PC_01_07_26_V15

Mortgages

Product Cards

Residential Mortgages
- Afin Prime
- Afin Professional
- Afin High-Net-Worth

Buy to Let
- Buy to Let
- Consumer Buy to Let

Regulated
- Bridging

Afin

Residential Mortgage Products

Our residential product range for purchasing or remortgaging

Bank Base rate (BBR): 3.75%
Reversion rate: BBR + 3.5%

Prime

LTV	2-year Fixed	5-year Fixed	2-year Tracker
≤ 60%	**5.24%** (P2F60-02)	**5.34%** (P5F60-02)	**BBR+ 1.99%** (P2T60-02)
≤ 70%	**5.29%** (P2F70-02)	**5.39%** (P5F70-02)	**BBR+ 2.09%** (P2T70-02)
≤ 80%	**5.34%** (P2F80-02)	**5.49%** (P5F80-02)	**BBR+ 2.39%** (P2T80-02)
≤ 95%	**6.39%** (P2F95-03)	**6.49%** (P5F95-02)*	N/A
Early Repayment Charge	2%, 1%	5%, 4%, 3%, 2%, 1%	No ERCs
Loan Term	2-40 years	2-40 years	2-40 years
Product Fee (LTV can not exceed 95% with the fee added)	£1,495	£1,495	£1,495

Professional

LTV	2-year Fixed	5-year Fixed	2-year Tracker
≤ 60%	**5.34%** (O2F60-02)	**5.49%** (O5F60-02)	**BBR+ 2.09%** (O2T60-02)
≤ 70%	**5.44%** (O2F70-02)	**5.59%** (O5F70-02)	**BBR+ 2.19%** (O2T70-02)
≤ 80%	**5.59%** (O2F80-02)	**5.69%** (O5F80-02)	**BBR+ 2.34%** (O2T80-02)
≤ 90%	**5.99%** (O2F90-02)	**6.09%** (O5F90-02)	**BBR+ 2.74%** (O2T90-02)
≤ 95%	**6.24%** (O2F95-03)	**6.34%** (O5F95-02)*	N/A
Early Repayment Charge	2%, 1%	5%, 4%, 3%, 2%, 1%	No ERCs
Loan Term	2-40 years	2-40 years	2-40 years
Product Fee (LTV can not exceed 95% with the fee added)	£1,495	£1,495	£1,495

High-Net-Worth

LTV	2-year Fixed	5-year Fixed	2-year Tracker
≤ 65%	**5.34%** (M2F65-04)	**5.49%** (M5F65-04)	**BBR+ 1.58%** (M2T65-04)
≤ 70%	**5.44%** (M2F70-03)	**5.59%** (M5F70-03)	**BBR+ 1.63%** (M2T70-03)
≤ 75%	**5.59%** (M2F75-03)	**5.63%** (M5F75-03)	**BBR+ 1.73%** (M2T75-03)
Early Repayment Charge	2%, 1%	5%, 4%, 3%, 2%, 1%	No ERCs
Loan Term	2-40 years	2-40 years	2-40 years
Product Fee (Can be added above plan LTV limit)	0.5% of the loan amount		

* No product fee applies to these products subject to a full application being submitted before the 7th July 2026

