

July 2018

Semi-exclusive Product Guide

Honestly, our 'ordinary' everyday product guide is already great, but here's one with added sprinkles that we'll slide under the desk just for you and a select few.



*Remarkably
honest*



Straightforward transparent lending

Get honest answers on 0330 303 3495 or
visit us at [securetrustbank.com/intermediaries](https://www.securetrustbank.com/intermediaries)

THIS INFORMATION IS FOR INTERMEDIARIES ONLY

Level of adverse history

	STB1
CCJ's	0 in 24 months, 4 in 36 months (if more than £500 refer to underwriter for circumstances to be reviewed)
Defaults	0 in 24 months (we generally ignore telecoms, utilities and mail order defaults)
Secured arrears	0 in 24 months, 1 in 36 months worst status
Unsecured arrears	1 in 12 months, 2 in 36 months worst status and up to date
DMP	Satisfied 24 months ago or more
Bankruptcy/IVA	Discharged 72 months ago or more

Select product to suit your client's needs

Purchase rates

	90% LTV	STB1
£999 PRODUCT FEE	2 Year Fixed Rate	4.04%
	3 Year Fixed Rate	4.44%
	5 Year Fixed Rate	4.99%
£0 PRODUCT FEE (usually £999)	2 Year Fixed Rate	4.39%
	3 Year Fixed Rate	4.69%
	5 Year Fixed Rate	5.14%

Standard legal and valuation fees payable as normal.

Remortgage rates

	90% LTV	STB1
£999 PRODUCT FEE	2 Year Fixed Rate	4.04%
	3 Year Fixed Rate	4.44%
	5 Year Fixed Rate	4.99%
£0 PRODUCT FEE (usually £999)	2 Year Fixed Rate	4.39%
	3 Year Fixed Rate	4.69%
	5 Year Fixed Rate	5.14%

Fees assisted legals and valuation fees as normal.

All rates revert to the Standard Variable Rate which is currently 5.19% variable. £500,000 maximum loan amount.

For details on Early Repayment Charges, Maximum Loan Amount and General Criteria please refer to our full Product Guide at securetrustbank.com/intermediaries

*Where free or assisted legal costs are included within a product, Secure Trust Bank will cover the cost of the standard legal work required to investigate the title of the property, redeem any previous mortgages and register Secure Trust Bank's interest in the property at the Land registry. This is available for remortgages in England and Wales where the amount borrowed is less than £500,000.

Please note this option is not available if the property is currently unencumbered, inherited or requires an extension to the lease.

Please note we only accept advised cases.



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