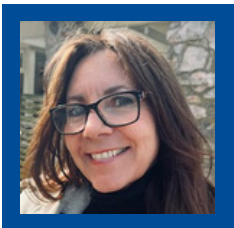
A mortgage of **£257,173.00** payable over **23** years on our discounted rate at **1.50%** below the Society's Residential Standard Variable Rate of **8.74%** (variable) for the mortgage term of **23** years would require **276** monthly payments of **£1,915.81** plus one initial interest payment of **£1,581.37**.

The total amount payable would be **£531,009.93** made up of the loan amount plus interest (**£273,171.93**) and Valuation fee (**£390**), CHAPS fee (**£25**), Application Fee (**£125**) and Discharge fee (**£125**).

The overall cost for comparison is **7.6%** APRC representative.

Contact Us

Your Business Development Team



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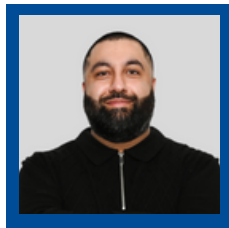
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