WE'VE MADE SOME CHANGES

14th December 2021

We wanted to let you know that we made some changes to the following products on Tuesday 14 December.

- Selected residential 75% LTV 2 and 5 year fixed rates have been increased by up to 0.10%
- Selected residential 85% LTV 2 and 5 year fixed rates have been reduced by up to 0.11%
- Residential 90% LTV 2 and 5 year fixed rates have been reduced by up to 0.30%
- Residential 95% LTV 2 and 5 year fixed rates have been reduced by up to 0.27%

Our residential 95% LTV fixed rates with £999 fee now come with a free valuation for purchase customers on properties up to £3m.

You can find our current rates on our website. If you've got any questions, you can get in touch with your Business Development Manager.

WE'VE MADE SOME CHANGES

1st December 2021

We wanted to let you know that we made some changes to the following products on Wednesday 1 December.

- 75% LTV 2 and 5 year fixed rates Full C&I with £999 fee relaunched for new customers, starting from 1.39%
- Selected residential 75% LTV 5 year fixed rates have been increased by 0.05%
- Selected BTL 75% LTV fixed rates have been increased by 0.10%

The end dates on our fixed-term products have moved to 31 January of the relevant year.

You can find our current rates on our website. If you've got any questions, you can get in touch with your Business Development Manager.

WE'VE MADE SOME CHANGES

16th November 2021

On Tuesday 16 November, we made the following changes:

- 75% LTV 2 and 5 year fixed rates Full C&I with £999 fee relaunched for new customers, starting from 1.39%
- Selected 75% LTV 2 and 5 year fixed rates have been increased by up to 0.30%.
- Selected 80% LTV 2 and 5 year fixed rates have been increased by up to 0.10%.
- Selected BTL 60% LTV 5 year fixed rates have been increased by up to 0.15%.
- Selected BTL 75% LTV 2 and 5 year fixed rates have been increased by up to 0.15%.

The end dates on our fixed-term products have moved to 31 January of the relevant year.

You can find our current rates on our website. If you've got any questions, you can get in touch with your Business Development Manager.

WE'VE MADE SOME CHANGES

10th November 2021

At 8pm on Tuesday 9 November, we withdrew the following mortgages for new customers.

- 2 Year Fixed Rate 75% LTV Full C&I with £999 fee at 1.09% have been withdrawn.
- 5 Year Fixed Rate 75% LTV Full C&I with £999 fee at 1.19% have been withdrawn.

These deals remain available for existing customers on product transfer.

You can find our current rates on our website. If you’ve got any questions, you can get in touch with your Business Development Manager.

NATIONAL SERVICE UPDATE

23rd November 2021

It's good to know when you'll hear from us, so we're posting our processing times to keep you updated.

National service update

We're currently underwriting applications received from 18th November 2021

*Average time taken from application to Offer: 11 days

Processing your applications

The applications processed most quickly are the ones that meet our packaging requirements. Make sure you're including everything we need by checking here before you submit.

Tracking your cases

If you have already submitted an application, you can use our case tracking system to stay up to date. Find out more here.

*Average speed to offer is working days based on applications received since April 2021. Cases fully packaged at outset are achieving lower speed to offer timescales.

NATIONAL SERVICE UPDATE

1st November 2021

It's good to know when you'll hear from us, so we're posting our processing times to keep you updated.

National service update

We're currently underwriting applications received from 28th October 2021

*Average time taken from application to Offer: 15 days

Processing your applications

The applications processed most quickly are the ones that meet our packaging requirements. Make sure you're including everything we need by checking here before you submit.

Tracking your cases

If you have already submitted an application, you can use our case tracking system to stay up to date. Find out more here.

*Average speed to offer is working days based on applications received since April 2021. Cases fully packaged at outset are achieving lower speed to offer timescales.

NATIONAL SERVICE UPDATE

21st October 2021

It's good to know when you'll hear from us, so we're posting our processing times to keep you updated.

National service update

We're currently underwriting applications received from 19th October 2021

*Average time taken from application to Offer: 14 days

Processing your applications

The applications processed most quickly are the ones that meet our packaging requirements. Make sure you're including everything we need by checking here before you submit.

Tracking your cases

If you have already submitted an application, you can use our case tracking system to stay up to date. Find out more here.

*Average speed to offer is working days based on applications received since April 2021. Cases fully packaged at outset are achieving lower speed to offer timescales.

WE'VE REDUCED RATES BY UP TO 0.96%

30th September 2021

We've got great news as Clydesdale Bank's Core 90% LTV range is now available to new customers and selected rates have been reduced by up to 0.96%. Our Newly Qualified Professional 90% LTV range is also now available to new customers.

Here's a summary of today's changes:

- 90% LTV 2 and 5 year fixed rates have been reduced by up to 0.96%.
- 85% LTV 2 and 5 year fixed rates have been reduced by up to 0.23%.
- 80% LTV 2 and 5 year fixed rates have been reduced by up to 0.50%.
- Selected 75% LTV 2 and 5 year fixed rates have been reduced by up to 0.19%.
- Professional and Newly Qualified Professional 85% to 90% LTV 2 and 5 year fixed rates have been reduced by up to 0.51%.
- Selected BTL 2 and 5 year fixed rates with £1,999 fee have been reduced by up to 0.60%.
- BTL 2 and 5 year fee-offer fixed rates have been reduced by 0.36%.

Our 90% LTV and Newly Qualified Professional deals are available up to a £540k maximum loan size and all fee-offer deals come with one free valuation.

NATIONAL SERVICE UPDATE

21st September 2021

It's good to know when you'll hear from us, so we're posting our processing times to keep you updated.

National service update

We're currently underwriting applications received from 16th September 2021

*Average time taken from application to Offer: 20 days

Processing your applications

The applications processed most quickly are the ones that meet our packaging requirements. Make sure you're including everything we need by checking here before you submit.

Tracking your cases

If you have already submitted an application, you can use our case tracking system to stay up to date. Find out more here.

*Average speed to offer is working days based on applications received since April 2021. Cases fully packaged at outset are achieving lower speed to offer timescales .

NEW-BUILD LOANS NOW AVAILABLE UP TO 90% LTV

16th September 2021

Clydesdale Bank have increased the maximum LTV available on new-build residential houses from 85% to 90% LTV.

When it comes to new builds, we know how important it is to get the right service. That means:

- Dedicated specialist case management desk.
- Offers are valid for 180 days from date of issue.
- Builder incentives are considered on a case-by-case basis.

You can find full details of our lending policy on our website. If you've got any questions, you can get in touch with your Business Development Manager.

WE'VE REDUCED RATES ON SELECTED MORTGAGES

3rd September 2021

We wanted to let you know that we've reduced the rates on selected Clydesdale Bank residential mortgages in our Core, Professional and Newly Qualified Professional ranges.

Here's a summary of today's changes:

- Selected 80% LTV 2 and 5 year fixed rates have been reduced by up to 0.08%.
- Selected 85% LTV 2 and 5 year fixed rates have been reduced by up to 0.28%.
- Exclusive 90% LTV 2 and 5 year fixed rates have been reduced by up to 0.20%.
- Professional and Newly Qualified Professional 85%€“90% LTV 2 and 5 year fixed rates have been reduced by up to 0.10%.

You can find our current rates on our website. If you've got any questions, you can get in touch with your Business Development Manager.

WE'RE MAKING CHANGES TO OUR LOAN-TO-INCOME POLICY

2nd March 2021

We wanted to let you know that we're making some changes to our loan-to-income policy on Thursday 4 March.

What's changing

Our maximum loan-to-income will be reduced to 4.49x where either applicant is self-employed (sole trader/partnership/LLP/Ltd Co).

This does not affect day rate contractors meeting our contractor policy.

In addition to self-employed income, 100% of pension and allowable benefit income will be used in the loan-to-income calculation.

Applications submitted after **8pm on Wednesday 3 March** will be assessed using our new policy. Customers already in the pipeline will not be affected by this change.

We want to help

If you have any questions, just get in touch with your dedicated Business Development Manager, who'll do everything they can to help.

The team at Clydesdale Bank

CHANGES TO OUR VARIABLE RATES

Following the decision by the Monetary Policy Committee on 16 June 2022 to increase the Bank of England Base Rate to 1.25%, we've made some changes. On 7 July 2022, we increased our Standard Variable Rate to 5.49%, our Offset Variable Rate to 5.70% and our Offset Variable Investment Housing Loan Rate to 6.10%.

Just so you know - our new rates are now showing on all sourcing systems and our online application system. Our mortgage illustrator will be updated on the afternoon of 7 July 2022.

What happens with cases at application or offer stage

All Variable Rate Discounted Offset products will see an increase to the interest rates from 7 July 2022 in line with the updated Variable Rate. All new revert-to-rates will be live from 7 July 2022.

What happens with existing customers

Customers who are impacted by this rate change will be contacted to let them know of any changes to their mortgage.

If you've got any questions, you can get in touch with your Business Development Manager.

CHANGES TO PRODUCTS AND VARIABLE RATES

We wanted to let you know that we made changes to our products and variable rates on 7 June.

Changes to products

We've launched the following products for existing customers.

New products for existing customers

- 65% LTV 2 Year Fixed Rate with £999 fee at 2.70%.
- 65% LTV 2 Year Fixed Rate with no fee at 2.89%.
- 65% LTV 5 Year Fixed Rate with £999 fee at 2.75%.
- 65% LTV 5 Year Fixed Rate with no fee at 2.94%.

We've also made these changes:

- 75% - 95% LTV 2 and 5 year fixed rates have been increased by up to 0.26%.
- Selected BTL 60 - 75% LTV 2 and 5 year fixed rates have been increased by up to 0.15%.

You can find our current rates here.

Changes to variable rates

Following the decision by the Monetary Policy Committee on 5 May 2022 to increase the Bank of England Base Rate to 1.00%, we've made some changes. On 7 June 2022, we increased our Standard Variable Rate to 5.24%, our Offset Variable Rate to 5.45% and our Offset Variable Investment Housing Loan Rate to 5.85%.

What happens with cases at application or offer stage

All Variable Rate Discounted Offset products have seen an increase to the interest rates from 7 June 2022 in line with the updated variable rate. All new revert-to-rates are live from 7 June 2022.

What happens with existing customers

Customers who are impacted by this rate change will be contacted to let them know of any changes to their mortgage.

If you've got any questions, you can get in touch with your Business Development Manager.

UPDATING OUR TERMS OF BUSINESS

1st November 2021

Virgin Money and Clydesdale Bank have joined forces to bring you bigger and brighter mortgages for your customers.

We're busy combining our mortgage businesses and have updated our Terms of Business for Intermediary Partners, which applies to all business submitted to us under the Clydesdale Bank brand. You can find a copy of our Terms of Business here.

You can find full details of our lending policy on our website. If you've got any questions, you can get in touch with your Business Development Manager.

NEW CLYDESDALE BANK 90% LTV EXCLUSIVE

21st October 2021

Great news! We've made improvements to Clydesdale Bank mortgages, with:

- Mortgages now available up to 95% LTV
- New 80% LTV interest-only buy-to-let products
- An improved maximum-term policy

New Clydesdale Bank 95% LTV range

Our 95% LTV product range is available on residential purchase and remortgage applications, for loans up to £570k, up to a maximum term of 35 years.

Just so you know, flats must be in buildings with four storeys or fewer and must not be ex-local authority or ex-MoD. We're unable to accept applications for capital raising during a remortgage or for new-build properties.

Our new 95% LTV range also includes Newly Qualified Professional (NQP) products, which benefit from enhanced income multiples of up to 5.5x, subject to affordability assessment and eligibility.*

- 95% LTV 2 Year Fixed Rate with £999 fee at 2.67%
- 95% LTV 2 Year Fixed Rate Fee-Offer at 2.95%
- 95% LTV 5 Year Fixed Rate with £999 fee at 3.08%
- 95% LTV 5 Year Fixed Rate Fee-Offer at 3.16%
- NQP 95% LTV 2 Year Fixed Rate Fee-Offer at 3.22%
- NQP 95% LTV 5 Year Fixed Rate Fee-Offer at 3.49%

All our Fee-Offer products come with one free valuation on properties up to £3m for purchase customers.

New Clydesdale Bank BTL 80% LTV range

We've re-launched BTL 80% LTV deals for new purchase and remortgage customers on all repayment types. Our 80% LTV range is available to £750k, but loans over £500k must be taken on a full Capital & Interest repayment basis.

- BTL 80% LTV 2 Year Fixed Rate with £1,999 fee at 3.25%
- BTL 80% LTV 5 Year Fixed Rate with £1,999 fee at 3.28%

Improved maximum term

To give customers more choice and greater access to our mortgages, we've also improved our maximum-term policy:

- The maximum term for residential Capital & Interest mortgages up to 85% LTV is 40 years.
- The maximum term for residential Capital & Interest mortgages over 85% LTV, all residential interest-only mortgages, and all buy-to-let mortgages is 35 years.

You can find full details of our lending policy on our website. If you've got any questions, you can get in touch with your Business Development Manager.

AN OFFER WITHIN 10 DAYS OR £100 TO YOUR CUSTOMER

31st August 2021

Our 10-day Application to Offer Service Commitment is back!

We know speedy Offers can make all the difference to you and your customers. That's why we're delighted to bring back our Service Commitment to issue an Offer to your customer within 10 days of receiving a fully packaged application, or we'll give them £100. Terms apply.

Help us help you

To get the quickest turnaround times for your customers, fully package your cases upfront. Take a look at our Guide for a summary of the supporting documents we need.

If you have any questions, just get in touch with your dedicated Business Development Manager, who'll do everything they can to help.

NEW 90% LTV EXCLUSIVE AND RATE REDUCTIONS

8th July 2021

On Thursday 8 July, we launched a new Intermediary Exclusive 90% LTV 5 Year Fixed Rate at 3.19% with a free valuation for purchase customers. We also made a number of reductions across our residential product range.

Here's a summary of the changes:

- NEW 90% LTV 5 Year Fixed Rate with £1,999 fee, available at 3.19%.
- Selected 80% LTV 2 and 5 year fixed rates have been reduced by up to 0.11%.
- Selected 85% LTV 2 and 5 year fixed rates have been reduced by up to 0.23%.
- 90% LTV London & South East 2 and 5 year fixed rates have been reduced by 0.10%.
- Selected Professional & Newly Qualified Professional fixed rates have been reduced by up to 0.15%.

NEW CLYDESDALE BANK £1M+ FIXED RATES

17th June 2021

Clydesdale Bank have launched new £1m+ rates, starting from 1.79%.
We've also reduced rates across Clydesdale Bank's residential product range.

Summary of changes:

- NEW 65% LTV £1m+ 2 and 5 year fixed rates with £1,999 fee, starting from 1.79%
- Selected 80% LTV 2 and 5 year fixed rates have been reduced by up to 0.11%
- Selected 85% LTV 2 and 5 year fixed rates have been reduced by up to 0.08%
- Professional and Newly Qualified Professional 85% LTV 2 and 5 year fixed rates have been reduced by up to 0.05%

We've also made the following changes:

- 90% LTV Exclusive 2 and 5 year fixed rates with £1,999 fee have been withdrawn
- 90% LTV Professional 2 and 5 year fixed rates have been increased by 0.10%
- 90% LTV London and South East only 2 and 5 year fixed rates have been increased by 0.10%

CLYDESDALE BANK CONTRACTOR LENDING CRITERIA UPDATES

4th June 2021

We've made some updates to Clydesdale Bank's lending criteria for contractors, following recent IR35 rule changes

Clydesdale Bank accept contracts that fall within IR35 rules. Clydesdale Bank also accept contract income received via a payroll services (umbrella) company.

When a contractor is paid via an umbrella company, or falls inside IR35 and receives payslips, we need to see the last two months' payslips, in addition to standard documentation. Any statutory employer costs (including employer NI contributions and Apprenticeship Levy) and any payroll service costs are deducted from gross pay before we multiply gross pay by 46 weeks.

CLYDESDALE BANK PRODUCT WITHDRAWAL AND RATE REDUCTIONS

27h May 2021

We made some changes to the following Clydesdale Bank mortgages on Thursday 27 May.

Summary of changes

- 90% LTV FTB Exclusive 2 Year Fixed Rate at 2.89% with £1,999 fee has been withdrawn
- 85% LTV 2 and 5 year fixed rates with £999 fee have been reduced, starting from 2.48%
- 85% LTV 2 Year Fixed Rate Fee Offer has been reduced to 2.78%
- 85% LTV Professional and Newly Qualified Professional 2 year fixed rates have been reduced, starting from 2.65%

CLYDESDALE BANK LENDING CRITERIA IMPROVEMENTS AND RATE CHANGES

14th May 2021

Great news, we've made improvements to Clydesdale Bank's 85% LTV and 90% LTV lending criteria to help more customers and made selected rate changes.

