

# Self-Build Intermediary Product Guide

Standard Variable Rate (SVR): 8.14%

Strictly for Intermediary use only



Product Code	Initial Rate	Product	Max LTV	Max loan	The overall cost for comparison is	Product rate floor	Product fees	Product incentives	Early Repayment Charges <sup>1</sup>
Standard Discount Purchase and Remortgage Products									
Self-build Purchase and Remortgage Products – Accelerator Specific Range: Available via our BuildLoan partnership only									
VD101	6.08%	2.06% discount from our SVR until 30 June 2027 Followed by our SVR for the remaining term	80%	£800,000	8.0% APRC	5.33%	£1,499 arrangement fee <sup>2</sup>	---	No Early Repayment Charges.
VD102	6.16%	1.98% discount from our SVR until 30 June 2027 Followed by our SVR for the remaining term	80%	£800,000	8.1% APRC	5.41%	£1,499 arrangement fee <sup>2</sup>	---	No Early Repayment Charges.
VD103	6.40%	1.74% discount from our SVR until 30 June 2027 Followed by our SVR for the remaining term	80%	£800,000	8.1% APRC	5.65%	£1,499 arrangement fee <sup>2</sup>	---	3% until 30/06/2025; and 2% until 30/06/2027.
VD104	6.48%	1.66% discount from our SVR until 30 June 2027 Followed by our SVR for the remaining term	80%	£800,000	8.1% APRC	5.73%	£1,499 arrangement fee <sup>2</sup>	Additional Security Fee (ASF) included	3% until 30/06/2025; and 2% until 30/06/2027.
Self-build Purchase and Remortgage Products – Arrears Specific Range: Available via our BuildLoan partnership only									
VD105	5.77%	2.37% discount from our SVR until 30 June 2027 Followed by our SVR for the remaining term	80%	£800,000	8.0% APRC	5.02%	£1,499 arrangement fee <sup>2</sup>	---	No Early Repayment Charges.
VD106	6.16%	1.98% discount from our SVR until 30 June 2027 Followed by our SVR for the remaining term	80%	£800,000	8.1% APRC	5.41%	£1,499 arrangement fee <sup>2</sup>	---	No Early Repayment Charges.
VD107	6.34%	1.80% discount from our SVR until 30 June 2027 Followed by our SVR for the remaining term	80%	£800,000	8.1% APRC	5.59%	£1,499 arrangement fee <sup>2</sup>	---	3% until 30/06/2025; and 2% until 30/06/2027.
VD108	6.54%	1.60% discount from our SVR until 30 June 2027 Followed by our SVR for the remaining term	80%	£800,000	8.1% APRC	5.79%	£1,499 arrangement fee <sup>2</sup>	Additional Security Fee (ASF) included	3% until 30/06/2025; and 2% until 30/06/2027.

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Further support:

[Click here to view our mortgage valuation fees](#)

[Click here to view our Residential Lending](#)

## What you need to know:

**Please note:** The minimum loan amount is **£50,000**, unless otherwise stated.

1 Early Repayment Charges apply during the product term. Up to 10% of the original mortgage amount can be overpaid each year without charge, however, if the mortgage is redeemed or switched to another product during the product term then the Early Repayment Charge will apply. For further details contact a member of the team.

2 The arrangement fee can be deducted from the advance or added to the mortgage. Interest is payable if the fee is added to the mortgage.

**Our discount products carry product rate floors, meaning rates cannot drop below this amount.**

**All our discount rate products up to 85% LTV have a standard income multiple of up to 5.5 times. Discount products with a higher LTV have a standard income multiple of 4.49 times.**

## Get in touch:

Call: 0121 521 4000

Email: [newbusiness@thetipton.co.uk](mailto:newbusiness@thetipton.co.uk)

Visit: [www.thetipton.co.uk/intermediaries](http://www.thetipton.co.uk/intermediaries)

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