

# Residential Product Range

21 June 2022

INTERMEDIARY USE ONLY



## Contact us

01799 582 925 | [ist@saffronbs.co.uk](mailto:ist@saffronbs.co.uk) | [saffronforintermediaries.co.uk](http://saffronforintermediaries.co.uk)

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Owner Occupied Mortgages</b>									
80%	1.89%	SVR-1% (4.79%)	2 Years	£999	SVR-1% (4.79%)	1% for 2 years	£180	Free Valuation	DR0968
90%	3.37%	Fixed	29.02.2028	£999	SVR-1% (4.79%)	3% for 5 years	None	Free Valuation	DR1028
<b>Owner Occupied Lending Into Retirement</b>									
60%	3.09%	SVR -2.7%	3 Years	£999	SVR-1% (4.79%)	2% for 3 years	£180		DR0655
<b>Self Employed Mortgages</b>									
60%	2.89%	SVR -2.9%	2 Years	£499	SVR-1% (4.79%)	None	£180		DR0954
80%	3.19%	SVR -2.6%	2 Years	£499	SVR-1% (4.79%)	None	£180		DR0955
80%	3.27%	Fixed	31.12.2027	£999	SVR-1% (4.79%)	3% for 5 years	£180		DR0983
80%	3.27%	Fixed	31.12.2024	£999	SVR-1% (4.79%)	2% for 2 years	£180		DR0981
90%	3.67%	Fixed	31.12.2024	£999	SVR-1% (4.79%)	2% for 2 years	£180		DR0982
90%	3.67%	Fixed	31.12.2027	£999	SVR-1% (4.79%)	3% for 5 years	£180		DR0984
90%	3.89%	SVR -1.9%	2 Years	£499	SVR-1% (4.79%)	None	£180		DR0956
<b>Contractor Mortgages</b>									
60%	2.79%	SVR -3.0%	2 Years	£499	SVR-1% (4.79%)	None	£180		DR0959
80%	3.09%	SVR -2.7%	2 Years	£499	SVR-1% (4.79%)	None	£180		DR0960
80%	3.17%	Fixed	31.12.2027	£999	SVR-1% (4.79%)	3% for 5 years	£180		DR0979
80%	3.17%	Fixed	31.12.2024	£999	SVR-1% (4.79%)	2% for 2 years	£180		DR0977
90%	3.57%	Fixed	31.12.2024	£999	SVR-1% (4.79%)	2% for 2 years	£180		DR0978
90%	3.57%	Fixed	31.12.2027	£999	SVR-1% (4.79%)	3% for 5 years	£180		DR0980
90%	3.79%	SVR -2.0%	2 Years	£499	SVR-1% (4.79%)	None	£180		DR0961

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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>First Time Buyer - Joint Borrower Sole Proprietor</b>									
95%	3.87%	Fixed	31.01.2028	None	SVR-1% (4.79%)	3% for 5 years	None	Free Valuation	DR1024
<b>First Time Buyer</b>									
95%	3.77%	Fixed	31.01.2028	None	SVR-1% (4.79%)	3% for 5 years	None	Free Valuation	DR1023
<b>RIO Mortgage Power Of Attorney</b>									
50%	3.29	SVR -2.5%	3 Years	£499	SVR (5.79%)	3% for 3 years	£180		DR0708
50%	3.17%	Fixed	29.02.2028	£999	SVR (5.79%)	3% for 5 years	None		DR1032
<b>RIO Mortgage</b>									
50%	3.59%	SVR -2.2%	3 Years	£499	SVR (5.79%)	3% for 3 years	£180		DR0709
50%	3.37%	Fixed	29.02.2028	£999	SVR (5.79%)	3% for 5 years	None		DR1033
<b>Self Build</b>									
75%	3.99%	SVR -1.8%	24 Months	1.0%	SVR-1% (4.79%)	None	£300		DR1012
80%	4.19%	SVR -1.6%	24 Months	1.0%	SVR-1% (4.79%)	None	£300		DR1013
<b>Self Build Large Loans</b>									
75%	4.49%	SVR-1.3%	24 Months	1.0%	SVR-1% (4.79%)	None	£300		DR1014
80%	4.69%	SVR-1.1%	24 Months	1.0%	SVR-1% (4.79%)	None	£300		DR1015

## Development Finance

- We lend on residential new build, refurbishment or property conversion projects based in England or Wales
- We typically provide funding of between £500,000 and £3million, but can be flexible.
- We will lend up to 80% of the costs or 65% of the gross development value, whichever is the lower. Rates are agreed on a deal by deal basis.