

# Intermediary Mortgage Portfolio

Rates correct as of 18 October 2021

**impact**  
Specialist Finance

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**marsden**  
BUILDING SOCIETY

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## Get in touch with our team

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## Incentives explained

### Free valuations

Some of our products offer a free standard valuation on properties up to the value of £500,000. A charge will apply to properties above this. If the mortgage does not complete and the valuation has been carried out, the valuation fee is non-refundable and non-transferable.

### Legal assist

Some of our remortgage products are eligible for a fee assisted legal service, available when using the Society's nominated legal firm. We'll pay for the standard legal work involved in moving the mortgage to us. Your client may incur some costs in redeeming their mortgage. If the mortgage does not complete, no legal costs are incurred.

## How to apply

- Check your client's affordability using our affordability calculators available to download online.
- Download and complete an AIP form and email it to our team.
- To secure the funds, we'll contact your client and send an acknowledgement to you.
- Submit your application online using our broker login.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in the Financial Services Register under no: 206050. Marsden Building Society is a member of the Building Societies Association, the Financial Services Compensation Scheme and the Financial Ombudsman Service. Principal Office, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ.

\*Calls will be recorded and may be monitored. FP193045

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# Residential

For purchase and remortgage

Proc fee	0.40%
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Product code	Product type	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
FX766	Fixed	1.69%	5.70%	31.03.24	80%	✘	✓	3% to 31.03.22 3% to 31.03.23 2% to 31.03.24	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FX767	Fixed	1.79%	5.70%	31.03.24	85%	✘	✓	3% to 31.03.22 3% to 31.03.23 2% to 31.03.24	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

## Additional information

- Minimum loan size £30,000
- Maximum loan size for 80% LTV £750,000
- Maximum loan size for 85% LTV £425,000
- 5% overpayments each year for products with ERCs

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# Shared Ownership

For purchase only

Proc fee	0.40%
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Product code	Product type	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
DSP004	Discount	3.29%	5.70%	30.09.24	LTV based on maximum 75% equity share. Up to <b>95%</b> of share.	✘	✓	3% to 30.09.21 3% to 30.09.22 3% to 30.09.23 2% to 30.09.24	£0	£0	Free valuation on properties up to £500,000.
FXP728	Fixed	2.99%	5.70%	30.09.23	LTV based on maximum 75% equity share. Up to <b>90%</b> of share.	✘	✓	3% to 30.09.21 3% to 30.09.22 2% to 30.09.23	£0	£0	Free valuation on properties up to £500,000.
FXP729	Fixed	3.69%	5.70%	30.09.23	LTV based on maximum 75% equity share. Up to <b>95%</b> of share.	✘	✓	3% to 30.09.21 3% to 30.09.22 2% to 30.09.23	£0	£0	Free valuation on properties up to £500,000.
FXP724	Fixed	3.99%	5.70%	31.10.25	LTV based on maximum 75% equity share. Up to <b>95%</b> of share.	✘	✓	3% to 31.10.21 3% to 31.10.22 3% to 31.10.23 3% to 31.10.24 2% to 31.10.25	£0	£0	Free valuation on properties up to £500,000.

## Additional information

- **For purchase only**
- **Not available for flats**
- Up to 75% borrower share available
- Minimum loan size £30,000
- Maximum loan size £375,000
- Minimum income of £17,500 per application
- Maximum joint income of £80,000 (London = £90,000)
- Maximum property value £500,000

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# Later Life: Older Borrower