Residential Criteria Overview

Loan size & LTV limits Maximum gross LTV should not exceed 95%	Prime	Professional	High-Net-Worth
	Minimum loan £100,000 <£500k 95% LTV £500k - £1m 80% LTV £1m - £2.5m 70% LTV	Minimum loan £100,000 <£500k 95% LTV £500k - £1m 80% LTV £1m - £2.5m 70% LTV	Minimum loan £250,000 <£750k 75% LTV £750k - £1m 70% LTV £1m - £3.5m 65% LTV
Applicants			
Max applicants	2		
Minimum age	18	21	21
Maximum age	75 (eldest applicant at the term end). The maximum declared retirement age is 70. See Lending into Retirement rules for more detail		
Acceptable residency	UK citizens | Clients with Settled / Pre-settled status | Applicants on acceptable VISAs. See online criteria guide for the full VISA list		
UK residency length	6 months minimum time in the UK		
Transaction types	First time buyer | Purchase | Re-mortgage | Right to Buy | Right to acquire		
Occupation	Any	Specified professionals / qualifications	Any
Income			
Employed	12 months continuous employment in a related role | up to a 6-week gap in-between roles.		
Self-employed	Latest 12 months filed accounts plus any available Management Information.		
Contractors	≥12 months contracting experience in the same profession/industry and previous history in the same profession/industry also considered. Day rate calculation: 5 days per week x 46 weeks per year.		
Pension income	100% of private and state pensions. 50% of state pension for couples.		
Benefit income	Not accepted		
Loan to income limit	6x	6.5x	6.5x
Debt to income	40%	45%	50%
Minimum income	≤80% LTV: No min application income >80% LTV: £30,000 Sole/primary applicant	≤80% LTV: £35,000 min application income >80% LTV: £40,000 Sole/primary app with the professional applicant earning £40,000+	£300k net income per annum or £3m in net assets
Credit			
Mortgage arrears	None within the past 36 months		
Defaults	>80% LTV. None in the last 36 months above <80% LTV. Maximum of 2 satisfied accounts below £250 each from utilities, mail order or communications suppliers, within the past 36 months		
CCJ	All CCJs must be registered over 36 months ago and satisfied at application		
DMP/DRO/IVA/Bankruptcy	Discharged for at least 36 months		
Unsecured missed payments	Isolated blips considered		
Previous repossession	None within the past 3 years		
Property			
Valuation	Full valuation required on purchase | AVM accepted to 65% LTV & £500,000 maximum on Re-mortgages. Minimum property value £125,000		
Location	England, Wales, Isle of Wight		
Acceptable properties	Single self-contained houses (Inc. ex-local authority) | bungalows | flats | maisonettes (Inc. ex-local authority flats to 75% LTV)		
Maximum storeys in block	Inside the M25 -12 storeys maximum, Outside the M25 - 6 storeys maximum. Blocks of flats above 4 storeys must have a lift		
Construction	Standard construction only. Warranty required for properties less than 10 years old		
Other			
Penalty free overpayments	Fixed rate products - 10% per annum. Tracker products - unlimited		
Repayment type	C & I	C & I / Interest only	C & I / Interest only
Use of Funds	Purchase transactions, debt consolidation, home improvements, second home purchase and buy to let deposit, business use, assisting family members, holiday homes, tax bills (subject to no re-occurring borrowing requirements) and school fees		

Valuation fee scale

Valuation up to	Valuation fee scale (Inc. VAT)
£100,000	£225
£200,000	£235
£300,000	£270
£350,000	£295
£400,000	£300
£500,000	£380
£600,000	£515
£700,000	£630
£800,000	£710
£900,000	£790
£1,000,000	£850
£1m+ please contact us for confirmation	

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Buy to Let Mortgage Products

Bank Base rate (BBR): 3.75%
Reversion rate: BBR + 3.5%

Our BTL product range for purchasing or remortgaging

Buy to Let

LTV	2-year Fixed	5-year Fixed	2-year Tracker
≤ 65%	**5.79%** (B2F65-01)	**5.69%** (B5F65-01)	**BBR+ 2.24%** (B2T65-01)
≤ 75%	**5.99%** (B2F75-01)	**5.89%** (B5F75-01)	**BBR+ 2.44%** (B2T75-01)
Early Repayment Charge	2%, 1%	5%, 4%, 3%, 2%, 1%	No ERCs
Loan Term	2-40 years	2-40 years	2-40 years
Product Fee (Can be added, to max of 75% LTV)	2.5%	2.5%	2.5%