Clydesdale Bank's 90% LTV lending criteria changes

- Maximum term has increased from 30 to 35 years
- We accept flats and maisonettes
- Larger loan sizes of £540kâ€“£750k are now available for properties in London and South East England,* across a range of Professional and non-Professional products

Flats and maisonettes must be in buildings with four storeys or fewer and must not be ex-local authority or ex-MoD.

Clydesdale Bank's 85% LTV lending criteria changes

- Maximum loan size has increased from £750k to £1m.

New Clydesdale Bank 90% LTV rates and wider reductions

We've launched new 90% LTV rates available in London and South East* for loans between £540,000 and £750,000:

- NEW 90% LTV 2 Year Fixed Rate at 3.42% with £999 fee
- NEW 90% LTV 5 Year Fixed Rate at 3.66% with £999 fee

We have also made the following reductions:

- 75% LTV 2 and 5 year fixed rates with £999 fee have been reduced, now starting from 1.32%
- 75% LTV 5 Year Fixed Rate Fee Offer is reduced to 1.72%
- We have simplified the Full C&I product range to offer a single product fee structure of £999 for loans up to £1m*

*London and South East defined as: Greater London (post codes starting E, EC, N, NW, SE, SW, W, WC, BR, CR, DA, EN, HA, IG, KT, RM, SM, TW or UB), Berkshire, Buckinghamshire, East Sussex, Hampshire, Isle of Wight, Kent, Oxfordshire, Surrey and West Sussex.

NEW 90% LTV EXCLUSIVE AND SELECTED PRODUCT WITHDRAWALS

22nd April 2021

On Thursday 22 April, we launched a new First-Time-Buyer Intermediary Exclusive deal at 90% LTV and withdrew selected products.

Summary of changes:

- NEW 90% LTV FTB Exclusive 2 Year Fixed Rate at 2.89% with £1,999 fee, includes free valuation
- 90% LTV Exclusive 2 Year Fixed Rate with £1,999 fee has been reduced to 2.95%
- 75% LTV Exclusive 2 Year Fixed Rate with £1,999 fee has been withdrawn
- 2 Year Discounted SVR rate at 1.74% has been withdrawn.

Our 90% LTV rates are not available on new builds, flats, or maisonettes.

Greater flexibility adding the product fee to the loan

To give customers greater flexibility on their mortgage, you can now add the product fee to the loan, providing it doesn't take a residential loan over 95% LTV or a BTL loan over 80% LTV. This change is a result of the feedback we've had from brokers, and we hope it makes it easier to do business with us.

GUIDANCE FOR CUSTOMERS IMPACTED BY PROPERTIES WITH POTENTIALLY UNSAFE EXTERNAL WALL SYSTEMS

6th April 2021

Following newly published guidance by RICS, we've set out our approach for new and existing customers impacted by potentially unsafe EWS, including cladding and balconies.

Guidance for existing customers

We are here to support our existing customers who have a mortgage on a property that is impacted by potentially unsafe external wall systems. When their current mortgage deals ends we will offer a new mortgage product, just as we always would.

For changes to an existing Clydesdale mortgage, we will assess each case based on individual circumstances. As a responsible lender, any applications for additional borrowing from customers impacted by unsafe EWS will be carefully considered before a decision is made.

Guidance for new customers

For new mortgage applications, we will assess each case based on individual circumstances. As a responsible lender, any new applications from customers impacted by potentially unsafe EWS will be carefully considered before a decision is made.

For new lending applications, the bank's valuers will advise when a completed External Wall Fire Review form (EWS1 form) is required in line with RICS guidance. This form will confirm that the EWS has been assessed for safety by a suitable expert, and enable us or our valuers to identify whether the case can be progressed (with an A1, A2 or B1 rating). Where a valuer has fire safety concerns with a building, the property will be declined until we or our valuers have seen an acceptable EWS1 form.

The form is the responsibility of the building owner (property owner in Scotland) to undertake. They must appoint a suitably qualified member of one of the appropriate professional bodies to complete, sign and upload the form to the online Building Safety Portal which is hosted by the FIA.Virgin Money and our surveyors are not responsible for the information that is captured within the EWS1 form. We will only accept EWS1 forms which are completed and held on the portal. They should not be sent to us. Therefore please ensure that the organisation appointed to complete the EWS1 form is willing to upload it to the Building Safety Portal or your client may face disappointment as we will be unable to lend.

For any other questions relating to EWS please refer to the FAQs provided by RICS.

If you have any questions about how we can support customers, please get in touch with your Business Development Manager.

UPDATES TO OUR FOREIGN NATIONAL LENDING POLICY

6th April 2021

Following the introduction of the EU Settlement Scheme, customers who are EU/EEA/Swiss citizens (excluding Republic of Ireland) will need to evidence their permanent right to reside in the UK or their Settled/Pre-Settled status.

EU Nationals with permanent rights to reside or Settled/Pre-Settled status

To validate the Settled/Pre-Settled status, applicants will need to provide their Share Code when submitting an application. Once we've validated the code, we will consider their application in the same way we do for British and Irish Nationals and those with indefinite leave to remain.

Applications submitted after 8pm on Monday 5 April will be assessed using our new policy. Customers already in the pipeline will not be affected by this change

Foreign Nationals without permanent rights to reside or Settled/Pre-Settled status

From Tuesday 6 April, we will also update our Foreign National lending policy to reflect the new UK Visa requirements that were introduced in December 2020.

Applicants will be required to evidence a Visa with at least 12 months remaining until expiry at the point of application, from one of the following two categories:

- Investor, Business Development and Talent Visas (previously Tier 1); or
- Long-term work Visa (previously Tier 2)

As per existing criteria, applicants must have:

- Lived in the UK for a two year uninterrupted period with a clear credit footprint
- A permanent employed position
- Gross annual income earnings of £75k or more
- Max LTV of 75%

Whilst the current tier system is being phased out, we will continue to accept applications with a valid Tier 1 or Tier 2 Visa providing the applicant meets our Foreign National policy.

We want to help

You can find full details of our current lending policy on our lending criteria page. If you have any questions, just get in touch with your dedicated Business Development Manager, who'll do everything they can to help.

NEW 90% LTV EXCLUSIVES AND WIDER REDUCTIONS

25th March 2021

On Thursday 25 March, we launched new 90% LTV Intermediary Exclusives and made reductions across our residential range.

Our new 90% LTV Exclusive rates start from 2.99% with a £1,999 fee and come with a free valuation for purchase customers and a free valuation and legals for remortgage customers.

Summary of changes to new business rates:

- New Exclusive 90% LTV 2 and 5 year fixed rates starting from 2.99% with £1,999 fee
- 75% LTV 2 and 5 year fixed rates have been reduced by up to 0.12%
- 80% LTV Full C&I 5 year fixed rates have been reduced by up to 0.10%
- 85% LTV 2 and 5 year fixed rates have been reduced by up to 0.14%
- 85% and 90% LTV Professional and Newly Qualified Professional rates have been reduced by up to 0.12%, now starting from 2.76%

NEW 90% LTV RATES AND WIDER REDUCTIONS

24th February 2021

On Wednesday 24 February, we launched new 90% LTV Professional deals and made reductions across our residential range.

Our new 90% LTV Professional deals are available for purchase and remortgage, up to a maximum loan size of £750,000 in London* and £450,000 throughout the rest of the UK, with a maximum term of 30 years. These deals will not be available for flats or maisonettes, and new build purchases are excluded.

Summary of changes to new business rates:

Product	Current Rate	New Rate
2 Year Fixed <= 75% LTV - Fee Offer	1.79%	1.77%
2 Year Fixed <= 85% LTV - Fee Offer	2.99%	2.89%
5 Year Fixed <= 75% LTV - Fee Offer	1.89%	1.79%
2 Year Fixed <= 80% - Full C&I	1.99%	1.97%
5 Year Fixed <= 75% - Full C&I	1.70%	1.63%
2 Year Fixed <= 85% LTV - Professional	2.89%	2.85%
2 Year Fixed <= 90% LTV - Professional	N/A	3.44%
5 Year Fixed <= 90% LTV - Professional	N/A	3.64%
2 Year Fixed <= 85% LTV - Newly Qualified Professional	3.09%	3.05%

Who can apply for Professional products

Our Professional products are designed for customers where one or more of the applicants are fully qualified and employed in one of the following occupations: Accountant, Architect, Barrister, Chartered Surveyor, Dentist, Engineer, Financial Adviser (including Mortgage Adviser), Medical Doctor, Nurse, Optometrist, Pharmacist, Pilot, Police Officer, Solicitor, Teacher, Vet. For more information on customer eligibility for our Professional range, please see our Product Guide or our product pages.

*London postcodes starting E, EC, N, NW, SE, SW, W, WC, BR, CR, DA, EN, HA, IG, KT, RM, SM, TW or UB

CLYDESDALE BANK PRODUCT CHANGES

29th January 2021

On Friday 29 January, we reduced our 85% LTV rates by up to 0.06%, supporting your customers looking for a higher-LTV deal.

Summary of changes

Product	New Rate
2 Year Fixed Rate <= 85% LTV Full C&I€”fee offer	2.99%
2 Year Fixed Rate <= 85% LTV Full C&I€”£999 and £1,499 fee	2.65%
5 Year Fixed Rate <= 85% LTV Full C&I€”fee offer	3.01%
5 Year Fixed Rate <= 85% LTV Full C&I€”£999 and £1,499 fee	2.85%
2 Year Professional Fixed Rate <= 85% LTV	2.89%
5 Year Professional Fixed Rate <= 85% LTV	2.94%
2 Year Newly Qualified Professional Fixed Rate <= 85% LTV	3.09%
5 Year Newly Qualified Professional Fixed Rate <= 85% LTV	3.14%

The following rates have increased:

Product	New Rate
Exc: 2 Year Fixed Rate <= 75% LTV Full C&I€”£1,999 fee	1.24%
5 Year Fixed Rate <= 75% LTV Full C&I€”£999 and £1,499 fee	1.70%

CLYDESDALE BANK PRODUCT CHANGES

8th January 2021

On Friday 8 January, we expanded our 85% LTV product range for new customers. We also made a number of rate reductions, alongside selected rate increases.

Summary of changes

The following rates were made available for new customers from 8 January:

Product	Old Rate	New Rate
2 Year Fixed <= 75% LTV Full C&I - Fee Offer	1.89%	1.79%
2 Year Fixed <= 85% LTV Full C&I - Fee Offer	3.11%	3.04%
NEW 2 Year Fixed <= 85% LTV Full C&I - £999 and £1,499 fee	N/A	2.69%
5 Year Fixed <= 75% LTV Full C&I - Fee Offer	1.99%	1.89%
5 Year Fixed <= 80% LTV Full C&I - £999 and £1,499 fee	2.28%	2.24%
5 Year Fixed <= 85% LTV Full C&I - Fee Offer	3.19%	3.06%
5 Year Fixed <= 85% LTV Full C&I - £999 and £1,499 fee	2.96%	2.91%
2 Year Professional Fixed <= 85% LTV	3.01%	2.94%
5 Year Professional Fixed <= 85% LTV	3.09%	2.99%
2 Year Newly Qualified Professional Fixed <= 85% LTV	3.21%	3.14%
5 Year Newly Qualified Professional Fixed <= 85% LTV	3.29%	3.19%

The following rates were increased for existing customers:

Product	Old rate	New rate
2 Year Fixed <= 85% LTV Full C&I - £999 and £1,499 fee	2.29%	2.69%
2 Year Fixed <= 90% LTV Full C&I - £999 fee	2.39%	2.79%
2 Year Fixed <= 90% LTV Full C&I - £1,499 fee	2.59%	2.99%

WE NOW ACCEPT BONUS INCOME

18th December 2020

From Friday 18 December, we can accept variable income (bonus, commission or overtime) in our affordability assessment.

Here's what we'll accept

- Variable income must have been received after 2 December 2020 to show that customers have continued to receive variable income through the challenging economic conditions.
- We will use 60% of any bonus, commission or overtime.
- For variable pay received annually, six monthly or quarterly, we will use 60% of the two year average. If the most recent year is lower, we'll use 60% of that.
- For variable pay received monthly, we will use 60% of the variable pay from the lowest of the most recent two payslips. If the year to date figure is lower, we'll use 60% of the variable pay showing in the YTD.

Here's what we need

For variable pay received annually, we need the most recent bonus payslip which must be dated 2 December 2020 or later plus the 2020 P60.

For variable pay received six monthly or quarterly, we will need the most recent bonus payslip which must be dated 2 December 2020 or later, plus the two most recent P60s.

We can accept compensation statements or bonus payslips instead of P60s, as long as they cover a two-year record.

For variable pay received monthly, we will need the most recent two months' payslips, at least one of which must be dated 2 December 2020 or later.

If some variable income was received before 2 December and some was received after €“ we'll still calculate it the same way.

Get in touch

Any questions? Speak to your dedicated Business Development Manager.

The team at Clydesdale Bank

OUR STAMP DUTY SERVICE COMMITMENT

14th December 2020

Stamp duty holiday deadline

Many customers are looking to take advantage of the tax-break on house purchases. With the potential tax-saving running into thousands of pounds, we know your customers won't want to miss the completion deadline.

And that's why we're launching a **new service commitment**.

Our new service commitment

Send us a fully-packaged purchase application by Friday 15 January and we'll issue an Offer by Friday 29 January, or we'll give your customer £200. Terms apply.

A typical purchase case can complete within eight weeks of receiving an Offer. Our service commitment gives your customers some confidence over when they'll receive their Offer and how long they have to complete on their purchase.

Help with packaging your case

Help us to get you a speedy Offer by fully-packaging your case up front. The applications processed most quickly are the ones that meet our packaging requirements, with the supporting documents supplied to us as soon as the case has been submitted. Make sure you're including everything we need by checking here before you submit.

We want to help

If you have any questions, just get in touch with your dedicated Business Development Manager, who'll do everything they can to help.

The team at Clydesdale Bank

CLYDESDALE BANK VALUATION FEE REDUCTIONS

11th December 2020

On Friday 11 December, we reduced our valuation fees for our lender's valuation report. For more information on our valuation fees please visit our website.

The new valuation fees will apply to applications received from Friday 11 December.

New Valuation Fee Scale

Property Value	Mortgage Valuation Fee
£0 - £100,000	£124
£100,001 - £150,000	£139
£150,001 - £200,000	£163
£200,001 - £250,000	£181
£250,001 - £300,000	£200
£300,001 - £350,000	£216
£350,001 - £400,000	£269
£400,001 - £450,000	£289
£450,001 - £500,000	£312
£500,001 - £600,000	£352
£600,001 - £700,000	£427
£700,001 - £800,000	£471
£800,001 - £900,000	£515
£900,001 - £1,000,000	£558
£1,000,001 - £1,250,000	£681
£1,250,001 - £1,500,000	£775
£1,500,001 - £1,750,000	£828

Property Value	Mortgage Valuation Fee
£1,750,001 - £2,000,000	£880
£2,000,001 - £2,250,000	£1,276
£2,250,001 - £2,500,000	£1,398
£2,500,001 - £2,750,000	£1,519
£2,750,001 - £3,000,000	£1,640
£3,000,001 - £3,500,000	£1,883
£3,500,001 - £4,000,000	£2,005
£4,000,001 - £4,500,000	£2,126
£4,500,001 - £5,000,000	£2,247

Get in Touch

For new business enquiries and lending criteria, please contact your Business Development Manager. For help with panel registration and submitting applications, please contact the BRG Team. For case updates and product transfers call 0800 085 2846*.

The Clydesdale Bank Intermediary Team

***Lines open 9am - 5.00pm Mon to Fri**

CLYDESDALE BANK PRODUCT CHANGE

27th November 2020

On Friday 27 November, we increased the number of products available to new customers and amended some of our existing rates. We also launched a new Exclusive deal at 1.19% up to 75% LTV, available for Capital and Interest repayment mortgages less than £1m.

