



This document is for use by mortgage intermediaries and other professionals only

Mortgage Product Range

We offer a comprehensive range of mortgage products – this guide outlines the rates, fees, features and benefits to your client.

Whatever your clients needs and circumstances we will have a product to suit.

To contact your local Business Development Manager please visit our website:
<http://www.newcastleis.co.uk/MeetTheBDMTeam.aspx> or call our Intermediary Support Team on 0345 602 2338.

Our lines are open 8am - 6pm Monday to Friday with live chat available 9am - 5pm

Or email us at: intermediary.lending@newcastle.co.uk

Contents

Pages 3	Repayment products
Page 4	Interest Only and Self Employed products
Page 5	JMSP and Buy to Let products
Page 6	Self Build & Custom Build products



Mortgage Product Range



Repayment range - Effective Thursday 14th January 2021

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 80% LTV - Two Year Products										
2 Year Discounted Rate										
Product Code EDIS098	1.79%	30.04.2023	2%, 1% of amount repaid	3.70%	80%	£199	£800	£30,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Discounted Rate										Free standard valuation up to £500,000
Product Code EDIS100	2.35%	30.04.2023	2%, 1% of amount repaid	3.70%	80%	£0	£0	£30,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate										Increased Overpayments Permitted (10% per annum)
Product Code EFFX802	1.89%	30.04.2023	2%, 1% of amount repaid	3.70%	80%	£199	£800	£30,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate										£500 Cashback
Product Code EFFX803	2.45%	30.04.2023	2%, 1% of amount repaid	3.80%	80%	£0	£0	£50,000	£1,000,000	Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
Up to 80% LTV - Five Year Products										
5 Year Fixed Rate										Increased Overpayments Permitted (10% per annum)
Product Code EFFX804	2.29%	30.04.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.40%	80%	£199	£800	£30,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate										£500 Cashback
Product Code EFFX805	2.75%	30.04.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	80%	£0	£0	£50,000	£1,000,000	Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
Up to 85% LTV - Two Year Products										
2 Year Fixed Rate										Free standard valuation up to £500,000
Product Code EFFX811	2.75%	30.06.2023	2%, 1% of amount repaid	3.90%	85%	£199	£800	£30,000	£500,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate										Free standard valuation up to £500,000
Product Code EFFX812	2.85%	30.06.2023	2%, 1% of amount repaid	3.80%	85%	£0	£0	£50,000	£500,000	Increased Overpayments Permitted (10% per annum)
Up to 85% LTV - Five Year Products										
5 Year Fixed Rate										Free standard valuation up to £500,000
Product Code EFFX814	2.89%	30.06.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.70%	85%	£199	£800	£30,000	£500,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate										Free standard valuation up to £500,000
Product Code EFFX813	2.99%	30.06.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.60%	85%	£0	£0	£50,000	£500,000	Increased Overpayments Permitted (10% per annum)

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert to the Society's Standard Variable Rate (Currently 3.96%)

Interest Only range - Effective Friday 22nd January 2021

(These products should be used where the loan is arranged on a part Interest Only and part Repayment basis)

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 80% LTV - Two Year Products										
2 Year Fixed Rate	2.39%	30.06.2023	2%, 1% of amount repaid	3.90%	80%	£199	£800	£30,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Product Code EFFX815										
2 Year Fixed Rate	2.99%	30.06.2023	2%, 1% of amount repaid	3.90%	80%	£0	£0	£50,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Product Code EFFX816										Free standard valuation up to £500,000
Up to 80% LTV - Five Year Products										
5 Year Fixed Rate	2.75%	30.06.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.70%	80%	£199	£800	£30,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Product Code EFFX827										
5 Year Fixed Rate	3.15%	30.06.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.80%	80%	£0	£0	£50,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Product Code EFFX828										Free standard valuation up to £500,000

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)

Self Employed range - Effective Tuesday 1st December 2020

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Important note - These products are suitable for customers who only have ONE year's trading accounts available										
Self Employed - Residential										
2 Year Fixed Rate	2.99%	31.03.2023	2%, 1% of amount repaid	3.90%	75%	£199	£800	£30,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Product Code SEMP086										

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)

Joint Mortgage Sole Proprietor range - Effective Tuesday 1st December 2020

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
JMSP - Two Year Products										
2 Year Fixed Rate	2.99%	31.03.2023	2%, 1% of amount repaid	3.90%	80%	£0	£0	£25,000	£1,000,000	£500 Cashback
Product Code JMSP062										Free standard valuation up to £500,000
										Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate	3.55%	31.03.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.90%	80%	£0	£0	£25,000	£1,000,000	£500 Cashback
Product Code JMSP057										Free standard valuation up to £500,000
										Increased Overpayments Permitted (10% per annum)

** Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)

Buy to Let range - Effective Thursday 14th January 2021

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Buy-To-Let (Consumer & Business) - Two Year Products										
2 Year Fixed Rate	2.46%	30.06.2023	2%, 1% of amount repaid	3.80%	75%	£0	£0	£50,000	£500,000	Free standard valuation up to £500,000
Product Code CON - EBTL428 BUS - EBTL429										Increased Overpayments Permitted (10% per annum)
Buy-To-Let (Consumer & Business) - Five Year Products										
5 Year Fixed Rate	2.49%	30.06.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	75%	£199	£1,300	£50,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code CON - EBTL430 BUS - EBTL426										
5 Year Fixed Rate	2.70%	30.06.2026	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	75%	£0	£0	£50,000	£500,000	Free standard valuation up to £500,000
Product Code CON - EBTL425 BUS - EBTL427										Increased Overpayments Permitted (10% per annum)

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)

Self Build & Custom Build range - Effective Wednesday 20th January 2021

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Self-Build & Custom-Build										
2 Year Variable Rate	5.69%	31.05.2023	2%, 1% of amount repaid	4.50%	80%	£199	£995	£50,000	£600,000	Increased Overpayments Permitted (10% per annum)
Product Code SELF148 CUST132										
2 Year Variable Rate	5.99%	31.05.2023	N/A	4.40%	80%	£0	£0	£50,000	£600,000	N/A
Product Code SELF154 CUST134										
Self-Build Only										
2 Year Variable Rate	5.89%	31.05.2023	2%, 1% of amount repaid	4.40%	80%	£0	£0	£50,000	£600,000	Increased Overpayments Permitted (10% per annum) MIG contribution by lender of £1000
Product Code SELF152										
Self-Build & Custom-Build - Accelerate products										
2 Year Variable Rate (Accelerate)	5.79%	31.05.2023	2%, 1% of amount repaid	4.40%	80%	£199	£995	£50,000	£600,000	Increased Overpayments Permitted (10% per annum)
Product Code SELF150 CUST131										
2 Year Variable Rate (Accelerate)	5.99%	31.05.2023	N/A	4.40%	80%	£0	£0	£50,000	£600,000	N/A
Product Code SELF147 CUST126										

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert to the Society's Standard Variable Rate (Currently 3.96%)