Consumer BTL

LTV	2-year Fixed	5-year Fixed	2-year Tracker
≤ 65%	**6.19%** (C2F65-01)	**5.99%** (C5F65-01)	**BBR+ 2.84%** (C2T65-01)
≤ 75%	**6.34%** (C2F75-01)	**6.14%** (C5F75-01)	**BBR+ 2.99%** (C2T75-01)
Early Repayment Charge	2%, 1%	5%, 4%, 3%, 2%, 1%	No ERCs
Loan Term	2-40 years	2-40 years	2-40 years
Product Fee (Can be added, to max of 75% LTV)	£1495	£1495	£1495

Buy to Let Criteria Overview

Loan size & LTV limits Maximum gross LTV should not exceed 75%	Buy to Let	Consumer BTL
	Minimum loan £50,000 <£750k 75% LTV £750k - £1m 70% LTV £1m - £2.5m 65% LTV	Minimum loan £50,000 <£750k 75% LTV £750k - £1m 70% LTV £1m- £2.5m 65% LTV
Applicants		
Max applicants	2	
Min age	21	
Max age	85 (eldest applicant at the end of term)	
Acceptable residency	UK citizens | Clients with Settled / Pre-settled status | Applicants on acceptable VISAs (see online criteria guide for more information) Minimum time in the UK is 6 months	
Experience	Non-portfolio landlords only. No experience required - first time buyer, first time landlord acceptable	
Let to buy transactions	Acceptable	
Affordability		
Assessment rate	Tracker & 2-year product – pay rate + 2%. 5-year product – pay rate.	
Basic rate taxpayer – ICR	125%	
Higher / additional rate taxpayer – ICR	140%	
Background income	No minimum	
Top slicing	Considered	N/A
Unacceptable tenancies	3rd party tenancies , company lets, social housing, family members, HMOs, MUBs, multiple tenancies on separate ASTs	
Repayment type	Interest only / Capital and Interest	
Credit		
Mortgage arrears	None within the past 36 months	
Defaults	Maximum of 2 satisfied accounts below £250 each from utilities, mail order or communications suppliers, within the past 36 months	
CCJ	All CCJs must be registered over 36 months ago and satisfied at application	
DMP/DRO/IVA/Bankruptcy	Discharged for at least 36 months.	
Unsecured missed payments	Isolated blips considered	
Previous repossession	None within the past 3 years	
Property		
Valuation	Full valuation required, minimum property value £75,000. No commercial / Semi-commercial accepted.	
Location	England, Wales, Isle of Wight	
Acceptable properties	Single self-contained houses (Inc. ex-local authority) / bungalows / flats / maisonettes (Inc. ex-local authority to 75%)	
Maximum storeys in block	Inside the M25 -12 storeys maximum, Outside the M25 - 6 storeys maximum	
Construction	Standard construction only. Warranty required for properties less than 10 years old	
Other		
Penalty free overpayments	Fixed rate products - 10% per annum. Tracker products - unlimited	
Tenancy agreements	6 – 24 month / periodical ASTs only, no sub-letting or commercial use. See CBTL flowchart for guidance	
Property management	N/A	
Use of Funds	Purchase transactions, debt consolidation, home improvements, second home purchase/buy to let deposit, business use, assisting family members, holiday homes, tax bills (subject to non re-occurring borrowing requirements), school fees	

Valuation fee scale

Valuation up to	Valuation fee scale (Inc. VAT)
£100,000	£225
£200,000	£235
£300,000	£270
£350,000	£295
£400,000	£300
£500,000	£380
£600,000	£515
£700,000	£630
£800,000	£710
£900,000	£790
£1,000,000	£850
£1m+ please contact us for confirmation	

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Mortgages

Product Card

Regulated

- Bridging

Regulated Bridging Product

Bank Base rate (BBR): 3.75%
Reversion rate: BBR + 3.5%

For purchases (including before sale), chain-breaks, capital raising, auctions, light refurbishment, matrimonial settlements and lease extensions

