

HOW WE CAN HELP WITH YOUR LARGE LOAN BUSINESS

- ✓ Our dedicated Large Loans Underwriting Team gives you a tailored service to meet your clients' needs for loans over £1 million.
- ✓ New business enquiries should be sent by email to the Large Loans dedicated mailbox.
- ✓ We'll review and reply to agreements in principle submitted through Introducer Internet within 4 business hours.
- ✓ You have access to a dedicated underwriter from enquiry stage to offer. Please contact our Large Loans Underwriting Team to discuss the suitability of your client's case.

KEY CRITERIA

- Residential properties only.
- For loans over £570,000 and up to £1 million our maximum LTV is 90%.
- For loans over £1 million and up to £2 million our maximum LTV is 85%.
- For loans over £2 million and up to £3 million our maximum LTV is 75%.
- Up to 75% LTV interest only residential applications (maximum 2 applicants with a minimum combined income of £200,000 or more) and has a robust repayment strategy.
- Annual cash bonus income will be considered as secondary income supported by evidence of the last 2 years' payments.
- For self-employed we accept an accountant's certificate for loans up to £2 million.
- We'll consider applications where any element of employed income is paid in any of the following foreign currencies: US Dollar (USD), Euro (EUR) or Swiss Franc (CHF).
- School fees can be left out of the affordability calculation if you can give evidence of current savings.

GET IN TOUCH

Our Large Loans
Underwriting Team



Email

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