together®

- **Regulated Credit Criteria**
- **Regulated First Charge** Rates Table
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- **Regulated Bridging** Rates Table

Personal Finance.

Product Guide

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Packagers 0161 933 7101
Introducers 0161 452 3615

For use by professional finance and mortgage intermediaries only. This document and the information it contains should not be shared with clients. This pack and its contents supersedes all previous packs, criteria, special plans and commissions.

1st Charge Criteria

Shared Ownership and Right to Buy – 100% of purchase price accepted up to maximum LTV. First-time buyers and gifted deposits accepted.

AVMs

Hometrack valuations accepted up to £500k maximum loan size for 1st Charge Mortgages, £250k maximum for other products, subject to criteria. See our Valuation & Legal Advice Guide.

Title Insurance & Solicitors Costs

Solicitors are only needed where there is a change to the title or for purchases. Together legal costs are not charged on residential products. Applicants are responsible for paying their own legal costs if applicable.

Referrals & Case Studies

Criteria detailed on this product guide is the maximum before referral. Refer applications to us and we'll review these using our common sense approach.

Visit our case studies to see how we've supported our customers.

Larger Loans

For loans above £1m please see our Premier for Intermediaries guide.

- **Premier for Intermediaries**
- **Valuation & Legal Advice Guide**
- **Case Studies**
- **Product Transfer Guide**

Understanding our credit criteria.

Regulated Credit Criteria

Regulated First Charge Rates Table

Regulated Second Charge Rates Table

Regulated CBTL Rates Table

Regulated Bridging Rates Table

To qualify for base pricing the following criteria must be met:	
CCJs and defaults	0 in 12
Secured arrears	0 in 12
DMPs, IVAs and Bankruptcies	Satisfied or discharged > 2 years ago.

If a customer does not meet the above credit criteria, an uplift must be applied to the base pricing equivalent to:	
Term products	
1 demerit	0.10%
2 demerits	0.20%
3 demerits	0.30%
4 demerits	0.40%
Bridging products	
1 demerit	0.05%
2 demerits	0.10%
3 demerits	0.15%
4 demerits	0.20%
>4 demerits	Not accepted (referral only)

What is a demerit?

A demerit is assigned for CCJs, defaults and secured arrears.
Demerits are used to determine any applicable rate uplift.

CCJs and Defaults
1 demerit for each:
• Unsatisfied CCJ or default between £300 and £10,000.
• Satisfied CCJ or default over £3,000.

Ignore:
• CCJs and defaults of £300 or less.
• Satisfied CCJs and defaults of £3,000 or less.

Refer:
• Any unsatisfied CCJ or default over £10,000.

Secured Arrears
• Demerits are based on the highest number of months in arrears within the last 12 months.

Unsecured Arrears
• Referral required for declining unsecured arrears within the last 6 months.
• No referral is required if the Together loan will repay the outstanding credit and its arrears.

IVAs, Debt Management Plans and Bankruptcies
• IVA, DMP or bankruptcy satisfied/discharged more than 2 years ago: **no pricing uplift required.**

• IVA, DMP or bankruptcy satisfied/discharged within the last 2 years: **apply a pricing uplift equivalent to 2 demerits.**

• Active IVA or DMP: **apply a pricing uplift equivalent to 4 demerits.**

• Active bankruptcies are not accepted.

Payday Loans
• Up to three settled payday loans in the last 12 months are acceptable.
• One active payday loan may be considered by referral, provided it is repaid from the new mortgage advance (remortgages, deed cases and secured loans only).

Maximum Demerits
• A maximum total of **4 demerits in the last 12 months** can be considered.

Regulated First Charge Mortgages.

