

Freestyle® Mortgage Lending Criteria at a glance



For Intermediary use only. If you are not an Intermediary please contact your Intermediary for advice.

First Time Buyers/ Next Time Buyers/ Remortgagers	<ul style="list-style-type: none"> • Non Income Verification (Fast Track) 75% LTV to £500k • Free Valuations, Free Legals or a Legal fees refund (please note this applies to remortgages only) • Affordability based Lending • No Higher Lending Fees • Parental Affordability Boost feature with Guarantor Mortgages up to 75%
Self Employed	<ul style="list-style-type: none"> • Minimum self-employed period 6 months • Up to 75% LTV available with 1 year Self Employed Period*
Buy To Let	<ul style="list-style-type: none"> • 75 % LTV • Non Income Verification • Minimum income requirement: £20,000 (single) £30,000 (joint) • 110% Rental Calculation • Student Lets, First Time Buyers over 25, Flats above Shops, Expatriates • Affordability Boost available (non rental income considered to boost lending)
Foreign Nationals	<ul style="list-style-type: none"> • Up To 75% LTV Available if in the UK for over 18 Months • We do not require Right of Residence in the UK
Underwriting Process Flexibility	<ul style="list-style-type: none"> • Direct Access to Underwriters on 0131 246 0002 • Affordability Based Lending • Unusual Properties Considered (Studio Flats, Barn Conversions, Flats above Shops, etc) • New Build/Self Build • Ex Local Authority Flats & Maisonettes • High Rises (6 Storeys +) • Buy to Let • 2nd Properties • Offset & Cash Reserve Available • Over Pay and Borrowback • Fees added to Loan • Online or Telephone Submission with Email Tracking • KFIs & Affordability Calculators available online on www.standardlifebank.com/adviser for full details.

Speak soon.

For more information on anything in this document or if there is anything more about Standard Life we can help you with, please visit our website or call the numbers below.

www.standardlifebank.com/adviser

Applications: 0845 845 8451

Sales Support Team: 0131 246 0643

If you have hearing or speech difficulties – please call our Textphone facility direct on 0845 601 2346.

For a copy of this information in Braille, large print or audio format, please call 0845 845 8450.

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SLBLCAAG 0109 LA20666