

Facility type	Owner-occupied facilities	Buy-to-let facilities	Bridging facilities	Refurbishment facilities
Amount	£1million - £20million*		£1million - £10million	Refurbishment Mortgages can be considered on a case-by-case basis Please speak to your Business Development Manager for more details
Term	Maximum 10 years		Maximum 12 months	
Lending type	Interest only (capital repayments can be incorporated to suit client requirements)		Interest only	
Product type	Base Rate Tracker (maximum term 10 years) Fixed Rate (3, 4, 5-year term)		Base Rate Tracker only	
LTV	Maximum 65%			
Early Repayment Charge ("ERC")	Base Rate Tracker ERC for minimum of first 12 months Fixed Rate: ERC reduces over the chosen term (e.g., 5%, 4%, 3%, 2%, 1%) Up to 10% per annum in overpayments permitted on all facilities without ERCs		1% exit fee	
Arrangement fee	1% of loan amount		1 - 1.5% of loan amount	
Pricing	Pricing is assessed on a case by case basis. We apply a percentage over Bank of England base rate, which is subject to a 0.5% floor. Please speak to your Business Development Manager for full pricing details.			
Location of security	Prime Central London, Prime London, Prime South of England			

* Higher loan amounts can be considered on a case-by-case basis

Contact us

To find out more about how we can assist you with your mortgage needs, please contact us on:

Tel +44 (0)20 3871 6900 or E-mail: ukmortgages@butterfieldgroup.com.

butterfieldgroup.com