Summary of changes

The following products will be added to our new customer range on 27th November:

Product	Rate
Exclusive 2 Year Fixed <= 75% LTV - £1,999 fee	1.19%
2 Year Fixed <= 75% LTV Full C&I - £999 & £1,499 fee	1.49%
2 Year Fixed <= 80% LTV Full C&I - £999 & £1,499 fee	1.99%
5 Year Fixed <= 75% LTV Full C&I - £999 & £1,499 fee	1.65%
5 Year Fixed <= 80% LTV Full C&I - £999 & £1,499 fee	2.28%
5 Year Fixed <= 85% LTV Full C&I - £999 & £1,499 fee	2.96%
2 Year Fixed <= 85% LTV Full C&I - Fee Offer	3.11%
2 Year Professional Fixed <= 85% LTV	3.01%
2 Year Newly Qualified Professional Fixed <= 85% LTV	3.21%
2 Year Offset Discounted OVR <= 80% LTV - £999 & £1,499 fee	2.04%
2 Year Discounted SVR <= 80% LTV - £999 & £1,499 fee	1.74%
2 Year BTL Fixed <= 60% LTV - £999 fee	1.69%
5 Year BTL Fixed <= 60% LTV - £1,999 fee	2.49%

Please note, the following rates will be amended at 8pm today:

Product	Old rate	New rate
2 Year Fixed <= 80% LTV Full C&I - £999 & £1,499 fee	1.84%	**1.99%**
2 Year Fixed <= 85% LTV Full C&I - £999 & £1,499 fee€	1.89%	**2.29%**
2 Year Fixed <= 90% LTV Full C&I - £999 fee€	2.09%	**2.39%**
2 Year Fixed <= 90% LTV Full C&I - £1,499 fee€	2.49%	**2.59%**
5 Year Fixed <= 75% LTV Full C&I - £999 & £1,499 fee	1.85%	**1.65%**
5 Year Fixed <= 80% LTV Full C&I - £999 & £1,499 fee	2.23%	**2.28%**
5 Year Fixed <= 85% LTV Full C&I - £999 & £1,499 fee	2.74%	**2.96%**
5 Year Fixed <= 90% LTV Full C&I - £999 fee€	2.79%	**3.01%**
5 Year Fixed <= 90% LTV Full C&I - £1,499 fee€	2.85%	**3.06%**
2 Year Fixed <= 85% LTV Full C&I - Fee Offer	2.38%	**3.11%**
2 Year Fixed <= 90% LTV Full C&I - Fee Offer€	2.48%	**3.21%**
2 Year Professional Fixed <= 85% LTV	2.04%	**3.01%**
2 Year Professional Fixed <= 90% LTV€	2.07%	**3.06%**
2 Year Newly Qualified Professional Fixed <= 85% LTV	2.24%	**3.21%**
2 Year Newly Qualified Professional Fixed <= 90% LTV€	2.44%	**3.26%**
2 Year BTL Fixed <= 75% LTV - Fee Offer	2.84%	**2.79%**
5 Year BTL Fixed <= 75% LTV - Fee Offer	2.79%	**2.84%**

€ Products only available to existing customers

The Clydesdale Bank Intermediary Team

INCOME MULTIPLES

20th November 2020

On Wednesday 25 November, we will introduce a new loan-to-income cap for residential applications.

For customers with a joint allowable income of £50,000 or less, the maximum loan-to-income will be capped at 4.49x. In addition to basic pay, 100% of pension, rental and allowable benefit income will be used in the loan-to-income calculation.

This change applies to new applications submitted on or after 25 November. Remortgage applications with no additional borrowing and customers already in the pipeline will not be affected by this change.

NON-STERLING INCOME

9th November 2020

We've made a change to our lending policy.

From today, we are no longer able to accept any non-sterling income for non-regulated BTL mortgages.

We have also clarified our definition of non-sterling income to any income which is contracted, paid or received in a currency other than pound sterling.

View full details of our current lending criteria here.

CLYDESDALE BANK PRODUCT CHANGES

6th November 2020

Summary of changes

New products:

- **75% LTV Fee Offer 2 and 5 year fixed rates from 1.89%**
- **75% LTV £1,999 fee BTL 2 Year Fixed Rate at 2.59%**
- **85% LTV Fee Offer 5 Year Fixed Rate at 3.19%**

Please note, the following rates were increased:

- **75% LTV Fee Offer 2 and 5 year fixed rates, currently available to existing customers, now starts from 1.89%**
- **85% LTV Fee Offer 5 Year Fixed Rate, currently available to existing customers, increased to 3.19%**
- **90% LTV Fee Offer 5 Year Fixed Rate, currently available to existing customers, increased to 3.29%**
- **60% LTV £1m+ BTL 2 Year Fixed Rate increased to 2.19%**

Please note, the following products were withdrawn:

- **Newly Qualified Professional 3 year fixed rates**
- **60% LTV Fee Offer BTL 2 and 5 year fixed rates**
- **All BTL 3 year fixed rates**

Get in touch

For new business enquiries and lending criteria, please contact your Business Development Manager. For help with panel registration and submitting applications, please contact the BRG Team. For case updates and product transfers call 0800 085 2846*.

The Clydesdale Bank Intermediary Team

***Lines open 9am - 5.00pm Mon to Fri**

CHANGES TO OUR PRODUCTS AND POLICY

30th October 2020

Here's a full update of all temporary changes currently in place to our product range and policy:

Variable Pay

We are now accepting 60% of variable income (bonus, commission, overtime) in our affordability assessment.

To evidence that customers have continued to receive variable income through the challenging economic conditions, we can only use variable income if a customer has received this type of income after 2 December 2020.

For further details please see our lending criteria.

Furlough Scheme

Where an applicant is receiving income through the Furlough Scheme we are not able to use their income in the affordability assessment.

Please use the €˜additional information' section of the application form to tell us if any of the income details provided relate to the Furlough Scheme.

Self Employed

All self-employed customers (sole traders, partnerships, LLP's and limited companies) will need to provide their last 3 months' business bank statements to show continued turnover along with a completed Self-Employed Supplementary Form. These must be submitted with the application to help us understand what impact COVID-19 restrictions have had on the customer's business.

Existing Applications

As we continue to assess mortgage applications, it's important that we take into account your customers' current circumstances as part of our commitment to responsible lending.

We understand that many peoples' lives have changed in recent months, and we want to remind you that you must tell us about any changes to a customer's

circumstances since you submitted an application. Examples of changes could include unemployment, being forced to stop work, loss of overtime or commission.

If things have changed after you have submitted an application, please tell us and we will assess your customer's current circumstances against our policy at the time of the original application.

Service Update

Due to exceptionally busy times for the market, we have paused our 10-day Application to Offer Service Commitment and are working hard to process applications as fast as possible.

Contacting your BDM

For help and support with any applications, please contact your dedicated Business Development Manager.

90% LTV Products

We have a range of 90% LTV products for purchase and remortgage customers, with the following criteria:

- **Maximum loan amount of £450k. This increases to £750k where the property is in Greater London.**
- **Maximum Term of 30 Years.**
- **Flats, Maisonettes & New Build not accepted.**

Our definition of a new build can be found in our Lending Criteria. Please ensure your client meets all these criteria before submitting an application. These products may be withdrawn at any time without our usual notice.

CLYDESDALE BANK PRODUCT CHANGES

20th October 2020

On Tuesday 20 October, we launched a wider range of mortgage products for new customers.

Summary of changes

New products:

- **80% LTV Fee Offer 2 and 5 year fixed rates from 2.28%**
- **75% LTV Fee Offer BTL 2 and 5 year fixed rates from 2.79%**
- **85% LTV Professional 5 Year Fixed Rate at 3.09%**

Please note, the following rates were increased:

- **85% LTV Newly Qualified Professional 5 Year Fixed Rate increased to 3.29%**
- **90% LTV Newly Qualified Professional 5 Year Fixed Rate, currently available to existing customers, increased to 3.34%**
- **85% and 90% LTV Professional 5 year fixed rates, currently available to existing customers, now start from 3.09%**

Get in touch

For new business enquiries and lending criteria, please contact your Business Development Manager. For help with panel registration and submitting applications, please contact the BRG Team. For case updates and product transfers call 0800 085 2846*.

The Clydesdale Bank Intermediary Team

***Lines open 9am - 5.00pm Mon to Fri**

CLYDESDALE BANK PRODUCT CHANGES

30th September 2020

As communicated on Tuesday 29 September, the following range is now available to new customers.

Residential rates

- **2 and 5 year fixed rates at 75% and 80% LTV with £999 and £1499 fees**
- **£1m+ 2 and 5 year fixed rates at 75% and 80% LTV**
- **£1m+ 2 Year Offset Discounted OVR at 80% LTV**
- **Newly Qualified Professional 5 Year Fixed Rate at 85% LTV**

BTL rates

- **BTL £1m+ 2, 3 and 5 year fixed rates**
- **BTL 5 Year Fixed Rate at 75% LTV with £1,999 fee**

There have been no changes to the products available to existing customers

Contact your BDM

If you have any questions, please contact your Business Development Manager.

The Clydesdale Bank Intermediary Team

CLYDESDALE BANK PRODUCT CHANGES

4th September 2020

As communicated on Wednesday 2 September, today we have made the following changes to our residential and BTL ranges.

Residential rates

- **Exclusive 75% LTV 2 Year Fixed Rate at 1.19% has been withdrawn**
- **2, 3 and 5 year fixed rates have been increased by up to 0.44%**
- **Interest Only and £1m+ fixed rate products have been increased by up to 0.15%**
- **Selected Professional and Newly Qualified Professional products have been increased by up to 0.15%**

BTL rates

- **Purchase Special 75% LTV 2 year fixed rates have been withdrawn**
- **Selected fixed rates have been increased by up to 0.15%**

Existing customer only products

- **Selected 85% and 90% LTV fixed rates have been increased by up to 0.50%**

We have also removed our free valuation incentive for purchase customers, except on products in the Fee Offer ranges.

Contact your BDM

If you have any questions, please contact your Business Development Manager.

The Clydesdale Bank Intermediary Team

CONFIRMATION OF CLYDESDALE BANK PRODUCT CHANGES

12th August 2020

As communicated on Monday 10 August, today we have increased rates on the following residential and BTL products for new and existing customers:

BTL rates

Product	New rate
Buy To Let 2 Year Fixed Rate up to 75%	2.59%
Buy To Let 5 Year Fixed Rate up to 75%	2.69%

Residential rates

Product	New rate
2 Year Fixed Rate up to 75% LTV - Fee Offer	1.68%
2 Year Fixed Rate up to 75% LTV	1.89%
2 Year Fixed Rate up to 80% LTV - Full C&I	1.64%
2 Year Fixed Rate up to 80% LTV - Fee Offer	1.92%
5 Year Fixed Rate up to 80% LTV - Fee Offer	2.15%
5 Year Fixed Rate up to 85% LTV - Fee Offer	2.70%
5 Year Fixed Rate up to 85% LTV - Full C&I	2.48%
5 Year Fixed Rate up to 85% LTV - Professional	2.60%
5 Year Fixed Rate up to 85% LTV - Newly Qualified Professional	2.80%

Existing Customer only products:

Product	New rate
5 Year Fixed Rate up to 90% LTV - Fee Offer	2.80%
5 Year Fixed Rate up to 90% LTV - Professional	2.75%
5 Year Fixed Rate up to 90% LTV - Newly Qualified Professional	2.95%

Contact your BDM

For further details please contact your dedicated Business Development Manager.

The Clydesdale Bank Intermediary Team

CONFIRMATION OF CLYDESDALE BANK PRODUCT CHANGES

5th August 2020

As communicated on Monday 3rd August, today we have increased rates on selected residential products for new and existing customers.

Summary of changes

- **2 Year Fixed Rate 75% LTV with no fee has been increased to 1.63%**
- **5 Year Fixed Rate 80% LTV with no fee has been increased to 2.03%**
- **5 Year Fixed Rate 85% LTV with no fee has been increased to 2.43%**
- **5 Year Fixed Rate 85% LTV with £1,499 and £999 fee has been increased to 2.25%**
- **Professional 5 Year Fixed Rate 85% LTV with no fee has been increased to 2.36%**
- **Newly Qualified Professional 5 Year Fixed Rate 85% LTV has been increased to 2.56%**

Existing Customer only products:

- **Newly Qualified Professional 2 Year Fixed Rate 90% LTV has been increased to 2.44%**
- **Professional 5 Year Fixed Rate 90% LTV with no fee has been increased to 2.56%**
- **Newly Qualified Professional 5 Year Fixed Rate 90% LTV has been increased to 2.76%**

Contact your BDM

For further details please contact your dedicated Business Development Manager.

The Clydesdale Bank Intermediary Team

CHANGES TO MORTGAGE DOCUMENTATION FOR SELF-EMPLOYED CUSTOMERS

3rd August 2020

We understand there are a number of businesses which have been temporarily impacted by Covid-19 and may have received financial support from the Government.

We are committed to helping business owners with their mortgages and therefore we are changing our mortgage documentation requirements to enable us to consider applications from self-employed customers temporarily impacted by Covid-19.

What's changed?

As part of our commitment to responsible lending, we're introducing a Self-Employed Supplementary Form for applications from self-employed customers. This is to help us understand what impact the Covid-19 restrictions have had on their business. It will also help us to understand any changes they have made to their business model.

In addition to the form, we continue to require three months' business bank statements to evidence current trading levels. We can only consider applications from customers where their business has been actively trading for the last three months and the customer can demonstrate current trading levels.

If a customer's business has been impacted by Covid-19 we will use this information to undertake a tailored assessment.

If a customer's business has not been impacted by Covid-19 we will undertake our usual assessment.

Additional information

The new Self-Employed Supplementary Form will be required for all applications submitted from Friday 7 August.

This change does not apply to day rate contractors where the application meets our contractor policy.

For further details please contact your dedicated Business Development Manager.

The Clydesdale Bank Intermediary Team

CLYDESDALE BANK PRODUCT CHANGES

29th July 2020

To protect the service for existing applications in our pipeline, we will withdraw the following products at 5pm on Wednesday 29 July, for new customers only.

Summary of changes

- **2 Year Fixed Rate 85% LTV at 1.79% with £1,499 fee**
- **2 Year Fixed Rate 85% LTV at 1.79% with £999 fee**
- **2 Year Fixed Rate 85% LTV at 2.08% with no fee**
- **Professional 2 Year Fixed Rate 85% LTV at 2.04% with no fee**
- **Professional 5 Year Fixed Rate 85% LTV at 2.19% with no fee**
- **Newly Qualified Professional 2 Year Fixed Rate 85% LTV at 2.24% with no fee**

These products will still be available to existing customers.

If you have any questions, please contact your Business Development Manager.

Yours sincerely

The Clydesdale Bank Intermediary Team

NEW LOWER RATES

22nd July 2020

To support your low-LTV customers, today we have launched a new Exclusive 2 Year Fixed Rate at 1.19% and reduced a selection of existing rates by up to 0.06%.

The new Exclusive deal has a £1,999 fee and is available for loans up to £1m on Capital and Interest repayment type only.

The following rates are now live:

Product	Old rate	New rate
NEW Exc 2 Year Fixed 75% LTV with £1,999 fee	n/a	1.19%
2 Year Fixed 75% LTV Fee Offer	1.57%	1.52%
5 Year Fixed 80% LTV Fee Offer	1.94%	1.88%

As communicated on Monday 20 July, the following rates have been increased:

Product	New rate
2 Year Fixed 85% LTV Fee Offer	2.08%
Professional 2 Year Fixed 85% LTV	2.04%
Newly Qualified Professional 2 Year Fixed 85% LTV Fee Offer	2.24%

Full product details are available on our website.

If you have any questions, please contact your Business Development Manager.

The Clydesdale Bank Intermediary Team

CLYDESDALE BANK PRODUCT CHANGES

20th July 2020

At 8pm on Tuesday 21 July, we will increase the following rates by up to 0.15%

Product	Current rate	New rate
2 Year Fixed 85% LTV Fee Offer	1.99%	2.08%
Professional 2 Year Fixed 85% LTV	1.89%	2.04%
Newly Qualified Professional 2 Year Fixed 85% LTV Fee Offer	2.09%	2.24%

To guarantee the current rate, please ensure any applications are submitted before 8pm on Tuesday 21 July.

If you have any questions, please contact your Business Development Manager.

The Clydesdale Bank Intermediary Team

AN OFFER WITHIN 10 DAYS OR £100

16th July 2020

Following a brief pause in our service commitment while we focussed our resources on providing crucial services to customers, we're delighted to let you know that our 10-day Application to Offer Service Commitment is back.

From Monday 20 July, we're committed to issuing an offer to your customer within 10 days of receiving a fully-packaged application, or we'll give them £100.*

Through great collaboration with brokers over the past few months we've been able to prioritise getting offers to customers as quickly as possible. Now our service commitment is back, let's continue to work together to make sure we give customers the best service possible.

We hope you feel as good about this as we do as we start to look towards brighter times ahead.

We're ready when you are.

Stamp Duty and Green Homes Grants

Did you catch the big announcement last week? To help customers understand what the changes are and mean to them, our colleagues over at Virgin Money have created two great new videos, take a look.

Stamp Duty: What you need to know

Greener Homes Scheme: Your questions answered

For further details please contact your dedicated Business Development Manager.

Yours sincerely

The Clydesdale Bank Intermediary Team

***Terms apply**

CLYDESDALE BANK SIMPLIFIED RANGE

3rd July 2020

As communicated on Wednesday 1 July, we have simplified select Discounted and £1m+ product ranges.

