

Intermediary solutions as individual as your clients

Every client has different needs. Your clients come to you because you'll find a mortgage solution that fits their needs, not a lender's.

Brokers come to us because we understand this. We're able to adopt a flexible approach and assess cases on their individual merits.

While we can't lend to everyone, our team will work with you to understand your client and what we may be able to do for them, helping you to find solutions.



Our Flexible Mortgage Underwriting

Our underwriters adopt a flexible, tailored approach, take into account individual circumstances and can assess each case manually and on merit. Over the years, this flexible approach has allowed us to develop criteria to help a wide range of customers.



Contractors

- We consider applications from any industry.
- One year's contracting history required. Two years' history needed if income is below £50k.
- Weekly income grossed up by 46 weeks.



Buy-To-Let

- We can lend to first-time landlords, non-owner occupiers and first-time buyers.
- At 75% LTV, we can lend up to £1m. This increases to £1.5m in London and South East England.
- At 80% LTV, we can lend up to £500k on Interest Only or up to £500k on Full C&I.



Large Loans

- Direct access to underwriters for £500k+ loans.
- Available to 75% LTV up to £5m and 60% LTV up to £10m.
- A range of fixed and offset discounted products available.



Interest Only

- Maximum LTV is 75%.
- Maximum 85% LTV part & part. No more than 75% LTV can be on interest only.
- A range of acceptable repayment vehicles.

Continued overleaf...



First-Time Buyers

- Available up to 95% LTV.
- We'll consider any applicant who has not had a mortgage in the last 12 months as a first-time buyer.



Self-Employed

We'll use the applicant's share of company's net profit after corporation tax plus directors' salary.

We require the latest 2 years' accounts and we'll take an average, unless the most recent year is lower in which case that figure is used.



Professionals

Our mortgages for professionals, available where one or more of the applicants are employed as one of the occupations listed below, are for loans up to £1m at 90% LTV.

One or more of the applicants for these loans must be fully qualified and employed as one of the following: accountants, architects, barristers, chartered surveyors, engineers, financial advisers, medical (ambulance workers, dentists, doctors, nurses, and any NHS band 3+ or non-NHS equivalent), pilots, police officers, solicitors, teachers or vets.



Offset Mortgages

Credit balances in linked Virgin Money offset-savings and current accounts do not earn credit interest. Instead, they reduce the interest paid on the mortgage. As there is no credit interest paid, there is no tax to pay on interest either.



New-Build

- Maximum residential New-Build LTVs: 90% for houses and 80% for flats.
- Maximum BTL New-Build LTVs: 80% for houses and 70% for flats.
- Dedicated specialist case management desk.
- Offers valid for 180 days from date of issue.
- Cash incentives acceptable up to 5% up to 90% LTV. Non cash incentives acceptable without impacting loan amount.

All loans are subject to status and availability. 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