Base pricing		
£1,995 product fee	**≤65% LTV**	**≤75% LTV**
2 year discounted rate	8.55%	8.75%
Variable rate	9.35%	9.55%
2 year fixed	8.95%	9.15%
5 year fixed	8.49%	8.69%

Rate uplift	
1 demerit	0.10%
2 demerits	0.20%
3 demerits	0.30%
4 demerits	0.40%
>4 demerits	Not accepted (by referral only)

Key features	
Max. LTV	75% (65% Semi-Commercial)
Max. LTV (non-standard properties)	65%
Min. loan size	£50,000
Max. loan size (75% LTV)	£500,000
Max. loan size (70% LTV)	£1,000,000
Term length (discounted, variable and 2 year fixed)	3 - 40 years
Term length (5 year fixed)	6 - 40 years
2-year fixed and discounted ERC	3%, 2%
5-year Fixed ERC	5%, 4%, 3%, 2%, 1%
Variable ERC	No ERC
Variable Max. Loan Size	£250,000

Reversion rate - 9.80% made up of THMR + 1.80% (Together Homeowner Managed Rate is currently 8.00%)

Regulated Credit Criteria

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Regulated Second Charge Rates Table

Regulated CBTL Rates Table

Regulated Bridging Rates Table

View credit criteria

Designed to help a variety of customers, including:

- First-Time Buyers
- Shared Ownership
- Right to Buy
- Self-Employed
- Impaired Credit

Need to know

First time buyers and gifted deposits accepted. Transfer of Equity and Gifted Equity also accepted.

Shared Ownership and Right to Buy – 100% of purchase price accepted up to maximum LTV. Shared Ownership remortgage accepted by referral.

Customers are more than just a credit score, if the sums show affordability, we do our best to make it happen. Visit our Criteria Guide for more information and demerit definitions.

LTV is calculated on ***net*** loan value, including broker fees.

Premier for Intermediaries

Regulated Products Additonal information

Regulated Products Valuation and Legal advice

Regulated Second Charge Mortgages.

Base pricing		
£1,995 product fee	**≤65% LTV**	**≤75% LTV**
2 year discounted rate	9.24%	9.44%
Variable rate	9.90%	10.10%
2 year fixed	9.14%	9.34%
5 year fixed	9.00%	9.20%

Rate uplift	
1 demerit	0.10%
2 demerits	0.20%
3 demerits	0.30%
4 demerits	0.40%
>4 demerits	Not accepted (by referral only)

Key features	
Max. LTV	75% (65% Semi-Commercial)
Max. LTV (non-standard properties)	65%
Min. loan size	£30,000
Max. loan size (75% LTV)	£300,000
Max. loan size (70% LTV)	£500,000
Max. loan size (60% LTV)	£750,000
Term length (discounted, variable and 2 year fixed)	3 - 30 years
Term length (5 year fixed)	6 - 30 years
2-year fixed and discounted ERC	3%, 2%
5-year Fixed ERC	5%, 4%, 3%, 2%, 1%
Variable ERC	No ERC
Variable Max Loan Size	£100,000

Reversion rate - 10.00% made up of THMR + 2.00% (Together Homeowner Managed Rate is currently 8.00%)

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View credit criteria

Secured loans for any legal purpose, including:

- Home Improvements
- Debt Consolidation
- Transfer of Equity
- Lease Extension

Need to know

Refer to us if your case doesn't meet the criteria, see our referral guide for details on how to refer.

Consent to follow - offers can be issued when consent from the first charge lender for a subsequent charge is the only item outstanding.

Our 2nd Charge Mortgages can support customers with home improvements and debt consolidation - debt consolidation only accepted on capital repayment loans.

Equitable Charges available at on-sale rates with no loading. Accepted up to 65% LTV and a £250k maximum loan size. Refer to the criteria guide for full eligibility requirements.

Premier for Intermediaries

Regulated Products Additonal information

Referral Guide

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Regulated CBTL Mortgages.