Summary of new product ranges

Our Discounted and £1m + ranges now consist of the following products:

- **2 Year Offset Discounted OVR 80% LTV now at 2.04%**
- **2 Year Discounted SVR 80% LTV now at 1.74%**
- **£1m+ 2 Year Offset Discounted 80% LTV now at 2.34%**
- **£1m+ 2 & 5 Year Fixed 75% and 80% LTV products are now available for all repayment types**

Further details are available on our website

Contacting your BDM

Our Business Development Managers remain available for help and support with any applications, you can find their contact details on our BDM Finder.

Yours sincerely

The Clydesdale Bank Intermediary Team

NOTICE OF PRODUCT WITHDRAWAL AND RANGE SIMPLIFICATION

1st July 2020

To make it easier to find the right product for your customer, we are simplifying select Discounted and £1m+ product ranges.

Withdrawn products

At 8pm on Thursday 2 July, the following products will be withdrawn:

- **2 Year Offset Discounted OVR 75% LTV products for all repayment types**
- **2 Year Discounted SVR 75% LTV products for all repayment types**
- **£1m+ 2 Year Offset Discounted 75% LTV for all repayment types**
- **£1m+ 2 & 5 Year Fixed 75% & 80% LTV for Capital and Interest cases**

New products

On Friday 3 July, we will also amend the following products:

- **2 Year Offset Discounted OVR 80% LTV will be reduced to 2.04%**
- **2 Year Discounted SVR 80% LTV will be reduced to 1.74%**
- **£1m+ 2 Year Offset Discounted 80% LTV will be reduced to 2.34%**
- **£1m+ 2 & 5 Year Fixed 75% & 80% LTV Interest Only products will now be available for all repayment types**

Contacting your BDM

Our Business Development Managers remain available for help and support with any applications, you can find their contact details on our BDM Finder.

Yours sincerely

The Clydesdale Bank Intermediary Team

WITHDRAWAL OF 90% LTV RANGE

8th June 2020

To protect the service for existing applications in our pipeline, we are making the difficult decision to temporarily withdraw all 90% LTV products today.

Our 90% LTV range will still be available to existing customers doing a Product Transfer with no additional borrowing.

Supporting the housing market is in our DNA and we hope to help more of your clients again soon. We will continue to manage this closely and will let you know as soon as we can launch 90% LTV products.

Contacting your BDM

Our Business Development Managers remain available for help and support with any applications, you can find their contact details on our BDM Finder.

Yours sincerely

The Clydesdale Bank Intermediary Team

PROCESSING YOUR CASES

8th June 2020

We understand that many peoples' lives have changed in recent months. As we continue to assess mortgage applications, it's important that we take into account your customers' current circumstances. This is part of our commitment to responsible lending.

You must let us know if there have been any changes to a customer's circumstances since you submitted an application to us. Examples of changes could include unemployment, furlough, loss of overtime or commission.

If things have changed after you have submitted an application, please tell us and we will assess your customer's current circumstances against our policy at the time of the original application.

To notify us of any changes please call us on 0800 917 8363*

For any queries please talk to your dedicated Business Development Manager.

Yours sincerely

The Clydesdale Bank Intermediary Team

***Line open Monday - Friday, 9am - 5.30pm except Wednesdays, 9.30am - 5.30pm**

NEW PRODUCT RANGE NOW LIVE

28th May 2020

We let you know earlier in the week that following the restart of physical valuations and property viewing in England, we were launching a wider range of products.

Our new product range is live now!

New products

- **Residential ranges extended to 90% LTV**
- **BTL ranges extended to 80% LTV**
- **New - First Time Buyer 3 Year Fixed Rate at 2.49%**
- **New - £1m+ range from 1.74%**
- **New - Professional and NQ Professional ranges from 85% to 90% LTV from 1.89%**
- **We are also offering a free valuation incentive across all our Purchase and Remortgage ranges up to a max property value of £3m**

Further details are available on our website.

Contacting your BDM

Our Business Development Managers remain available for help and support with any applications, you can find their contact details on our BDM Finder.

Yours sincerely

The Clydesdale Bank Intermediary Team

WE ARE LAUNCHING A FULLER PRODUCT RANGE

26th May 2020

Following on from our communication last week and the restart of physical valuations and property viewing in England, we are delighted to launch a wider range of products.

From Thursday 28 May Residential mortgages up to 90% LTV and BTL mortgages up to 80% LTV will be available. We will withdraw the temporary limits we had on loan sizes and property values and reinstate our previous maximums. We'll also be able to help with your large loans, professional and new build cases.

New products

- **Residential ranges will be extended to 90% LTV**
- **BTL ranges will be extended to 80% LTV**
- **New - First Time Buyer 3 Yr Fixed rate at 2.49%**
- **New - £1m+ range will start from 1.74%**
- **New - Professional and NQ Professional ranges from 85% to 90% LTV will start from 1.89%**
- **We will also be offering a free valuation incentive across all our Purchase and Remortgage ranges up to a max property value of £3m**

Products will be live from Thursday 28 May

Contacting your BDM

Our Business Development Managers remain available for help and support with any applications, you can find their contact details on our BDM Finder.

Don't forget that you can find the latest status of an application in our case tracking updates. If you do need to call us, you can find our contact details on our website.

Yours sincerely

The Clydesdale Bank Intermediary Team

NEW PURCHASE PRODUCT RANGE AND CHANGES TO AFFORDABILITY POLICY

17th April 2020

New purchase product range

We are now able to offer residential purchase products up to 65% LTV, have extended the maximum LTV for residential remortgages up to 75%, and can offer BTL up to 60% LTV for both purchase and remortgage.

New products

In the coming days we will launch a number of new products available for property values up to £500,000, all with a free valuation. Some restrictions apply to the types of lending we are able to offer, for example we are currently unable to accept new builds. Please visit our website for further details.

Affordability policy

We have also had to make some temporary changes to our current lending policy which means unfortunately we are currently unable to accept the following:

- **Any form of variable income (overtime, commission, bonus) will not be used in the affordability assessment. Affordability will be assessed on basic salary only.**
- **Where an employed customer is designated as furloughed, or a self-employed customer has applied for the self-employed income support scheme, their income will not be used in the affordability assessment.**

Self-employed customers will also need to provide their last 3 months business bank statements to evidence continued turnover.

The changes to our affordability policy do not impact applications received before Friday 17th April 2020, which will continue to be assessed on a case by case basis.

If you have any questions or need further information on these changes please contact your BDM.

Service Update

Due to the impact of Covid-19 we are focussing our resources on providing crucial services to customers during these difficult times, therefore our 10-day Application to Offer Service Commitment has been paused. We are working hard to

progress cases in our pipeline and support our existing customers and remain committed to getting offers to your customers as soon as we can. For any queries please talk to your dedicated Business Development Manager.

For further details please visit our website or contact your dedicated field Business Development Manager, you can find their contact details below.

Yours sincerelyThe Clydesdale Bank Intermediary Team

PAYMENT HOLIDAYS €“ HOW WE CAN SUPPORT CUSTOMERS

30th March 2020

If your clients are experiencing financial difficulties due to the current coronavirus situation, we're here to help and are offering payment holidays for up to three months. Please direct customers to our website for more details.

As you'd expect, our contact centres are extremely busy at the moment, so using the website to request a mortgage payment holiday is the fastest way for one to be put in place. We've introduced a simple online form for impacted customers to complete. It takes just two minutes to complete and we will be in touch with your client directly to confirm when their payment holiday is set up.

Before going ahead with this, it's important to remember that interest will continue to be charged during the payment holiday. At the end of the payment holiday period, we will work with our customers to agree the best way to repay any additional interest incurred and to make up any payments that have been deferred. This could include increasing payments over the remaining term or extending the overall term of the mortgage.

We will ensure that the payment holiday does not negatively impact credit files. A payment holiday isn't a missed payment so there are no penalties. If a customer misses subsequent payments, we will waive any fees or charges. Payment holidays are available to all residential and buy-to-let mortgage customers.

If you have any questions, please just give us a call.

The Clydesdale Bank Intermediary Team

IMPORTANT INFORMATION €“ CHANGES TO MORTGAGE APPLICATIONS

27th March 2020

Following the updated Government guidance to €œstay at home€ earlier this week, we have seen valuation panel managers across the industry stop all physical valuations. While Clydesdale Bank continues to use AVMs wherever possible for remortgage business, we have had to take a difficult decision and temporarily suspend all new purchase and buy-to-let applications.

This is a decision that we have made reluctantly, but feel that it is sensible in light of the restrictions the industry faces and allows us to continue to help those existing customers who are in need of immediate support at this time.

What does this mean for your clients?

We appreciate that this will be a stressful time for many of your clients in the process of buying or selling a property. Where we can we will use automated valuations for residential remortgage cases. Our criteria is detailed below:

- **Remortgage only**
- **Loan-to-value up to 60%**
- **Loan size up to £300,000**
- **Maximum property value of £500,000**

In addition to this, we are also unable to accept applications for unencumbered properties, joint borrower, sole owner and properties meeting the Bank's definition of a new build.

Existing Applications

You may have existing applications with us that are now unable to progress while physical valuations are on hold. Your BDM will be in touch with you on a case by case basis to discuss your clients' situation. If your client decides they want to continue with the application, we'll keep the case in our pipeline. Alternatively, your clients can cancel and any valuation or product fees already paid will be refunded.

We will continue to monitor the situation closely and we hope to be back in the purchase market at the earliest opportunity. Supporting the housing market is in our DNA and we hope to be able to help more of your clients again soon.

Contacting your BDM

Your telephone Business Development Manager is currently out of the office, so for help and support with any applications, please contact your dedicated field Business Development Manager, you can find their contact details on our BDM Finder.

Don't forget that you can find the latest status of an application in our case tracking updates. If you do need to call us, you can find our contact details on our website.

Yours sincerely

The Clydesdale Bank Intermediary Team

CLYDESDALE BANK VARIABLE RATE CHANGES

26th March 2020

What is changing?

Following the changes in the Bank of England base rate from 0.75% to 0.25% on Wednesday 11th March 2020 and from 0.25% to 0.10% on Thursday 19th March 2020, the Bank has reviewed its Standard Variable, Offset Variable and Offset Variable Investment Housing Loan rates.

With effect from Thursday 2nd April 2020 the following changes will be made:

Product	Old rate	New rate
Standard Variable Rate	5.20%	**4.55%**
Offset Variable Rate	5.20%	**4.55%**
Offset Variable IHL Rate	5.60%	**4.95%**

Pipeline Arrangements

Where a case is at application or offer stage:

- **Products discounted from any of the affected rates will see an automatic decrease to the interest rates from 2nd April.**
- **For all other products, the revert-to-rates will be amended in line with the above table from 2nd April.**

Further Information

These changes will be implemented and updated on our web pages with effect from 2nd April. If you have any questions please just give us a call and we'll be happy to help.

CLYDESDALE BANK VARIABLE RATE CHANGES

20th March 2020

What is changing?

Following the change in the Bank of England base rate from 0.75% to 0.25% on Wednesday 11th March 2020, the Bank has reviewed its Standard Variable, Offset Variable and Offset Variable Investment Housing Loan rates.

With effect from Thursday 2nd April 2020 the following changes will be made:

Product	Old rate	New rate
Standard Variable Rate	5.20%	**4.70%**
Offset Variable Rate	5.20%	**4.70%**
Offset Variable IHL Rate	5.60%	**5.10%**

Pipeline Arrangements

Where a case is at application or offer stage:
- Products discounted from any of the affected rates will see an automatic decrease to the interest rates from 2nd April.
- For all other products, the revert-to-rates will be amended in line with the above table from 2nd April.

Further Information

These changes will be implemented and updated on our web pages with effect from 2nd April. If you have any questions please just give us a call and we'll be happy to help.

CLYDESDALE BANK RATE REDUCTION

Exciting news. We have reduced the rate on one of our fee offer products.

28th February 2020

Rate Reductions

The following rate has reduced and is live now:

Product	Old rate	New rate
2 Year Fixed <=75% - Fee Offer	1.62%	**1.57%**

If you have any questions, please give us a call and we'll be happy to help.

CLYDESDALE BANK PRODUCT CHANGES

We are increasing some of our rates and a few products are being withdrawn from sale.

The deadline for submitting fully packaged applications on the old rates and the new build products being withdraw is 5pm on Thursday 27th February 2020.

26th February 2020

Rate Increases

Rates on the following residential products are increasing:

Product	Old rate	New rate
Professional - 2 Year Fixed to 90% LTV - Fee Offer (Max £750k)	1.99%	**2.07%**
2 Year Fixed to 90% LTV	1.83%	**2.09%**
2 Year Fixed to 90% LTV (>£500k)	2.29%	**2.49%**

Withdrawn rates

The following rates are being withdrawn:

Product	Old rate	New rate
New Build - 3 Year Fixed to 80% LTV - Fee Offer (Max £750k)	2.49%	Withdrawn
New Build - 3 Year Fixed to 85% LTV - Fee Offer (Max £750k)	2.59%	Withdrawn

Product Transfers

Remember, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to product fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact us.

CLYDESDALE BANK RATE REDUCTIONS

Exciting news. We have reduced rates on two of our products.

30th January 2020

Rate Reductions

The following rates have reduced and are live now:

Product	Old rate	New rate
2 Year Fixed to 75% LTV €“ Full C&I	1.49%	1.44%
2 Year Fixed to 80% LTV €“ Full C&I	1.59%	1.54%

Product Transfers

These changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to product fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please just give us a call.

CLYDESDALE BANK PRODUCT CHANGES

We're making a change to one of our products.

28th January 2020

What’s Changing

The rate is increasing on the following product:

Product	Old rate	New rate
2 Year Fixed to 90% LTV - Fee Offer	2.09%	2.29%

The deadline for submitting fully packaged applications on the product is 5pm €“ Wednesday 29th January 2020.

Product Transfers

This change also applies to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to product fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please just give us a call.

CLYDESDALE BANK RATE REDUCTIONS

14th January 2020

Exciting news. We have reduced a number of rates across our range.

The following rates have reduced and are live now:

Product	Old rate	New rate
2 Year Fixed to 80% LTV - Fee Offer	1.79%	1.69%
5 Year Fixed to 80% LTV - Fee Offer	2.09%	1.94%
BTL 2 Year Fixed to 60% LTV - £1m+	2.49%	1.79%

Product Transfers

Where applicable, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to product fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

IMPROVEMENTS FOR YOU AND YOUR CLIENTS

We've made a couple of changes within mortgage processing to improve the service for you and your clients. Please take a moment to read through the changes.

9th December 2019

Cancellation process

We know you'll try and get all supporting documents to us as soon as you can when you submit an application, but from time to time you will have applications that take a bit longer to package. To help you with these cases, we have improved our cancellation process.

Applications will be cancelled if all supporting documentation has not been received within 25 working days of the initial application being submitted. We'll support you through this with regular updates on anything that's outstanding. We've recently improved the clarity of our updates too.

This process applies to all new applications and those which have been submitted in the last 10 days.

Changes to existing applications

We've made it easier for you to make changes to existing applications. If you need to make changes once an application has been submitted, there are now three options you can use:

137. **Send us a Change to Application form using the Online Application Tracker**
138. **Upload a memo using the Online Application Tracker - include the case number, surname and details of the change.**
139. **Send an email to the Case Support inbox you usually use - including the case number, surname and details of the change.**

Submitting supporting documents

Please continue to upload documents using the online system. However, if you do need to contact us by email, please be aware that over the next couple of weeks we'll be making changes to the email addresses you may be currently using. We'll keep you updated as these email addresses start to change.

If you'd like to know more about any of these changes, please contact your Relationship Manager.

CLYDESDALE BANK RATE REDUCTIONS

Exciting news! We have reduced rates across our First Time Buyer range.

4th December 2019

The following rates have reduced and are live now:

Product	Old rate	New rate
3 Year Fixed to 95% LTV - FTB	3.19%	2.89%
5 Year Fixed to 95% LTV - FTB	3.19%	2.94%

If you have any questions, please contact your Relationship Manager.

UNDERWRITING? WE'RE FEELING FLEXIBLE

We judge each case on its merits

5th November 2019

We know that in this day and age, things are rarely black or white. You need a lender who can be flexible.

If you have a complex case, our clued-up team of mortgage underwriters and Relationship Partners are ready to talk things through. We'll guide you and your clients, every step of the way.

And it all comes with a smile and a service commitment. We aim to send an offer to your customer within ten working days of receiving a fully-packaged application. If we don't, your customer will get £100 on us*.

So if it's been a while since you last used us, speak to your Relationship Partner or visit our website to find out more.

***Terms apply**

CLYDESDALE BANK PRODUCT CHANGES

We're making changes to some of our products.

