

Self-Employed Mortgages

We look at more than just credit scores and will consider customers with more than one income, because we understand it's not always straightforward to place self-employed customers.



Unique solutions for unique clients

Every self-employed customer is different, and sometimes their work patterns or income streams don't fit neatly into the boxes of a mortgage application. That's why we adopt a flexible approach with these customers.

Limited company

- Shareholding of 25% or more.
- 2-year average of net profit after tax plus director's salary (most recent year if lower).

Sole traders and partnerships

- 2-year average of net profit (most recent year if lower).

LLPs

- 2-year average of total remuneration (most recent year if lower).

Contractors

- Current contract rate x 46 weeks.
- One year contracting history normally required, with a contract renewed at least once.
- Contractors with less than 1 year's contracting experience may be acceptable with a maximum LTV of 70%.

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