CBTL first charge – base pricing			CBTL second charge – base pricing	
2.5% product fee (max. £3,000)	≤65% LTV	≤75% LTV	≤65% LTV	≤75% LTV
Variable rate	8.85%	9.05%	9.40%	9.60%
2 year fixed	7.85%	8.05%	8.60%	8.80%
5 year fixed	8.30%	8.50%	9.05%	9.25%

Rate uplift	
1 demerit	0.10%
2 demerits	0.20%
3 demerits	0.30%
4 demerits	0.40%
>4 demerits	Not accepted (by referral only)

Key features		
	First Charge	Second Charge
Max. LTV	75%	
Max. LTV (non-standard properties)	65%	
Min. loan size	£50,000	
Max. loan size (75% LTV)	£500,000	£300,000
Max. loan size (70% LTV)	£1,000,000	£500,000
Max. loan size (60% LTV)		£750,000
Term length (variable and 2 year fixed)	4 - 30 years	
Term length (5 year fixed)	6 - 30 years	
2-year fixed ERC	3%, 2%	
5-year Fixed ERC	5%, 4%, 3%, 2%, 1%	
Variable ERC	No ERC	

Reversion rate - 10.14% made up of THMR + 2.14% (Together Homeowner Managed Rate is currently 8.00%)

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What is a Consumer Buy-to-Let (CBTL) mortgage?

A CBTL mortgage is a type of buy-to-let mortgage specifically designed for individuals who are not professional landlords but are renting out a property, often due to unexpected circumstances like inheriting a property or relocating. These are regulated by the Financial Conduct Authority (FCA).

Need to know

Most types of ASTs (Assured Shorthold Tenancy) accepted.

We use 100% of rental income or 90% of a projection if the property is empty or there's no AST in place.

Expat applicants accepted.

The maximum LTV is calculated based on the ***net*** loan value and broker fee. Any additional fees, including the product fee, will affect the affordability assessment.

For our ICR criteria, visit our Criteria Guide.

Equitable Charges available at on-sale rates with no loading. Accepted up to 65% LTV and a £250k maximum loan size. Refer to the criteria guide for full eligibility requirements.

Regulated Products Additonal information

Referral Guide

Product Transfer Guide

together®

Regulated Bridging.

Base pricing			
2% product fee (min. £1,495)		First charge	Second charge
Fixed rate	≤65% LTV	0.87%	1.02%
	≤75% LTV	0.97%	1.12%

Rate uplift	
1 demerit	0.05% per month
2 demerits	0.10% per month
3 demerits	0.15% per month
4 demerits	0.20% per month
>4 demerits	Not accepted (by referral only)

Key features			
		First Charge	Second Charge
Max. LTV (including rolled-up)	Purchase	75%	X
	Remortgage	70% (up to 75% by referral)	
Min. loan size		£50,000	
Max. loan size (75% LTV)		£500,000	
Max. loan size (70% LTV)		£1,000,000	£500,000
Max. loan size (60% LTV)			£750,000
Term length		12 months	

Accepted exit strategies
Sale of current owner-occupied property
Re-mortgage (DIP required)
Inheritance (grant of probate issued)
Pension Drawdown

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View credit criteria

Bridging finance for a range of needs, including:

- Home Improvements
- Downsizing
- Chain Break
- New home purchase at auction
- Debt Consolidation
- Business Purposes

All loan purposes considered by referral subject to exit strategy

Need to know

Refer to us if your case doesn't meet the criteria, see our referral guide for details on how to refer.

*For loans above £1m please see our Premier for Intermediaries product guide. We can conside loans >£3m by referral.

All Regulated Bridging interest repayments are rolled up. Maximum applicant age – 85 years at the end of term (higher by referral).

Equitable Charges available at on-sale rates with no loading. Accepted up to 65% LTV and a £250k maximum loan size. Refer to the criteria guide for full eligibility requirements.

Premier for Intermediaries

Regulated Products Additonal information

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Regulated Products.