2nd December 2019

What’s Changing

The following Fixed Rate products are increasing rate:

Product	Old rate	New rate
2 Year Fixed to 75% LTV - Full C&I	1.39%	1.49%
2 Year Fixed to 80% LTV - Full C&I	1.54%	1.59%
2 Year Fixed to 75% LTV - Fee Offer	1.54%	1.62%
5 Year Fixed to 90% LTV - Fee Offer	2.34%	2.69%

The deadline for submitting fully packaged applications on the products is 5pm €“ Tuesday 3rd December 2019.

Product Transfers

Remember, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to product fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK RATE REDUCTIONS

More exciting news as we've made rate reductions of up to 0.70% across our range. We've also reduced the new customer product fee on our BTL 2 year fixed to 60% LTV product by £1000.

18th October 2019

The following rates have reduced and are now live:

Product	Old rate	New rate
BTL 2 Year Fixed to 60% LTV	2.29%	1.59%
2 Year Fixed to 75% LTV - Fee Offer	1.74%	1.54%
2 Year Fixed to 80% LTV - Fee Offer	1.89%	1.79%
2 Year Fixed to 85% LTV - Fee Offer	2.19%	1.99%
2 Year Fixed to 90% LTV - Fee Offer	2.29%	2.09%
5 Year Fixed to 75% LTV - Fee Offer	2.09%	1.82%
5 Year Fixed to 80% LTV - Fee Offer	2.49%	2.09%
5 Year Fixed to 85% LTV - Fee Offer	2.59%	2.29%
5 Year Fixed to 90% LTV - Fee Offer	2.79%	2.34%
2 Year Fixed to 85% LTV - Professional	1.99%	1.89%
2 Year Fixed to 90% LTV - Professional	2.19%	1.99%
5 Year Fixed to 85% LTV - Professional	2.49%	2.19%
5 Year Fixed to 90% LTV - Professional	2.59%	2.34%
2 Year Fixed to 85% LTV - Newly Qualified Professional	2.19%	2.09%
2 Year Fixed to 90% LTV - Newly Qualified Professional	2.29%	2.19%
5 Year Fixed to 85% LTV - Newly Qualified Professional	2.69%	2.49%
5 Year Fixed to 90% LTV - Newly Qualified Professional	2.79%	2.54%
2 Year Fixed to 75% LTV - Full C&I	1.59%	1.39%

Product	Old rate	New rate
2 Year Fixed to 80% LTV - Full C&I	1.69%	1.54%
2 Year Fixed to 90% LTV - Full C&I (Up to £500k)	1.89%	1.83%
5 Year Fixed to 75% LTV - Full C&I	1.89%	1.80%
5 Year Fixed to 80% LTV - Full C&I	1.94%	1.83%
5 Year Fixed to 90% LTV - Full C&I (Up to £500k)	2.34%	2.29%

We have also reduced the product fee on the BTL 2 year fixed to 60% LTV product from £1,999 to £999 €“ which also means that the Product Transfer fee reduces from £999 to £499.

These changes may only be for a limited time, so act now to secure pricing.

Product Transfers

Where applicable, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to product fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

LAUNCHING OUR NEW SERVICE COMMITMENT

30th September 2019

Exciting news, we've launched a new service commitment which means quicker decisions for customers and smarter processing to keep you informed.

Getting things done quickly can make all the difference when it comes to helping customers. That's why we now aim to issue an offer within 10 days of receiving a fully packaged application, or we'll give your customer £100.

What's changed

Quicker decisions

We'll contact you with a decision in principle within 48 hours of your case being submitted. This will be based on our assessment of the information and documents you provide in the application. If any more documents are needed to progress the case, we'll let you know here too.

Smarter processing

We'll process your applications and aim to contact you at each stage of the process, so you know where you stand.

Offers in 10 days

We aim to issue an offer to your customer within 10 working days of receiving a fully packaged application, or we'll give them £100. T&Cs apply.

Want to know more about our new service? Take a look at our summary or contact your Relationship Manager.

CLYDESDALE BANK'S IMPROVED CONTRACTOR POLICY

We're delighted to announce our improved self-employed contractor policy, live today!

27th September 2019

Tell me more

The headlines are:

- **We will consider applications from self-employed contractors working in any sector, subject to a minimum calculated income of £50,000 per annum.**
- **Income is calculated by the current contract Ã— 46 weeks.**
- **Applicants with more than 1 year contractor experience are acceptable up to 95% LTV, and must have had their contract renewed at least once.**
- **Contractors with less than 1 year contractor experience are acceptable, providing the LTV is a maximum of 70%.**
- **All contractors must have a minimum period of 2 years experience (employed or contracting) in same the industry.**
- **We will accept applications from contractors where there has been a maximum gap of 6 weeks between contracts. If there is more than a 6 week gap, please refer to us prior to application €" we may still be able to help.**

Maximum LTVs are of course subject to individual product limits and any other lending criteria applicable to the case. Please visit our website for more information on our lending criteria, products, and packaging requirements.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK RATE REDUCTIONS

Exciting news! We have reduced rates across a number of products in our range.

12th September 2019

Rate Reductions

The following rates have reduced and are live now:

Product	Old rate	New rate
5 Year Fixed to 75% LTV	2.34%	2.19%
5 Year Fixed to 80% LTV	2.44%	2.24%
5 Year Fixed to 75% LTV - Full C&I	2.19%	1.89%
5 Year Fixed to 80% LTV - Full C&I	2.29%	1.94%
5 Year Fixed to 85% LTV - Full C&I	2.39%	2.19%
5 Year Fixed to 90% LTV - Full C&I	2.59%	2.34%
5 Year Fixed to 75% LTV - Fee Offer	2.39%	2.09%

Product Transfers

These changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to product fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

ONLINE APPLICATION MAINTENANCE

14th August 2019

Our online application will be unavailable from 6.45pm tonight until 6.00am tomorrow due to maintenance. We apologise for any inconvenience.

Broker Fair Processing Notice

Did you know, you can find details of how we hold and use personal information about you on our website here.

CLYDESDALE BANK RATE REDUCTIONS & FEE OFFER

Exciting news! We have reduced rates on a number of products and, for a limited time only, we are providing a free valuation for purchase applications on our residential fee offer range.

5th August 2019

Rate Reductions

The following rates have reduced and are live now:

Product	Old rate	New rate
2 Year Fixed to 75% LTV	1.89%	1.79%
2 Year Fixed to 75% LTV - Full C&I	1.64%	1.59%
2 Year Fixed to 80% LTV - Full C&I	1.74%	1.69%
2 Year Fixed to 75% LTV - £1m+	1.89%	1.79%
2 Year Fixed to 75% LTV - Fee Offer	1.84%	1.74%
2 Year Fixed to 80% LTV - Fee Offer	1.99%	1.89%
5 Year Fixed to 95% LTV - FTB	3.25%	3.19%

Fee Offer

We have extended the free valuation on our residential fee offer products to provide a free valuation for purchase cases too.*

The following residential products now benefit from a free valuation on purchase, remortgage, and unencumbered:

Product	Rate
2 Year Fixed to 75% LTV	1.79%
2 Year Fixed to 80% LTV	1.89%
2 Year Fixed to 85% LTV	2.19%
2 Year Fixed to 90% LTV	2.29%

Product	Rate
5 Year Fixed to 75% LTV	2.39%
5 Year Fixed to 80% LTV	2.49%
5 Year Fixed to 85% LTV	2.59%
5 Year Fixed to 90% LTV	2.79%

One free valuation is available on properties worth £2m, or less.

Product Withdrawal

With immediate effect we have withdrawn from sale our residential 2 Year Fixed 60% LTV fee offer product, which had a rate of 1.79%. But the good news is that the 75% rate is priced even cheaper than the rate withdrawn!

Product Transfers

Where applicable, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to product fees and you can apply up to 6 months before your customer’s current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK RATE REDUCTIONS

Exciting news. We have reduced a number of rates across our range.

12th July 2019

Rate Reductions

The following rates have reduced, live now:

Product	Old rate	New rate
2 Year Fixed to 75% LTV - Full C&I	1.74%	1.64%
2 Year Fixed to 80% LTV - Full C&I	1.84%	1.74%
2 Year Fixed to 85% LTV - Full C&I	1.89%	1.79%
2 Year Fixed to 90% LTV - Full C&I (max £500k)	1.99%	1.89%
5 Year Fixed to 95% LTV - FTB	3.29%	3.25%

Product Transfers

Where applicable, these changes also apply to any Product Transfer applications you would like to submit via our online form

Existing customers benefit from a 50% reduction to product fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

ONLINE APPLICATION MAINTENANCE

26th June 2019

Our online application will be unavailable from 6pm tonight (Wed 26th June) until 6am tomorrow (Thurs 27th June) due to maintenance. We apologise for any inconvenience.

CLYDESDALE BANK PRODUCT CHANGES

We're making changes to some of our Buy to Let products.

17th June 2019

What's Changing

The following products are increasing rate:

Product	Old rate	New rate
BTL 2 Year Fixed to 75% LTV - Fee Offer	2.64%	2.84%
BTL 2 Year Fixed to 75% LTV - Fee Offer - Purchase Special	2.59%	2.79%
BTL 5 Year Fixed to 60% LTV - Fee Offer	2.64%	2.69%
BTL 5 Year Fixed to 75% LTV - Fee Offer	2.69%	2.79%

The deadline for submitting fully packaged applications on these products is 5pm on Wednesday 19th June 2019.

Product Transfers

Remember, these changes (with the exception of the purchase special) also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to product fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK’S INTEREST ONLY MAXIMUM AGE UPDATE

We’re delighted to announce our Interest Only Maximum Age policy changes are live today.

9th May 2019

Want to know more?

The headlines are:

- **The maximum age for Interest Only residential lending is now 75 years where downsizing is not being used as a repayment strategy.**
- **Lending in Retirement is acceptable for Interest Only mortgages where income can be evidenced and where downsizing is not being used as a repayment strategy.**

Downsizing continues to be an acceptable repayment strategy (subject to existing requirements) but the maximum age at the end of the mortgage term is limited to 70 and lending into retirement is not acceptable.

Please visit our website for more information on our lending criteria, products, and packaging requirements.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK RATE REDUCTIONS

Exciting news. We have reduced a number of rates across our range.

3rd May 2019

Rate Reductions

The following rates have reduced and are live now:

Product	Old rate	New rate
2 Year Fixed to 85% LTV - Professional	2.09%	1.99%
2 Year Fixed to 90% LTV - Professional	2.29%	2.19%
5 Year Fixed to 85% LTV - Professional	2.59%	2.49%
5 Year Fixed to 90% LTV - Professional	2.69%	2.59%
2 Year Fixed to 85% LTV - Newly Qualified Professional	2.29%	2.19%
2 Year Fixed to 90% LTV - Newly Qualified Professional	2.39%	2.29%
5 Year Fixed to 85% LTV - Newly Qualified Professional	2.79%	2.69%
5 Year Fixed to 90% LTV - Newly Qualified Professional	2.89%	2.79%
BTL 2 Year Fixed to 75% LTV - Fee Offer	2.84%	2.64%
BTL 2 Year Fixed to 75% LTV - Fee Offer Purchase Special	2.79%	2.59%
BTL 5 Year Fixed to 60% LTV - Fee Offer	2.69%	2.64%
BTL 5 Year Fixed to 75% LTV - Fee Offer	2.79%	2.69%

Product Transfers

Where applicable, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT CHANGES

1st May 2019

We're making changes to some of our residential products.

What's Changing

The following rates are increasing.

Product	Old rate	New rate
2 Year Fixed to 75% LTV	1.84%	1.89%
2 Year Fixed to 80% LTV	1.99%	2.04%
5 Year Fixed to 75% LTV	2.29%	2.34%
5 Year Fixed to 80% LTV	2.39%	2.44%
2 Year Fixed to 75% LTV - £1m+	1.84%	1.89%
2 Year Fixed to 80% LTV - £1m+	1.99%	2.04%
5 Year Fixed to 75% LTV - £1m+	2.29%	2.34%
5 Year Fixed to 80% LTV - £1m+	2.39%	2.44%

Please note that there are no changes to the rates of our €˜Full C&I' products.

The deadline for submitting fully packaged applications on the products is 5pm on Thursday 2nd May 2019.

Product Transfers

Remember, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PACKAGING FOR SUCCESS

5th April 2019

Have you seen the Packaging Requirements section of our website? You will find hints & tips on how to package your application for the quickest processing times.

Applications submitted fully packaged can be processed up to 4x faster than those which aren't.

We always require a customer declaration and Direct Debit Mandate (DDM), with other documents specific to your case, so here are some top tips and key things to know:

Customer Declarations

Always visit our website to make sure you use the current version of our Customer Declaration Forms for Residential and Buy To Let mortgages. Failure to provide the correct declaration may delay your case so we kindly ask that you delete any copies you may have saved.

Direct Debit Mandate

The same goes for our Direct Debit Mandate which can be found here and is the same form whether your case is residential or BTL. Did you know that if the application includes more than one part (e.g. multiple products or repayment types) we need a DDM for each part.

Income and Other Documents

We try and keep the number of documents we need to a minimum. We don't always need Bank Statements, and all other document requirements depend on the customer's employment type and other case specifics. Our online application system will tell you what documents we need once you've submitted the case, but to ensure your application is processed as fast as possible, check out the packaging requirements section of our website before starting your application so that you can make sure you have everything to hand.

We're here to help so if you have any questions, please contact your Relationship Manager or our New Business team on 0800 085 2846.

CLYDESDALE BANK VOTED BEST LARGE LOAN LENDER

5th April 2019

We are really proud to have been awarded Best Large Loan Lender at the Mortgage Strategy Awards.

Thanks for all your support

Clydesdale Bank came out on top for our large lending proposition at the recent awards judged by intermediaries, lenders and a panel of industry experts.

We would like to say a big thank you for the fantastic support you've given us to help us to achieve this.

We have been listening to your feedback and it's great that the improvements we have made to our large loan propositon has been recognised in this way. This includes:

- **Launching a large loan enquiries phone line €" direct to our underwriters**
- **Creating a dedicated case management desk for large loan applications**
- **Improving our maximum LTVs for residential and BTL large loans**

We promise to keep focused on our partnership and are always looking for ways to develop and enhance the service we offer.

If you have an enquiry for a loan of £1m or more you can discuss your case with one of our specialist underwriters. Simply call our team on 0113 807 2100 between 9 and 5pm Monday to Friday.

CLYDESDALE BANK FTB RATE REDUCTION

11th March 2019

We are pleased to announce that we have reduced the rate of our 2 year fixed 95% LTV product available for First Time Buyers, live now.

Rate Reduction

The following rate has reduced, live now:

Product	Old rate	New rate
2 Year Fixed to 95% LTV - FTB	2.99%	2.84%

The product benefits from £0 product fee and one free valuation* and is available for loans between £80,000 - £500,000.

***Free valuations are available on properties worth £2m, or less.**

Top tip €“ did you know, we will consider any applicant who has not had a mortgage in the last 12 months as a first time buyer.

If you have any questions, please contact your Relationship Manager.

ESIS €“ LIVE NOW

5th March 2019

We have now launched ESIS, available directly through our website.

When you are using our mortgage illustration generator you will notice a few changes to the information we ask for, such as collecting complaints contact information. We have tried to make everything straight forward and there are help icons to guide you through the information required.

We will be issuing an ESIS to customers directly when we send them their mortgage offer, and for a period we will also be enclosing an explanatory leaflet which covers some of the changes between the ESIS and KFI+.

Sourcing system providers are updating their systems over the coming days, ahead of the regulatory ESIS date of the 21st March 2019, so you will shortly be able to obtain a Clydesdale Bank ESIS from your preferred sourcing system, as well as our website.

If you have any questions, please contact your Relationship Manager or our New Business team on 0800 085 2846.

CLYDESDALE BANK RATE REDUCTIONS

4th February 2019

Exciting news. We have reduced a number of rates across our range.

Rate Reductions

The following rates have reduced, live now:

Product	Old rate	New rate
2 Year Fixed to 60% LTV - Fee Offer	1.89%	1.79%
2 Year Fixed to 75% LTV - Fee Offer	1.99%	1.84%
2 Year Fixed to 80% LTV - Fee Offer	2.09%	1.99%
5 Year Fixed to 95% LTV - FTB	3.49%	3.29%

Product Transfers

Where applicable, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK RATE REDUCTIONS AND NEW PRODUCTS

9th January 2019

Exciting news. We have reduced some of our rates and introduced a number of new products to the residential mortgage range.

