



Intermediary Product Guide



Powering Life

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)

*LTV product restrictions apply.



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[Unique Selling Points](#)

[Our Product Range](#)

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[Our Product Range](#)

[Residential](#)

Residential Fixed

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes
10146	6.29% Two Year Fixed	6.29%	£25,000 – £1,000,000	8.7%	60%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee
10147	6.39% Two Year Fixed	6.39%	£25,000 – £1,000,000	8.7%	80%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee
10148	6.69% Two Year Fixed	6.69%	£25,000 – £1,000,000	8.8%	90%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee

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
13172	2.55% Discount for Term	6.19%	£25,000 – £1,000,000	6.5%	60%	Purchase & Remortgage	ERC: 1% of the current balance for 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
13173	2.45% Discount for Term	6.29%	£25,000 – £1,000,000	6.6%	80%	Purchase & Remortgage	ERC: 1% of the current balance for 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
13174	2.15% Discount for Term	6.59%	£25,000 – £1,000,000	6.9%	90%	Purchase & Remortgage	ERC: 1% of the current balance for 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

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.

Residential Interest Only

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes
10151	6.39% Residential Interest Only Two Year Fixed	6.39%	£25,000 – £1,000,000	8.8%	60%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee
10152	6.49% Residential Interest Only Two Year Fixed	6.49%	£25,000 – £1,000,000	8.8%	75%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee
13177	2.45% Residential Interest Only Discount for Term	6.29%	£25,000 – £1,000,000	6.6%	60%	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
13178	2.35% Residential Interest Only Discount for Term	6.39%	£25,000 – £1,000,000	6.7%	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

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Residential

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Ex-Pat Fixed

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
10149	6.80% Expat Residential Two Year Fixed	6.80%	£25,000 – £1,500,000	8.8%	60%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
10150	6.90% Expat Residential Two Year Fixed	6.90%	£25,000 – £1,500,000	8.9%	85%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25104	6.80% Expat BTL Two Year Fixed	6.80%	£25,000 – £1,000,000	9.3%	70%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25105	6.90% Expat BTL Two Year Fixed	6.90%	£25,000 – £1,000,000	9.3%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25106	6.80% Expat Holiday Let Two Year Fixed	6.80%	£25,000 – £1,000,000	9.3%	70%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25107	6.90% Expat Holiday Let Two Year Fixed	6.90%	£25,000 – £1,000,000	9.3%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee

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[Our Product Range](#)

[Ex-Pat](#)

Ex-Pat Discount for Term

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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
25120	2.65% Expat BTL Discount for Term	6.59%	£25,000 – £1,000,000	7.0%	70%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25121	2.55% Expat BTL Discount for Term	6.69%	£25,000 – £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
13175	2.25% Expat Residential Discount for Term	6.49%	£25,000 – £1,500,000	6.8%	60%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
13176	2.15% Expat Residential Discount for Term	6.59%	£25,000 – £1,500,000	6.9%	85%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25122	2.65% Expat Holiday Let Discount for Term	6.59%	£25,000 – £1,000,000	7.0%	70%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25123	2.55% Expat Holiday Let Discount for Term	6.69%	£25,000 – £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee

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Holiday Let

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
25118	2.85% Holiday Let Discount for Term	6.39%	£25,000 – £1,000,000	6.8%	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	£750 arrangement fee
25119	2.75% Holiday Let Discount for Term	6.49%	£25,000 – £1,000,000	6.9%	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
25102	6.70% Holiday Let Two Year Fixed	6.70%	£25,000 – £1,000,000	9.2%	60%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee
25103	6.80% Holiday Let Two Year Fixed	6.80%	£25,000 – £1,000,000	9.3%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee

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[Holiday Let](#)

*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.



Buy to Let

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
25116	2.85% BTL Discount for Term	6.39%	£25,000 – £1,000,000	6.8%	60%	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
25117	2.75% BTL Discount for Term	6.49%	£25,000 – £1,000,000	6.9%	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 two years without penalty	£750 arrangement fee
25100	6.70% BTL Two Year Fixed	6.70%	£25,000 – £1,000,000	9.2%	60%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee
25101	6.80% BTL Two Year Fixed	6.80%	£25,000 – £1,000,000	9.3%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee



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[Buy to Let](#)

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Self-Build

Flexibility to the different project stages

Modern methods of construction considered

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/Notes
13179	2.10% Self-Build Discount for Term - Advance	7.14%	£25,000 - £1,000,000	7.5%	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	£1,000 arrangement fee
13180	2.20% Self-Build Discount for Term - Arrears	7.04%	£25,000 - £1,000,000	7.4%	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	£1,000 arrangement fee
13181	2.30% Eco Self-Build Discount for Term - Advance	6.94%	£25,000 - £1,000,000	7.3%	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	£1,000 arrangement fee
13182	2.40% Eco Self-Build Discount for Term - Arrears	6.84%	£25,000 - £1,000,000	7.2%	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	£1,000 arrangement fee

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[Self-Build](#)

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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.

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[Representative Example](#)



Minimum packaging requirements

The minimum packaging requirements for all cases:

- Fully completed Application form via our Intermediary Portal
- Signed Mortgage Application Declaration/Fee Declaration
- Two forms of ID for each applicant, one confirming name and one confirming address
- Fully completed Direct Debit Mandate
- Most recent bank statement for all personal current accounts held (only 1 month required)
- Latest savings statement only required for proof of deposit/rental voids
- 3 months bank statements for all business current accounts held for self-employed borrowers
- Latest P60 & last three consecutive months payslips
- Last 3 years company accounts or SA302's (1 year if the self-employed product is selected)
- Valuation Fee (including £125 application fee). Please refer to Valuation Fee Scale

Underwriters may request additional statements if required.



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[Minimum Packaging Requirements](#)



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.

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[Ad-hoc Packaging Requirements](#)

Contact us

Your Business Development Team



Cavina Harrison

Key Account Manager



Sarah Rose

Key Account Manager



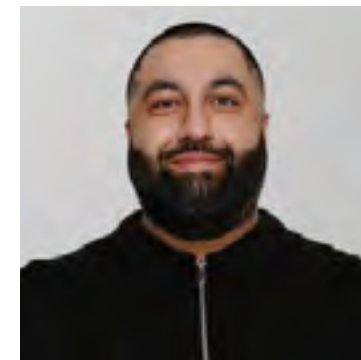
Tia-Louise Hickman

Telephone Business Development Manager



Charlene Howard

Telephone Business Development Manager



Amo Singh

Business Development Officer



Gillian Hyatt

Business Development Officer



James Garner

Business Development Officer

Follow us on social media for the latest on what we're up to.



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Email us on intermediaries@dudleybuildingsociety.co.uk



Call us on: **01384 489195**



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