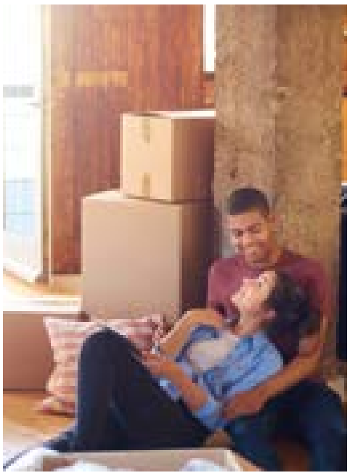
For intermediary use only

Our Flexible Mortgage Underwriters

Our underwriters are able to assess each case manually and on merit. This personal approach means we could help a wider range of your clients.



Non-standard income

We'll discuss non-standard income streams and more complex income structures to see if we can find a way to assist your clients.

Self-employed

Ltd Co – 2-year average of net profit after tax plus director's salary.

Sole traders and partnerships – 2-year average of net profit.

LLPs – 2-year average of total remuneration.

For all entities, if the most recent year is lower, we'll use that.

Contractors

Where criteria is met, we will work from the contract rate and gross up by 46 weeks.

Multiples

Income multiples of up to 5.5x available, subject to affordability. The maximum multiple depends on the case specifics so check out our Lending Criteria or use our Affordability Calculator.

Credit history

We can consider minor adverse credit such as arrears or defaults under £2,000 subject to credit score. You can check our lending criteria for some of the situations where we won't be able to help, and use our AIP to find out if we could help your customer.

All loans are subject to status, and applicants must be aged 18 or over. Security is required. Not available for business purposes.

Apply online – complete and submit mortgage applications quickly and easily: www.clydesdalebankintermediaries.co.uk

Phone – prefer to talk to us? Get in touch with our new enquiries team: 0800 085 2846