Rate Reductions

The following rates have reduced, live now:

Product	Old rate	New rate
2 Year Fixed to 95% LTV - FTB	3.09%	2.99%
5 Year Fixed to 95% LTV - FTB	3.59%	3.49%
2 Year Fixed to 95% LTV - Newly Qualified Professional	3.29%	3.19%
5 Year Fixed to 95% LTV - Newly Qualified Professional	3.79%	3.69%
BTL: 5 Year Fixed to 60% LTV - Fee Offer	2.79%	2.69%
BTL: 5 Year Fixed to 75% LTV - Fee Offer	2.89%	2.79%
BTL: 2 Year Fixed to 60% LTV	2.39%	2.29%
BTL: 2 Year Fixed to 75% LTV	2.59%	2.49%
BTL: 3 Year Fixed to 60%	2.49%	2.39%
BTL: 3 Year Fixed to 75% LTV	2.69%	2.49%
BTL: 5 Year Fixed to 60% LTV	2.59%	2.49%
BTL: 5 Year Fixed to 75% LTV	2.69%	2.59%

New Products

Live now, we have introduced several new Full C&I residential fixed rate products. These products may only be used where the whole of the mortgage is on a Capital & Interest repayment basis:

Product	Rate	Arrangement fee
2 Year Fixed to 75% LTV (Full C&I)	1.74%	£999 / £1499

2 Year Fixed to 80% LTV (Full C&I)	1.84%	£999 / £1499
2 Year Fixed to 75% LTV - £1m+ (Full C&I)	1.74%	£1,999
2 Year Fixed to 80% LTV - £1m+ (Full C&I)	1.84%	£1,999
5 Year Fixed to 75% LTV (Full C&I)	2.19%	£999 / £1499
5 Year Fixed to 80% LTV (Full C&I)	2.29%	£999 / £1499
5 Year Fixed to 75% LTV - £1m+ (Full C&I)	2.19%	£1,999
5 Year Fixed to 80% LTV - £1m+ (Full C&I)	2.29%	£1,999

- **Minimum loan size £80k for standard products and £1m for £1m+ products.**
- **Maximum loan size £1m for standard products, £2m (80% LTV) and £5m (75% LTV) for the £1m+ products.**
- **Arrangements fee £999 for standard products up to £500k / £1499 for standard products over £500k, and £1999 for £1m+ products.**
- **These products may only be used where the whole of the mortgage is on a Capital & Interest repayment basis**
- **Remortgage applications benefit from free standard legal fees and one free valuation*.**

***Please note that the switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is unencumbered, then a free standard valuation is available. Free valuations are available on properties worth £2m, or less. Optima Legal Services will charge a funds transfer fee of £42 to applicants who use the switching package. When using products available for mortgages over £1m which benefit from the switching package incentive, the switching package is enhanced to allow one free valuation for properties worth £3m or less (standard free legals remain limited to properties worth £2m or less).**

Product Transfers

Where applicable, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT CHANGES

7th January 2019

We're increasing some of our rates and a number of products are to be withdrawn.

Rate Increases

Rates on the following residential products are increasing:

Product	Old rate	New rate
2 Year Fixed to 60% LTV - Fee Offer	1.84%	1.89%
2 Year Fixed to 75% LTV - Fee Offer	1.94%	1.99%
2 Year Fixed to 80% LTV - Fee Offer	1.99%	2.09%
2 Year Fixed to 85% LTV - Fee Offer	2.09%	2.19%
5 Year Fixed to 75% LTV - Fee Offer	2.34%	2.39%
5 Year Fixed to 80% LTV - Fee Offer	2.44%	2.49%
5 Year Fixed to 85% LTV - Fee Offer	2.54%	2.59%
Professional - 2 Year Fixed to 85% LTV	2.04%	2.09%
Professional - 2 Year Fixed to 90% LTV	2.19%	2.29%
Professional - 5 Year Fixed to 85% LTV	2.49%	2.59%
Professional - 5 Year Fixed to 90% LTV	2.59%	2.69%
Newly Qualified Professional - 2 Year Fixed to 85% LTV	2.14%	2.29%
Newly Qualified Professional - 2 Year Fixed to 90% LTV	2.29%	2.39%
Newly Qualified Professional - 3 Year Fixed to 85% LTV	2.39%	2.49%
Newly Qualified Professional - 5 Year Fixed to 85% LTV	2.69%	2.79%
Newly Qualified Professional - 5 Year Fixed to 90% LTV	2.79%	2.89%
2 Year Fixed to 75% LTV	1.69%	1.84%
2 Year Fixed to 80% LTV	1.74%	1.99%

2 Year Fixed to 85% LTV	1.84%	1.89%
5 Year Fixed to 75% LTV	2.14%	2.29%
5 Year Fixed to 80% LTV	2.19%	2.39%
5 Year Fixed to 85% LTV	2.29%	2.39%
5 Year Fixed to 90% LTV	2.39%	2.59%
£1m+ 2 Year Fixed to 75% LTV	1.69%	1.84%
£1m+ 2 Year Fixed to 80% LTV	1.74%	1.99%
£1m+ 5 Year Fixed to 75% LTV	2.14%	2.29%
£1m+ 5 Year Fixed to 80% LTV	2.19%	2.39%

The deadline for submitting fully packaged applications on the old rates is 5pm on Tuesday 8th January 2019.

Withdrawn rates

Product	Old rate	New rate
2 Year Fixed to 85% LTV - Remortgage Special	1.69%	Withdrawn
2 Year Fixed to 90% LTV - Remortgage Special	1.99%	Withdrawn
5 Year Fixed to 75% - C&I Special	2.09%	Withdrawn

The deadline for submitting fully packaged applications on the products being withdrawn is 5pm on Tuesday 8th January 2019.

Product Transfers

Remember, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT CHANGES

20th November 2018

Exciting news. We have introduced a new residential product to our range.

New Product

Live now, we have introduced a new 5 year fixed residential product, available for Capital & Interest applications:

Product	Rate
5 Year Fixed to 75% LTV €“ C&I Special	2.09%

- **Arrangement fee £999 (loans £80k - £499,999) or £1,499 (loans £500k - £1m).**
- **Only available for mortgages on a full Capital & Interest basis.**
- **Available for purchase and remortgage. Remortgage applications benefit from free standard legal fees and one free valuation*.**

***Please note that the switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is unencumbered then a free standard valuation is available. Free valuations are available on properties worth £2m, or less. Optima Legal Services will charge a funds transfer fee of £42 to applicants who use the switching package.**

Product Transfers

This product is also available for any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT CHANGES

13th November 2018

Exciting news. We have reduced a number of rates across residential 5 year fixed products.

Rate reductions

The following rates have reduced and are live now.

Product	Old rate	New rate
5 Year Fixed to 75% LTV	2.29%	2.14%
5 Year Fixed to 80% LTV	2.39%	2.19%
5 Year Fixed to 85% LTV	2.49%	2.29%
5 Year Fixed to 90% LTV	2.59%	2.39%
5 Year Fixed to 75% LTV - £1m+	2.29%	2.14%
5 Year Fixed to 80% LTV - £1m+	2.39%	2.19%

Product Transfers

Where applicable, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT CHANGES

9th November 2018

What's Changing

Rates for the following BTL products are increasing:

Product	Old rate	New rate
BTL 2 Year Fixed to 60% LTV	2.19%	2.39%
BTL 2 Year Fixed to 75% LTV	2.39%	2.59%
BTL 2 Year Fixed to 75% LTV - Purchase Special	2.29%	2.49%
BTL 2 Year Fixed to 60% LTV - Fee Offer	2.39%	2.59%
BTL 2 Year Fixed to 75% LTV - Fee Offer	2.64%	2.84%
BTL 2 Year Fixed to 75% LTV - Fee Offer - Purchase Special	2.59%	2.79%
BTL 2 Year Fixed to 60% LTV - £1m+ (Lon & SE only)	2.29%	2.49%
BTL 2 Year Fixed to 75% LTV - £1m+ (Lon & SE only)	2.49%	2.69%
BTL 3 Year Fixed to 60% LTV	2.39%	2.49%

The deadline for submitting fully packaged applications on the product is 5pm on Monday 12th November 2018.

Product Transfers

Remember, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT CHANGES

8th October 2018

What's Changing

The following residential products are being withdrawn from sale tomorrow:

Product	Rate
2 year fixed to 75% LTV (Remortgage Special)	1.54%
2 year fixed to 80% LTV (Remortgage Special)	1.59%

The deadline for submitting fully packaged applications on the products is 5pm tomorrow €“ Tuesday 9th October 2018.

Product Transfers

Remember, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK RATE REDUCTIONS & MORE

27th September 2018

Exciting news. We have reduced a number of rates across our range and also introduced 2 new products.

Rate Reductions

The following rates have reduced, live now:

Product	Old rate	New rate
2 Year Fixed to 90% LTV	2.04%	1.89%
2 Year Fixed to 90% LTV - Over £500k	2.39%	2.29%
2 Year Fixed to 90% LTV - Professional	2.29%	2.09%
5 Year Fixed to 90% LTV - Professional	2.79%	2.59%
2 Year Fixed to 90% LTV - Newly Qualified Professional	2.49%	2.29%
5 Year Fixed to 90% LTV - Newly Qualified Professional	2.99%	2.79%
BTL 3 Year Fixed to 60% LTV	2.59%	2.39%
BTL 5 Year Fixed to 75% LTV - Fee Offer	2.99%	2.89%
BTL 2 Year Fixed to 60% LTV - £1m+ Lon & SE*	2.49%	2.29%
BTL 2 Year Fixed to 75% LTV - £1m+ Lon & SE*	2.69%	2.49%
BTL 3 Year Fixed to 75% LTV - £1m+ Lon & SE*	2.99%	2.79%
BTL 5 Year Fixed to 75% LTV - £1m+ Lon & SE*	3.09%	2.89%

*** Exclusively available for properties in London & South East, defined as : Greater London (post codes starting E, EC, N, NW, SE, SW, W, WC, BR, CR, DA, EN, HA, IG, KT, RM, SM, TW, or UB), Berkshire, Buckinghamshire, East Sussex, Hampshire, Isle of Wight, Kent, Oxfordshire, Surrey, West Sussex.**

New Products

Also live now, we have introduced 2 new products to the BTL range:

Product	Rate	Arrangement Fee
BTL 5 Year Fixed to 60% LTV	2.59%	£1,999
BTL 5 Year Fixed to 60% LTV - Fee Offer	2.79%	£0

- **Minimum loan size £80k.**
- **Maximum loan size £1m for standard product and £500k for the fee offer product.**
- **Remortgage applications benefit from free standard legal fees and one free valuation*.**

***Please note that the switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is unencumbered then a free standard valuation is available. Free valuations are available on properties worth £2m, or less. Optima Legal Services will charge a funds transfer fee of £42 to applicants who use the switching package.**

Product Transfers

Where applicable, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK NEW AFFORDABILITY CALCULATOR

6th September 2018

Have you seen our new Affordability Calculator?

We're always looking for ways to enhance the service we offer you and to make it easier for you to do business with us. We've listened to your feedback and are pleased to announce that our brand new Affordability Calculator is available to use now.

The Affordability Calculator helps you understand how much your client may be able to borrow for residential and buy to let cases.

The calculator is simple to use and should only take around 5-10 minutes to complete. Based on the details you've provided, you'll receive an estimated maximum lending amount for your customer.

Why not take a look at our affordability calculator today to see how we might be able to help your customers.

We continue to review all full applications on a case by case basis, carrying out a full underwriting assessment where appropriate, and ensuring your client is treated as an individual.

If you have any questions, please contact your Relationship Manager or our New Business team on 0800 085 2846.

CLYDESDALE BANK RATE REDUCTIONS

5th September 2018

Exciting news. We have reduced rates on a number of products across our range.

Rate Reductions

The following rates have reduced and are live now:

Product	Old Rate	New Rate
2 Year Fixed to 75% LTV - Fee Offer	1.89%	**1.79%**
2 Year Fixed to 80% LTV - Fee Offer	1.99%	**1.89%**
2 Year Fixed to 95% LTV - NQ Professional	3.59%	**3.29%**
3 Year Fixed to 95% LTV - NQ Professional	3.69%	**3.39%**
5 Year Fixed to 95% LTV - NQ Professional	4.09%	**3.79%**
2 Year Fixed to 95% LTV - FTB	3.39%	**3.09%**
3 Year Fixed to 95% LTV - FTB	3.49%	**3.19%**
5 Year Fixed to 95% LTV - FTB	3.89%	**3.59%**
BTL: 2 Year Fixed to 60% LTV - Fee Offer	2.59%	**2.39%**
BTL: 2 Year Fixed to 75% LTV - Fee Offer	2.84%	**2.64%**
BTL: 2 Year Fixed to 75% LTV - Fee Offer - Purchase Special	2.79%	**2.59%**
BTL: 2 Year Fixed to 60% LTV	2.39%	**2.19%**
BTL: 2 Year Fixed to 75% LTV	2.59%	**2.39%**
BTL: 2 Year Fixed to 75% LTV - Purchase Special	2.49%	**2.29%**
BTL: 3 Year Fixed to 75% LTV	2.89%	**2.69%**

Product Transfers

Where applicable, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT WITHDRAWAL

3rd September 2018

We are withdrawing one product from our range.

Product Withdrawal

We are withdrawing our 2 year Discounted SVR product at 60% LTV. This product is a discount of 3.96% from our SVR, with a current rate of 1.24%.

The deadline for submitting fully packaged applications on the product is 5pm €“ Tuesday 4th September 2018.

Product Transfers

Remember, this change also applies to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

ONLINE APPLICATION IMPROVEMENTS

9th August 2018

We’ve made some improvements to our online application system.

You Asked €“ We Listened

Thank you to everyone who took part in our recent broker survey. In your responses, you overwhelmingly agreed that it was important to you for a lender’s application system to automatically prompt for document proofs as soon as the application is submitted.

Well, that’s what we’ve done.

Based on the information you provide in the application, you will now be provided with a list of the documents we require, immediately after you submit the case. You can then upload the documents straight away to make sure your application is progressed as quickly as possible.

We’ve also enhanced the system in the following ways:

- **Improved the help text for what information you need to provide if your customer is taking an interest only mortgage and downsizing is part of their repayment strategy.**
- **Introduced a warning message if it looks like you might be double counting the number of dependants.**
- **Added help text for insurance expenditure.**
- **Made a 3 year continuous address history mandatory.**
- **Made a 2 year continuous employment history mandatory, and added an option for you to confirm if this isn’t held.**

We hope these changes improve the process for you, and reduce timescales for both you and your customers.

If we have any questions on the information or documents provided, or in the event our underwriters need anything extra, we’ll continue to contact you at the earliest opportunity.

Take a look at the video below to see the new changes.

CLYDESDALE BANK ADDS 2 NEW PRODUCTS

1st August 2018

Great news. We have re-introduced two residential fee offer products.

New products

Live now, the two residential fee offer products have been re-introduced at the rates shown below:

Product	Rate
2 Year Fixed to 75% LTV - Fee Offer	1.89%
2 Year Fixed to 80% LTV - Fee Offer	1.99%

- **These products are available for loan sizes of £80,000 - £1,000,000**
- **Available for purchase and remortgage**
- **Only available for mortgages on a full Capital & Interest basis**
- **Remortgage applications benefit from free standard legal fees and one free valuation***

***The switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is unencumbered then a free standard valuation is available. Free standard legals (excluding any fee charged by Optima for transferring funds to the previous lender) and one free valuation on properties worth £2m, or less. Optima Legal Services will charge a funds transfer fee of £42 to applicants who use the switching package.**

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PACKAGING FOR SUCCESS

25th July 2018

Have you seen the Packaging Requirements section of our web-site? You will find hints & tips on how to package your application for the quickest processing times.

Top tips and key things to know

Customer Declarations

Did you know that we've recently updated the Customer Declaration Forms for Residential and Buy To Let mortgages? Please visit our website to use the most up to date form.

We kindly ask that you delete any copies you may have saved, as failure to provide the correct declaration may delay your case.

Broker Declaration

The Broker Declaration form is no longer required as it now forms part of the application form under the Identity section for each applicant.

Bank Statements

We don't always need Bank Statements. You can check the Packaging Requirements section of our web-site to find out if they are required.

CLYDESDALE BANK PRODUCT CHANGES

30th July 2018

We're making a change to one of our products.

What's Changing

The following residential product's rate is increasing:

Product	**Old Rate**	**New Rate**
2 Year Fixed to 85% LTV - Fee Offer	1.99%	2.09%

The deadline for submitting fully packaged applications on the old rate is 5pm €" Tuesday 31st July 2018.

Product Transfers

Remember, this change also applies to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK LAUNCH NEWLY QUALIFIED PROFESSIONAL PRODUCTS

10th July 2018

Introducing our Newly Qualified Professional products

Great news! We're pleased to advise that we've launched a range of products for Newly Qualified Professionals.

Eligibility

This product range is only available where one or more of the applicants has become fully qualified within the last 5 years and is employed in one of the following professions: Accountants, Architects, Barristers, Chartered Surveyors, Dentists, Medical Doctors, Pharmacists, Pilots, Solicitors, Vets, with a current income of £40K or more.

