



# Criteria changes that count

## More flexibility where it matters

We've introduced a series of practical criteria enhancements across Buy-to-Let, Residential and Self-build, giving you more flexibility, more choice, and more ways to place complex cases.

### 1 Buy-to-Let

#### Built to say 'yes'

We've made targeted changes to help you structure landlord cases more easily:

**New-build flats now accepted up to 75% LTV on an interest-only basis across all BTL products** (previously capped at 60% LTV)

**New products available up to 55% LTV, including:**

- Standard Buy-to-Let
- Limited Company Buy-to-Let (no personal guarantee required up to 55% LTV)

#### What this means for you

More options across LTV bands, and greater flexibility when structuring landlord cases, particularly where property type or ownership structure has previously limited options.

### 2 Residential

#### More control when structuring repayment

Enhancements designed to support more complex affordability scenarios:

**Part-and-part enhanced**

- Interest-only element increased from 60% to 70% (within 80% overall LTV)

**Sale of property now accepted as a repayment vehicle**

- Available across all interest-only products
- Subject to stress tests on the affordability on interest only borrowing

#### What this means for you

Greater flexibility when structuring repayment, including the ability to take terms into retirement on standard residential products, helping you place cases that may previously have fallen outside criteria.

### 3 Self-build

#### Supporting more self-build cases

We've broadened the range of acceptable warranties to help keep cases moving and help customers build their own homes:

**STA Gold Standard**

(with a New Build warranty from an approved provider)

**Professional Consultant Certificates (PCCs)**

- UK registered
- Subject to criteria
- Including ground-up projects, renovations and conversions

## Shaped around real cases

These updates are designed around real scenarios, real challenges, and your feedback, helping you structure and place more complex cases with confidence.

## Get in touch

To explore these updates in full and discover how they could support your next case visit our website or speak to a member of our team

Contact our Intermediary  
Support Team  
**01799 582 925**



Explore the range



Find your BDM