Regulated Bridging – Interest Roll Up only	
LTV	Fixed PCM
≤ 50%	**0.70%**
≤ 60%	**0.74%**
≤ 70%	**0.79%**
≤ 75%	**0.84%**
Up to 80%	**0.89%**
Early Repayment Charge	No ERCs
Loan Term	1 to 12 months
Product Fee (LTV can not exceed 80% with the fee added)	£495
Arrangement Fee	2%
Light Refurbishment Cost (max 20% of Day 1 Value)	Advanced on Day 1 subject to maximum 80% LTV

Regulated Bridging Criteria Overview

Loan size & LTV limits	Regulated	
Maximum gross LTV should not exceed 80%	Minimum loan £50,000	
	<£750k	80% LTV
	£750k - £1m	75% LTV
	£1m - £3m	70% LTV

Applicants

Max applicants	2
Minimum age	21
Maximum age	75 (eldest applicant at the term end)
Acceptable residency	UK Citizens UK citizens | Clients with Settled / Pre-settled status | Applicants on acceptable VISAs. *See online criteria guide for the full VISA list*
UK residency length	6 months' minimum time in the UK
Transaction types	Purchase | Re-mortgage | Capital Raising | Refurbishment

Property

Valuation	Full valuation required on purchase | AVM accepted to 80% LTV & £500,000 maximum on Re-mortgages. Minimum property value £75,000
Location	England and Wales
Acceptable properties	Pure Residential Assets Only. Single self-contained houses (Inc. ex-local authority) | bungalows | flats | maisonettes (Inc. ex-local authority flats to 75% LTV)
Maximum storeys in block	Inside the M25 -12 storeys maximum, Outside the M25 - 6 storeys maximum. Blocks of flats above 4 storeys must have a lift
Construction	Standard construction only. Warranty required for properties less than 10 years old

Credit

Mortgage arrears	None within the past 36 months
Defaults	None in the last 36 months Maximum of 2 satisfied accounts below £250 each from utilities, mail order or communications suppliers, within the past 36 months
CCJ	All CCJs must be registered over 36 months ago and satisfied at application
DMP/DRO/IVA/Bankruptcy	Discharged for at least 36 months
Unsecured missed payments	Isolated blips considered
Previous repossession	None within the past 3 years

Other

Use of Funds	Purchase before sale (chain break), Property sale delays, Probate transactions, Light refurbishment prior to refinance or sale, Short-term refinance, pending longer term lending.
Definition of Light Refurbishment	Light Refurbishment means non-structural, non-material improvement works to an existing property that: • do not alter the building's structure, footprint, roofline, or load-bearing elements; • do not require planning permission and (where applicable) are limited to works that can be undertaken under permitted development rights; and • are intended to be cosmetic and/or like-for-like upgrades that improve saleability/Lett ability rather than change use or materially reconfigure the property. *Typically includes (non-exhaustive):* Internal redecoration (paint, plaster skim, minor repairs) Replacement of kitchen/bathroom on a like-for-like basis (no layout change requiring structural works) Floor coverings (carpets/laminate/tiles) Electrical/plumbing works required Replacement internal doors/ironmongery Basic external tidying (garden clearance, minor non-structural repairs) Light refurbishment costs are capped at 20% of Day 1 value and works must be capable of completion within the term of the loan
Other fees	Arrangement fee – minimum 2% and can be added to loan Title insurance (where required): charged in line with the insurer's premium (minimum £395 or 0.11% of the loan plus IPT at 12%, whichever is higher) and can be added to the loan (both within maximum LTV parameters)
Defined Exit	As bridging facilities are short-term loans, it is imperative that a clearly defined exit strategy is evidenced from the outset. Whether repayment is from sale of an asset, refinance to another lender or other means. Documentary evidence will be required and sense checked accordingly. Two primary exits are accepted: Sale exit – Sale of the secured property or another property. Refinance exit: Refinance into a mortgage product. Other exit routes will only be considered if clearly evidenced and credible.

Valuation fee scale

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£500,000	£380
£600,000	£515
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£800,000	£710
£900,000	£790
£1,000,000	£850
£1m+ please contact us for confirmation	

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