Product benefits

The products benefit from some exclusive features:

- Enhanced income multiples available of up to 5.5x for eligible newly qualified professional applicants.
- Up to 95% LTV available for FTBs or Home Movers.
- Up to 95% LTV available with an enhanced maximum loan size of £600k.

For joint applications where only one applicant is a newly qualified professional, standard multiples apply to the additional applicant's income. Subject to affordability assessment.

More about our new product range€¦

Our Newly Qualified Professional product range will cover residential capital & interest 2, 3 and 5 year fixed rates for LTVs up to 85%, 90% and 95% plus there are more great features.

- No arrangement fee
- Purchase & remortgage applications benefit from one free valuation for property values up to £2m.
- Remortgage applications also benefit from fee assisted legal fees.*
- Minimum loan size £80,000. Maximum loan size £600,000.

- LTVs up to 90% available for purchase and remortgage. LTVs over 90% limited to purchase only.

Our Product Rates

Product	Rate
2 Year Fixed to 85% LTV	2.14%
2 Year Fixed to 90% LTV	2.49%
2 Year Fixed to 95% LTV	3.59%
3 Year Fixed to 85% LTV	2.39%
3 Year Fixed to 90% LTV	2.69%
3 Year Fixed to 95% LTV	3.69%
5 Year Fixed to 85% LTV	2.69%
5 Year Fixed to 90% LTV	2.99%
5 Year Fixed to 95% LTV	4.09%

***Please note that the switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is unencumbered then a free standard valuation is available. Free valuations are available on properties worth £2m, or less. Optima Legal Services will charge a funds transfer fee of £42 to applicants who use the switching package.**

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT TRANSFERS

2nd July 2018

Could your customers benefit by switching earlier to a lower rate? If their current Clydesdale Bank rate expires in July, August or September, then they are eligible to switch rates now.

Switch Rates Early

Your customer's Product Transfer can take place up to 3 months before their current rate ends without incurring an Early Repayment Charge. Please note that:

- Applications can be submitted up to 6 months before your customer's current rate ends.
- Existing customers benefit from a 50% reduction to arrangement fees.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT CHANGES

22nd June 2018

We're making a change to one of our products.

What's Changing?

The following residential product rate is increasing:

Product	**Old rate**	**New rate**
5 Year Fixed <=75% - Fee Offer	2.29%	2.34%

The deadline for submitting fully packaged applications on the product is 5pm €“ Monday 25th June 2018.

Product Transfers

Remember, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK RATE REDUCTIONS & MORE

26th June 2018

Great news - we've reduced rates on a number of products and we've introduced some new products too.

Rate Reductions

The following rates have reduced, live now:

Product	Old rate	New rate
2 Year Fixed to 75% LTV (£1m+)	1.84%	1.64%
2 Year Fixed to 80% LTV (£1m+)	1.99%	1.69%
5 Year Fixed to 75% LTV (£1m+)	2.49%	2.29%
5 Year Fixed to 80% LTV (£1m+)	2.59%	2.39%

New Products

Also live now, we have introduced some new Remortgage Special products, available for Capital & Interest applications:

Product	Max loan	Rate
2 Year Fixed to 75% LTV (Remortgage Special)	£1m	1.54%
2 Year Fixed to 80% LTV (Remortgage Special)	£1m	1.59%
2 Year Fixed to 85% LTV (Remortgage Special)	£750k	1.69%
2 Year Fixed to 90% LTV (Remortgage Special)	£750k	1.99%

- Arrangement fee £1,249 (reduced to £624 for Product Transfers).
- Minimum loan size £80k.
- Only available for mortgages on a full Capital & Interest basis.
- Only available for remortgage or unencumbered properties.
- Remortgage applications benefit from free standard legal fees and one free valuation*.

***Please note that the switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is unencumbered then a free standard valuation is available. Free valuations are available on properties worth £2m, or less. Optima Legal Services will charge a funds transfer fee of £42 to applicants who use the switching package.**

Product Transfers

Remember, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT CHANGES

21st June 2018

We're making changes to our products.

What's Changing?

The following residential products are being withdrawn from sale today:

2 year fixed to 75% LTV (Fee Offer) €“ 1.79%

2 year fixed to 80% LTV (Fee Offer) €“ 1.89%

The deadline for submitting fully packaged applications on the product is 5pm today €“ Thursday 21st June 2018.

Product Transfers

Remember, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT CHANGES

25th May 2018

We're making changes to our products.

What’s Changing?

We’ve had a great reception to our residential 5 year fixed rate at 1.89% available to 75% LTV but the time has come to withdraw the product from sale.

This withdrawal applies to the product available for loan sizes below £500k (with an arrangement fee of £1,499) and between £500k - £1m (with an arrangement fee of £2,499).

The deadline for submitting fully packaged applications on the product is 5pm today €“ Friday 25th May 2018.

Product Transfers

Remember, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK SURVEY NOW OPEN €“ TELL US WHAT YOU THINK

21st May 2018

Thank you for being a Clydesdale Bank mortgage intermediary.

We're always looking for ways to improve and we realise we don't always get things right, so we want to hear about your experience with us.

Your opinion matters

Tell us what we do well and where we need to improve. With your help, we want to become an even better bank.

Our survey should only take 10 minutes and lets you tell us exactly what you think, and we promise to listen. Simply click on the link below.

Mortgage Brokers Survey May 2018

The closing date for our survey is Friday 8th June 2018.

Thank you in advance for taking the time to complete our survey.

CLYDESDALE INCREASES BTL LTV TO 75% AT £1.5M

9th May 2018

We've improved our maximum LTVs

Exciting news. We have improved our maximum LTVs and we have some new products for you too.

What's changed?

Loan size	Old LTV	New LTV
£750,001 - £1,000,000	70%	75%
£1,000,001 - £1,500,000*	60%*	75%*

***For BTL loans over £1m, the property must be in London or S.E. England, defined as Greater London (post codes starting E, EC, N, NW, SE, SW, W, WC, BR, CR, DA, EN, HA, IG, KT, RM, SM, TW, or UB), Berkshire, Buckinghamshire, East Sussex, Hampshire, Isle of Wight, Kent, Oxfordshire, Surrey, West Sussex.**

There is no change to any other LTVs so we'll still lend to 75% LTV for loans between £80,000 - £750,000 and we'll still lend to 80% LTV for C&I loans between £80,000 - £750,000.

New products

If that wasn't enough, we have some new products for you too.

Product	Rate	Arrangement Fee
2 Year Fixed to 75% LTV BTL - Lon & SE	2.69%	£2,999
3 Year Fixed to 75% LTV BTL - Lon & SE	2.99%	£2,999
5 Year Fixed to 75% LTV BTL - Lon & SE	3.09%	£2,999

- These products are available for loan sizes of £1,000,000 - £1,500,000.
- Available for purchase and remortgage.
- Remortgage applications benefit from free standard legal fees and one free valuation*

***The switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is unencumbered then a free standard valuation is available. For products over £1m, a free valuation is available on properties worth £3m or less and standard free legals are available on properties worth £2m or less. Optima Legal Services will charge a funds transfer fee of £42 to applicants who use the switching package.**

If you have any questions, please contact your Relationship Manager.

LAUNCH OF OUR 5 YEAR FIXED RATE AT 1.89%

24th April 2018

Great news! Live now, we've launched a new fixed rate product with a competitive rate of 1.89%

Want to know more?

Here are the key product details:

189. 5 year fixed rate at 1.89%

190. Maximum LTV 75%
191. Available for loan sizes between £80,000 - £499,999 with an arrangement fee of £1,499
192. Available for loan sizes between £500,000 - £1,000,000 with an arrangement fee of £2,499
193. Only available for mortgages on a full Capital & Interest basis
194. Available for purchase and remortgage
195. Remortgage applications benefit from free standard legal fees and one free valuation*.

***Please note that the switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is unencumbered then a free standard valuation is available. Free valuations are available on properties worth £2m, or less. Optima Legal Services will charge a funds transfer fee of £42 to applicants who use the switching package.**

How to apply

We all want your cases to go through with minimum fuss and maximum speed. To give your cases the best chance of getting through first time, before applying online check out our packaging requirements.

Product Transfers

196. This product is also available for any Product Transfer applications you would like to submit via our online form
197. Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends.
198. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK RATE REDUCTIONS AND MORE

19th April 2018

Great news, the following rates have reduced with effect from today!

In addition, and for a limited time only, all first time buyer products benefit from one free valuation €" making these even more attractive for your customers.

What's changed?

Product	Old Rate	New Rate
2 Year Fixed to 90% LTV	2.19%	**2.04%**
2 Year Fixed to 90% LTV (£500k+)	2.49%	**2.39%**
5 Year Fixed to 90% LTV	2.64%	**2.59%**
2 Year Fixed to 90% LTV (fee offer)	2.39%	**2.29%**
5 Year Fixed to 75% LTV (fee offer)	2.39%	**2.29%**
5 Year Fixed to 80% LTV (fee offer)	2.49%	**2.44%**
5 Year Fixed to 85% LTV (fee offer)	2.59%	**2.54%**
5 Year Fixed to 90% LTV (fee offer)	2.89%	**2.79%**
2 Year Fixed to 90% LTV (Professional €" fee offer)	2.34%	**2.29%**
5 Year Fixed to 90% LTV (Professional €" fee offer)	2.84%	**2.79%**
2 Year Fixed to 95% LTV (FTB)*	3.49%	**3.39%**
3 Year Fixed to 90% LTV (FTB)*	2.59%	**2.49%**
3 Year Fixed to 95% LTV (FTB)*	3.59%	**3.49%**
5 Year Fixed to 95% LTV (FTB)*	3.89%	**No Change**
BTL 2 Year Fixed to 75% LTV (fee offer)	2.99%	**2.84%**
BTL 5 Year Fixed to 75% LTV (fee offer)	3.49%	**2.99%**
BTL 5 Year Fixed to 75% LTV	2.99%	**2.69%**

***FTBs will benefit from one free valuation for a limited time only, in addition to no arrangement fee.**

Product Transfers

- These changes (with the exception of first time buyer products) also apply to any Product Transfer applications you would like to submit via our online form.
- Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends.
- You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT CHANGES

17th April 2018

We're making changes to some of our products.

What's Changing

Product	Current Rate	New Rate
2 Year Fixed to 75% LTV	1.59%	**1.64%**
2 Year Fixed to 75% LTV (£1m+)	1.69%	**1.84%**
2 Year Fixed to 80% LTV (£1m+)	1.89%	**1.99%**
5 Year Fixed to 75% LTV (£1m+)	2.39%	**2.49%**
5 Year Fixed to 80% LTV (£1m+)	2.49%	**2.59%**
BTL 5 Year Fixed to 60% LTV (fee offer)	2.99%	**Withdrawn**
BTL 5 Year Fixed to 60% LTV	2.89%	**Withdrawn**

The deadline for submitting applications on the current rates is 5pm on Wednesday 18th April 2018.

Product Transfers

- These changes also apply to any Product Transfer applications you would like to submit via our online form.
- Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends.
- You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

NEW BONUS POLICY

16th April 2018

We have updated our policy for annual bonus income €“ live now.

- We will use 50% of annual bonus income as standard, averaged over the most recent 2 years.
- If the bonus has decreased in the most recent year, we will use 50% of the most recent figure.
- There is no minimum or maximum limit on the amount of bonus we will use.

Proof of bonus: We require the most recent 2 years P60s. Alternatively the most recent 2 annual bonus payslips or an employer letter may be used.

We also continue to accept 100% of monthly commission and overtime.

All applications are subject to status and lending criteria. A final lending decision will be based on assessment of how much your client could reasonably afford, their individual circumstances, their credit score and the suitability of their property as security for their mortgage amount.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT CHANGES

10th April 2018

We're making changes to some of our products.

What's Changing

Product	Current Rate	New Rate
BTL 2 Year Fixed to 60% LTV	n/a	**2.39%**
BTL 2 Year Fixed to 75% LTV	2.19%	**2.59%**
BTL 2 Year Fixed to 75% LTV (Purchase Special)	2.19%	**2.49%**
BTL 2 Year Fixed to 75% LTV (Fee Offer)	2.64%	**2.99%**
BTL 2 Year Fixed to 75% LTV (Fee Offer - Purchase Special)	2.64%	**2.79%**

The deadline for submitting applications on the current rates is 5pm on Wednesday 11th April 2018.

Product Transfers

Remember, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK LAUNCHES 0.99% PRODUCT

9th April 2018

Our lowest ever rate!

Live now, we're delighted to announce the launch of our lowest ever rate: 0.99%

Our new product is a 2 year Discounted rate of 0.99% up to 60% LTV with an arrangement fee of £1,449.

Product	Rate	Fee
2 Year Discounted SVR to 60% LTV	0.99%	**£1,449**

208. 2 year discounted SVR (SVR minus 3.96%) with an initial rate of 0.99%

209. Available for loan sizes between £80,000 - £400,000
210. Only available for mortgages on a full Capital & Interest basis
211. Available for purchase and remortgage
212. Remortgage applications benefit from free standard legal fees and one free valuation*.

***Please note that the switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is unencumbered then a free standard valuation is available. Free valuations are available on properties worth £2m, or less. Optima Legal Services will charge a funds transfer fee of £42 to applicants who use the switching package.**

Product Transfers

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK €“ NEW BUILD

22nd of March 2018

Our dedicated support and market expertise

We want to lay the foundations to help your clients buy their new build home, as well as support the market. At Clydesdale Bank, we understand the time sensitive nature of new build applications. With our expertise in the market, we can help ensure that your clients will meet our criteria before their application is submitted.

How can we help?

We can lend up to 80% LTV for BTL New Build Houses.

Property Type	**Residential**	**BTL**
House	90%	80%
Flat	80%	70%

Here's what we class as a New Build:

- A property not previously occupied. For converted properties, it is where the property hasn't been occupied since the conversion was undertaken;
- A property being sold or marketed by the builder or developer (regardless of whether it has been previously tenanted);
- Built within the 2 years preceding the mortgage application;
- Converted into a flat within the 2 years preceding the mortgage application as part of the conversion of a former mill, factory, school, church or council.

Our offers are valid for 180 days from the date of production and we have a dedicated New Build desk for new enquiries.

Why not give us a call today to see how we could help your customers.

DIRECT UNDERWRITER ACCESS FOR LARGE LOANS

21st of March 2018

At Clydesdale Bank we know that loans over £1m are not always straightforward and sometimes they require a little bit more attention from both you and us.

How can we help?

Larger loans can be more complex and sometimes you need to speak to an underwriter before you submit a case to confirm that we can help you and your client.

We're delighted to announce that with immediate effect, if you have an enquiry for a loan of £1m or more, you can discuss your case with one of our specialist underwriters. Simply call our team on 0113 807 2100 between 9.00am - 5.00pm Monday to Friday.

We recently advised you that we have also improved our remortgage incentives for loans over £1m. New applications for mortgages over £1m using our remortgage switching package benefit from one free valuation for properties worth up to £3m (standard free legals remain limited to properties worth £2m or less).

For further details please call your Relationship Manager.

BTL RATE REDUCTIONS €“ LIMITED TIME ONLY

21st of March 2018

Live now and for a limited time only, we have reduced a number of BTL rates by up to 0.40%.

We have also withdrawn our BTL 2 year fixed to 60% LTV but the great news is that our BTL 2 year fixed to 75% LTV has an even lower rate than the 60% LTV product did!

What's changed

The following changes are live now:

Product	Old Rate	New Rate
BTL 2 Year Fixed to 60% LTV	2.39%	Withdrawn
BTL 2 Year Fixed to 75% LTV	2.59%	2.19%
BTL 2 Year Fixed to 75% LTV (Purchase Special)	2.49%	2.19%
BTL 2 Year Fixed to 75% LTV (Fee Offer)	2.99%	2.64%
BTL 2 Year Fixed to 75% LTV (Fee Offer - Purchase Special)	2.79%	2.64%

Product Transfers

These rate reductions (with the exception of Purchase Special products) also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK LAUNCH 80% LTV BTLS & 3YR FIXED RATE BTLS

8th of March 2018

New Product Launch

Live now! we've added 3 new products to our Buy to Let range at 80% LTV available only on a full Capital & Interest basis.

Product	**Rate**
2 year fixed to 80% LTV - C&I	2.99%
3 year fixed to 80% LTV - C&I	3.19%
5 year fixed to 80% LTV - C&I	3.39%

217. The arrangement fee is £1,999.
    218. Remortgage applications benefit from free standard legal fees and one free valuation*.
    219. Available for loan sizes between £80,000 - £750,000.
    220. Only available for mortgages on a full Capital & Interest basis.

