

Facility type	Owner-occupied facilities	Buy-to-let facilities	Bridging facilities	Refurbishment facilities
Amount	£1million - £20million*			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 12-18 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 (2, 3, 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		Exit fee from 0.5%	
Arrangement fee	1% 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 2.5% minimum pay rate. 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:

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