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Income (for an exhaustive for list click here)

- Employed: no minimum term in current role if 12 months continuous employment (if less than 12 months continuous employment, a minimum of 6 months with current employer is required).
- Self-employed: the last two SA302, tax overviews and up to date business banking statements (last 3 months) or accountant's certificate is required. Minimum of 1 year self-employed, projections can be used with accountant's reference.
- Contractors, zero-hour contracts and retired applicants are accepted.
- Annual, half-yearly, quarterly and regular monthly bonuses can be accepted, as well as regular commission and overtime.
- Benefits/DWP can be accepted.

Applicants

- Minimum age – 18
- Maximum age – 85 (1st Charge), 80 (2nd Charge) at end of term if retirement income can be proven. No maximum age for CBTL if self funding. Maximum age for Regulated Bridge is 85 at the end of term (higher by referral).
- Maximum number of applicants – 4.
- For all applicants currently renting, we require proof of rental payments from the landlord (typically 12 months).
- Expat applicants accepted for CBTL
- Independent legal advice may be required, see our Valuation and Legal Advice Guide for further information.

Property (for an exhaustive for list click here)

- A first charge mortgage is a mortgage on a property of which at least 40% is used or is intended to be used as a dwelling.
- Shared Ownership and Right to Buy are permitted. Shared Ownership remortgage accepted by referral.
- 1st and 2nd Charge: Semi-commercial 40% plus residential considered up to a maximum of 65% LTV.
- CBTL: Semi-commercial < 50% business purposes considered.
- Standard property including:
  - Standard construction houses and bungalows (including ex council);
  - Flats & maisonettes up to 6 storeys (ex-council up to 4 storeys);
  - Purpose built apartments (excluding ex-council).
- Non-standard property, all other property types including;
  - Ex-council flats & maisonettes (over 4 storeys);
  - Non-standard construction, defective, high-rise (over 6 storeys), or poor remarks on valuation.
- LTV for non-standard properties reduced to 65%. This could be reduced further subject to a full assessment.
- Fire Risk Assessment and Cladding:
  - For all flats in blocks (above and below 6 storeys), an up to date Fire Risk Assessment (FRA) must be in place and submitted with the application.
  - External Wall Review (EWS 1 Form) is needed if: the property is known to have ACM cladding (any height); the property has an unknown cladding type and is above 6 storeys in height (over 18m); the property has balconies containing combustible materials (any height).
- Cross Charging accepted for Regulated Bridging (first charge must be on the purchase property with either a first or second charge on the existing residential property). We also accept cross charging using BTL properties.
- Cash values up to 50% LTV considered.

CBTL - ICR

- Projected rents accepted to a maximum of 90%.
- Tiered ICR applies:
- 125% - Basic Rate Taxpayers.
- 145% - Higher Rate Taxpayers.
- 165% - Additional Rate Taxpayers.

Second Charge – additional information

- Mortgage Reference Bypass not accepted on Flexible / open plan mortgages (including 2nd Charge CBTL and Regulated Bridge).
- 2nd Charge Mortgages and 2nd Charge BTL Mortgages - Debt consolidation not permitted on interest only.

Regulated Bridging – additional information

- Refinance of an existing bridge from another provider or Together or transfer of equity as a use case will not be accepted.
- 2nd Charge – can only lend behind 1st charge term (not 1st charge bridge).
- Home improvements where exit is sale, Works must be completed in a reasonable time frame before the property is marketed.

Equitable charges

- Max loan £250k up to 65% LTV (higher by referral)
- Declined consent evidence required
- We will not accept applications where consent is refused due to arrears/credit issues on the 1st Charge
- Customer must meet the Base pricing credit profile
- We will not lend behind flexible mortgages
- Residential security only

Revisionary rates

Our reversion rates track Together Homeowner Managed Rate (THMR) which is currently 8.00%. See rates tables for margin details.

Additional Information

Scan the QR codes below for specialist packager information.

Visit our Valuation & Legal Advice Guide

Packaging for us, visit Chalk, your Resource Hub