For purchase and remortgage

Proc fee	0.40%
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Product code	Product type	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
DSR039	Discount	1.85%	5.70%	31.03.24	60%	✓	✓	3% to 31.03.22 3% to 31.03.23 2% to 31.03.24	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSR022	Discount	2.09%	5.70%	30.11.25	60%	✓	✓	3% to 30.11.21 3% to 30.11.22 3% to 30.11.23 3% to 30.11.24 2% to 30.11.25	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSR040	Discount	2.19%	5.70%	31.03.24	60%	✓	✓	3% to 31.03.22 3% to 31.03.23 2% to 31.03.24	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXR770	Fixed	2.15%	5.70%	31.03.24	60%	✓	✓	3% to 31.03.22 3% to 31.03.23 2% to 31.03.24	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXR771	Fixed	2.45%	5.70%	31.03.24	60%	✓	✓	3% to 31.03.22 3% to 31.03.23 2% to 31.03.24	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXR750	Fixed	2.49%	5.70%	30.11.25	60%	✓	✓	3% to 30.11.21 3% to 30.11.22 3% to 30.11.23 3% to 30.11.24 2% to 30.11.25	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXR752	Fixed	2.89%	5.70%	30.11.25	60%	✓	✓	3% to 30.11.21 3% to 30.11.22 3% to 30.11.23 3% to 30.11.24 2% to 30.11.25	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

## Additional information

- Available to borrowers aged 55+
- Minimum income £17,500 per application (joint or single)
- Minimum loan size £30,000
- Maximum loan size £750,000
- 5% overpayments each year for products with ERCs

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# Later Life: Retirement Interest Only

For purchase and remortgage

Proc fee

0.40%

Product code	Product type	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
FXD772	Fixed	2.15%	5.70%	31.03.24	55%	✓	✗	3% to 31.03.22 3% to 31.03.23 2% to 31.03.24	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXD773	Fixed	2.45%	5.70%	31.03.24	55%	✓	✗	3% to 31.03.22 3% to 31.03.23 2% to 31.03.24	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXD754	Fixed	2.69%	5.70%	30.11.25	55%	✓	✗	3% to 30.11.21 3% to 30.11.22 3% to 30.11.23 3% to 30.11.24 2% to 30.11.25	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXD756	Fixed	2.99%	5.70%	30.11.25	55%	✓	✗	3% to 30.11.21 3% to 30.11.22 3% to 30.11.23 3% to 30.11.24 2% to 30.11.25	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

## Additional information

- Available to borrowers aged 55+
- Must be affordable to both applicants (if joint)
- Minimum loan size £30,000
- Maximum loan size £750,000
- To be repaid when a life event is triggered (no max term)
- 5% overpayments each year for products with ERCs

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# Expat: Residential

For purchase and remortgage

Proc fee	0.40%
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Product code	Product type	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
DSE037	Discount	2.69%	5.70%	30.04.24	80%	Up to 50% LTV	✓	3% to 30.04.22 3% to 30.04.23 3% to 30.04.24	£299	£799	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSE974	Discount	2.99%	5.70%	31.10.25	80%	Up to 50% LTV	✓	3% to 31.10.21 3% to 31.10.22 3% to 31.10.23 3% to 31.10.24 2% to 31.10.25	£299	£699	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXE768	Fixed	2.99%	5.70%	30.04.24	80%	Up to 50% LTV	✓	3% to 30.04.22 3% to 30.04.23 3% to 30.04.24	£299	£799	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

## Additional information

- Must be a UK citizen
- Minimum salary £37,500 per application
- Minimum loan size £30,000
- Maximum loan size £750,000
- 5% overpayments each year for products with ERCs

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# Expat: Buy to Let

For purchase and remortgage

Proc fee	0.40%
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Product code	Product type	Rate	Reverts to	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
DSX474	Discount	2.44%	5.85%	30.04.24	65%	Up to 60% LTV	✓	3% to 30.04.22 3% to 30.04.23 2% to 30.04.24	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSX029	Discount	2.79%	5.85%	30.11.25	65%	Up to 60% LTV	✓	3% to 30.11.21 3% to 30.11.22 3% to 30.11.23 3% to 30.11.24 2% to 30.11.25	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX377	Fixed	2.74%	5.85%	30.04.24	65%	Up to 60% LTV	✓	3% to 30.04.22 3% to 30.04.23 2% to 30.04.24	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

## Additional information

- Must be a UK citizen
- Minimum salary £37,500 per application
- Minimum loan size £100,000
- Maximum loan size £750,000
- 5% overpayments each year for products with ERCs

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