

		Prime				
Maximum Loan to Value (LTV)		65.00%	70.00%	75.00%	80.00%	85.00%
Rate	Variable	4.20%	4.35%	4.60%	5.45%	6.45%
	2 Year Fixed <sup>1</sup>	4.40%	4.55%	5.05%	5.80%	6.80%
	5 Year Fixed <sup>1</sup>	4.55%	4.70%	5.10%	5.85%	6.85%
Minimum Credit Score		350 (375 for Debt Consolidation)				
Maximum Loan to Income (LTI)		6x				
Net Loan Amount	Minimum	£10,000			£5,000	
	Maximum <sup>2</sup>	£500,000			£200,000	£150,000
Minimum Time in Property		3 months				
Minimum Mortgage History		12 months				
Minimum Valuation		£70,000				
Minimum Time	Employed	3 months				
	Self Employed	12 months				
CCJs/Defaults/Secured Arrears		None in the last 12 months				
Unsecured Arrears		Highest arrear: 1 in the last 12 months, providing currently up to date				
Lender Fee		£395				
Broker Fee (Maximum 12.5%)		Capped at £7,500				

<sup>1</sup> At the end of the fixed rate period, the interest rate will change to a variable interest rate for that product, which may be varied at the discretion of Shawbrook Bank. The current variable rates are shown on this product guide

<sup>2</sup> All loan amounts are net of fees except for loan amounts of £500,000, which must include all fees. Gross loan amounts greater than £500,000 may be considered by referral

**0800 810 1888**  
**secured@specialisthub.co.uk**