We've added 3 year fixed rates to our BTL range too

Product	**Rate**
3 year fixed to 60% LTV	2.99%
3 year fixed to 75% LTV	3.19%
3 year fixed to 80% LTV - C&I	3.39%

221. The arrangement fee is £1,999.
    222. Remortgage applications benefit from free standard legal fees and one free valuation*.
    223. 60% & 75% LTV products available for loan sizes between £80,000 - £1,000,000^ and available on either Interest Only or Capital & Interest.
    224. 80% LTV product available for loan sizes between £80,000 - £750,000 and only available for mortgages on a full Capital & Interest basis.

***Please note that the switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is unencumbered then a free standard valuation is available.**

Free valuations are available on properties worth £2m, or less. Optima Legal Services will charge a funds transfer fee of £42 to applicants who use the switching package.

^Loans up to £750,000 - maximum LTV 75% Loans up to £1,000,000 - maximum LTV 70%.

For full details on our products, please visit our website.

Product Transfers

These products are also available for any eligible Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK WEBSITE ENHANCEMENTS

6th March 2018

Good news! We've made some changes to our intermediary website to help you navigate and locate information more easily.

What's changing?

We've made some improvements to our website which are all designed to make dealing with us as simple and straightforward as possible. We're committed to delivering the highest possible service to both you and your clients for their individual mortgage needs.

Our range of website enhancements include:

225. A simplified and clearer homepage structure to make navigation as simple as possible
226. Clearer details on our packaging requirements to ensure your applications progress as smooth as possible
227. Quick links to easily access the essential information you need
228. A product spotlight section highlighting some of our current products

Take a look at your new and improved website now.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK RATE REDUCTIONS & MORE

1st March 2018

Great news, we have reduced a number of rates with effect from today and we've made improvements to large loans too!

Rate Reductions

Live now, we have reduced the following rates:

Product	**Old Rate**	**New Rate**
3 year fixed to 95% LTV (FTB)	3.69%	**3.59%**
5 year fixed to 95% LTV (FTB)	4.19%	**3.89%**
BTL 2 year fixed to 60% LTV (£1m+)	2.79%	**2.49%**
BTL 2 year fixed to 75% LTV	2.69%	**2.59%**
BTL 5 year fixed to 75% LTV	3.09%	**2.99%**

Large Loan Improvements

With immediate effect, new applications for mortgages over £1m using our remortgage switching package benefit from a free valuation for properties worth up to £3m (standard free legals remain limited to properties worth £2m or less).

How to Apply

We all want your cases to go through with minimum fuss and maximum speed. To give your cases the best chance of getting through first time, before applying online check out our packaging requirements.

Product Transfers

229. Remember, these rate reductions (with the exception of first time buyer products) also apply to any Product Transfer applications you would like to submit via our online form.

230. Existing customers benefit from a 50% reduction to arrangement fees. You can apply up to 6 months before your customer's current deal ends.
231. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK PRODUCT CHANGES

27th February 2018

We're making changes to some of our products. The deadline for submitting applications on old rates is 5pm on Wednesday 28th February 2018.

What's Changing?

Product	Old Rate	New Rate
2 Year Fixed to 60% LTV (Fee Offer)	1.69%	**Withdrawn**
2 Year Fixed to 60% LTV	1.39%	**Withdrawn**
2 Year Fixed to 60% LTV (£1m+)	1.49%	**Withdrawn**
5 Year Fixed to 60% LTV (Fee Offer)	2.14%	**Withdrawn**
5 Year Fixed to 60% LTV	2.04%	**Withdrawn**
5 Year Fixed to 60% LTV (£1m+)	2.09%	**Withdrawn**
2 Year Fixed to 75% LTV	1.49%	**1.59%**
2 Year Fixed to 75% LTV (£1m+)	1.59%	**1.69%**
5 Year Fixed to 75% LTV (Fee Offer)	2.29%	**2.39%**
5 Year Fixed to 75% LTV	2.19%	**2.29%**
5 Year Fixed to 75% LTV (£1m+)	2.29%	**2.39%**
2 Year Fixed to 80% LTV	1.59%	**1.69%**
2 Year Fixed to 80% LTV (£1m+)	1.84%	**1.89%**
5 Year Fixed to 80% LTV (Fee Offer)	2.39%	**2.49%**
5 Year Fixed to 80% LTV	2.29%	**2.39%**
5 Year Fixed to 80% LTV (£1m+)	2.39%	**2.49%**
2 Year Fixed to 85% LTV	1.69%	**1.79%**
5 Year Fixed to 85% LTV (Fee Offer)	2.54%	**2.59%**

5 Year Fixed to 85% LTV	2.34%	**2.49%**
2 Year Fixed to 90% LTV (Fee Offer)	2.34%	**2.39%**
2 Year Fixed to 90% LTV (Professional)	2.29%	**2.34%**
5 Year Fixed to 90% LTV (Fee Offer)	2.79%	**2.89%**
5 Year Fixed to 90% LTV (Professional)	2.74%	**2.84%**

How to Apply

Applications on old rates must be submitted fully packaged by 5pm Wednesday 28th February.

We all want your cases to go through with minimum fuss and maximum speed. To give your cases the best chance of getting through first time, before applying online check out our packaging requirements

Product Transfers

232. These changes also apply to any Product Transfer applications you would like to submit via our online form.
   233. Existing customers benefit from a 50% reduction to arrangement fees. You can apply up to 6 months before your customer's current deal ends.
   234. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

If you have any questions, please contact your Relationship Manager.

CLYDESDALE BANK LAUNCH NEW FTB PRODUCT

13th February 2018

We've added a 5 year fixed rate to our range of First Time Buyer products. Available now!

First Time Buyer 5 year fixed to 95% LTV

Available to first time buyers only, the product is a 5 year fixed rate at 4.19% available up to 95% LTV.

The product benefits from no arrangement fee and is available for loan sizes of £80,000 to £500,000.

To be eligible for this product, only one applicant needs to be a first time buyer. Even better, we will consider any applicant who has not had a mortgage in the last 12 months as a first time buyer.

How to Apply

We all want your cases to go through with minimum fuss and maximum speed. To give your cases the best chance of getting through first time, before applying online check out our packaging requirements

CLYDESDALE BANK RATE REDUCTIONS

6th February 2018

Great news, the following rates have reduced with effect from today!

What's changed?

Product	Old Rate	New Rate
2 year fixed to 95% LTV (first time buyer)	3.99%	**3.49%**
3 year fixed to 90% LTV (first time buyer)	2.69%	**2.59%**
3 year fixed to 95% LTV (first time buyer)	4.09%	**3.69%**
2 year fixed to 90% LTV (professional)	2.49%	**2.29%**
5 year fixed to 90% LTV (professional)	2.89%	**2.74%**
2 year fixed to 90% LTV (>£500k remortgage special)	2.39%	**2.29%**
2 year fixed to 90% LTV (>£500k)	2.59%	**2.49%**
2 year fixed to 90% LTV (fee offer)	2.49%	**2.34%**
5 year fixed to 90% LTV (fee offer)	2.89%	**2.79%**
5 year fixed to 85% LTV	2.39%	**2.34%**
5 year fixed to 90% LTV	2.69%	**2.64%**

How to Apply

We all want your cases to go through with minimum fuss and maximum speed. To give your cases the best chance of getting through first time, before applying online check out our packaging requirements

Product Transfers

235. These changes also apply to any Product Transfer applications you would like to submit via our online form.

236. Existing customers benefit from a 50% reduction to arrangement fees. You can apply up to 6 months before your customer's current deal ends.

237. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

CLYDESDALE BANK PRODUCT CHANGES

12th January 2018

We're making changes to some of our product rates which will be effective from Wednesday 17th January 2018.

The deadline for submitting applications on the current rates shown in the table below is 5pm on Tuesday 16th January 2018.

Products with rates increasing from Wednesday 17th January 2018

Product	Current Rate	New Rate
5 Year Fixed to 60% LTV (Fee Offer)	2.09%	**2.14%**
5 Year Fixed to 75% LTV (Fee Offer)	2.19%	**2.29%**
5 Year Fixed to 80% LTV (Fee Offer)	2.29%	**2.39%**
5 Year Fixed to 85% LTV (Fee Offer)	2.39%	**2.54%**
5 Year Fixed to 85% LTV (Professional)(	2.34%	**2.49%**
5 Year Fixed to 60% LTV (£1M+)	1.99%	**2.09%**
5 Year Fixed to 75% LTV (£1M+)	2.19%	**2.29%**

How to Apply

We all want your cases to go through with minimum fuss and maximum speed. To give your cases the best chance of getting through first time, before applying online check out our packaging requirements

Product Transfers

238. These changes also apply to any Product Transfer applications you would like to submit via our online form.
   239. Existing customers benefit from a 50% reduction to arrangement fees. You can apply up to 6 months before your customer's current deal ends.
   240. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

STANDARDISING INFORMATION REQUIRED FOR DOWNSIZING

21st of December 2017

We are standardising the information we require for residential mortgage applications where a customer intends to downsize as part of their interest only repayment strategy.

Information Required

When completing a mortgage application with us, if downsizing is selected as an interest only repayment strategy we ask for further details. From today, the information we require about the property to be downsized to has been standardised as follows:

241. Property type (e.g. house or flat)
242. Property location (e.g. Glasgow)
243. Purchase price (e.g. £400,000)

For example, you would state €œThe customer intends on downsizing to a House in Glasgow costing £400,000€.

If the equity in the property being mortgaged to us does not cover the purchase price of the property being downsized to, you must provide details and evidence of additional repayment vehicles.

Providing this information with the initial application will allow us to process the case as fast as possible.

If you have any questions, please contact your Relationship Manager

LOAN TO INCOME CRITERIA CHANGES

11th of December 2017

Following a review of credit policy, there are some changes to our Loan to Income criteria that will be coming into effect on Thursday 14th December.

What are the changes?

244. There has been a change in criteria whereby loans up to 5 times income will only be considered for LTV's up to 85%.
245. The maximum loan to income allowable for loans greater than or equal to 85% is 4.49 times income (sole or joint), subject to our standard affordability assessment.
246. All fully packaged applications received before 5pm on Wednesday 13th December will be assessed on the old criteria.

CLYDESDALE BANK RATE CHANGES

22nd of November 2017

Live now: as advised on Monday, we've made a number of product rate changes which are live today.

Rate Reductions

Product	Old Rate	New Rate
2 Year Fixed to 90% LTV (Fee Offer & Max £500k)	2.59%	**2.49%**
5 Year Fixed to 85% LTV (Fee Offer & Max £500k)	2.59%	**2.39%**
5 Year Fixed to 90% LTV (Fee Offer & Max £500k)	3.09%	**2.89%**
Professional €“ 5 Year Fixed to 85% LTV (Fee Offer & Max £500k)	2.59%	**2.34%**
Professional- 5 Year Fixed to 90% LTV (Fee Offer & Max £500k)	2.99%	**2.89%**
5 Year Fixed to 90% LTV	2.79%	**2.69%**
5 Year Fixed to 90% LTV (£500K+)	3.19%	**2.79%**
FTB 3 Year Fixed to 90% LTV	2.89%	**2.69%**
BTL: 2 Year Fixed to 60% LTV (Fee Offer & Max £500k)	2.79%	**2.59%**
BTL: 5 Year Fixed to 75% LTV (Fee Offer & Max £500k)	3.59%	**3.49%**
BTL :2 Year Fixed to 60% LTV	2.59%	**2.39%**
BLT: 2 Year Fixed to 75% LTV	2.79%	**2.69%**
BTL:2 Year Fixed to 75% LTV- Purchase Special	2.59%	**2.49%**

Rate Increases

Product	Old Rate	New Rate
2 Year Fixed to 60% LTV (Fee Offer)	1.54%	**1.69%**
2 Year Fixed to 75% LTV (Fee Offer)	1.59%	**1.79%**
2 Year Fixed to 80% LTV (Fee Offer)	1.69%	**1.89%**

5 Year Fixed to 60% LTV (Fee Offer)	2.04%	**2.09%**
Professional €“ 2 Year Fixed to 85% LTV (Fee Offer & Max £750K)	1.89%	**1.94%**
2 Year Fixed to 60% LTV	1.24%	**1.39%**
2 Year Fixed to 75% LTV	1.34%	**1.49%**
2 Year Fixed to 80% LTV	1.39%	**1.59%**
2 Year Fixed to 90% LTV	2.09%	**2.19%**
5 Year Fixed to 60% LTV	1.89%	**2.04%**
5 Year Fixed to 75% LTV	2.04%	**2.19%**
5 Year Fixed to 80% LTV	2.19%	**2.29%**
FTB 2 Year Fixed to 95% LTV	3.89%	**3.99%**
FTB 3 Year Fixed to 95% LTV	3.99%	**4.09%**
Interest Only: 2 Year Fixed to 75% LTV	1.34%	**1.49%**
Interest Only: 2 Year Fixed to 80% LTV	1.39%	**1.59%**
Interest Only: 5 Year Fixed to 75% LTV	2.04%	**2.19%**
Interest Only: 5 Year Fixed to 80% LTV	2.19%	**2.29%**

How to Apply

We all want your cases to go through with minimum fuss and maximum speed. To give your cases the best chance of getting through first time, before applying online check out our packaging requirements

Product Transfers

247. These changes also apply to any Product Transfer applications you would like to submit via our online form.
248. Existing customers benefit from a 50% reduction to arrangement fees. You can apply up to 6 months before your customer's current deal ends.
249. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

***Free valuations are available on properties worth £2m or less. Please note that the switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is unencumbered then a standard valuation is available. Optima Legal Services will charge a funds transfer fee of £42 to applicants who use the switching package.**

CLYDESDALE BANK PRODUCT CHANGES

20th of November 2017

We're making changes to some of our product range that will be effective from Wednesday 22nd November. The deadline for submitting applications on the withdrawn products is 5pm on Tuesday 21st November.Some product rates are also decreasing but those with increasing rates are shown in the table below.

Products with rates increasing from Wednesday 22nd November.

Loan Amount	**C&I**	**I/O**
2 Year Fixed to 60% LTV (Fee Offer)	1.54%	**1.69%**
2 Year Fixed to 75% LTV (Fee Offer)	1.59%	**1.79%**
2 Year Fixed to 80% LTV (Fee Offer)	1.69%	**1.89%**
5 Year Fixed to 60% LTV (Fee Offer)	2.04%	**2.09%**
Professional €“ 2 Year Fixed to 85% LTV (Fee Offer & Max £750K)	1.89%	**1.94%**
2 Year Fixed to 60% LTV	1.24%	**1.39%**
2 Year Fixed to 75% LTV	1.34%	**1.49%**
2 Year Fixed to 80% LTV	1.39%	**1.59%**
2 Year Fixed to 90% LTV	2.09%	**2.19%**
5 Year Fixed to 60% LTV	1.89%	**2.04%**
5 Year Fixed to 75% LTV	2.04%	**2.19%**
5 Year Fixed to 80% LTV	2.19%	**2.29%**
FTB 2 Year Fixed to 95% LTV	3.89%	**3.99%**
FTB 3 Year Fixed to 95% LTV	3.99%	**4.09%**
Interest Only: 2 Year Fixed to 75% LTV	1.34%	**1.49%**
Interest Only: 2 Year Fixed to 80% LTV	1.39%	**1.59%**

Interest Only: 5 Year Fixed to 75% LTV	2.04% **2.19%**
Interest Only: 5 Year Fixed to 80% LTV	2.19% **2.29%**

Full details of products with rate reductions will be provided later this week.

How to Apply

We all want your cases to go through with minimum fuss and maximum speed. To give your cases the best chance of getting through first time, before applying online check out our packaging requirements

Product Transfers

250. These changes also apply to any Product Transfer applications you would like to submit via our online form.
    251. Existing customers benefit from a 50% reduction to arrangement fees. You can apply up to 6 months before your customer's current deal ends.
    252. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

CHANGES TO OUR ONLINE MORTGAGE APPLICATION FORM

17th of November 2017

Please be aware that our online application will be unavailable from 8pm on Friday 17th November to 8am on Saturday 18th November as we are making additions to the 'Mortgage Product Details' and 'Property and Valuation Details' pages.

What these changes mean for you?

253. There will be additional questions to answer on your application from Saturday 18th November onwards.
254. If an application has been partly or fully completed, but you can't submit it, you will have to go back and complete the new questions and then submit the form.

CLYDESDALE BANK LARGE LOANS ENHANCEMENTS

3rd of November 2017

Live now: we're pleased to announce enhancements to our residential Large Loans policy.

Interest only €“ maximum loan amount

We have removed our £1.5m cap for residential Interest Only lending. There is now no maximum loan amount for interest only mortgages. Subject to maximum LTVs and individual product limits.

Maximum LTVs

We have increased the maximum LTVs available for large loans.

We are now able to consider a LTV of up to 80% for loans over £750k up to £2m - 75% LTV may be on an Interest Only basis with any additional lending on a Capital & Interest basis.

The Maximum LTV for loans over £2m up to £3m has been increased to 70% (65% Interest Only) and we can consider loans over £3m up to 60% LTV (55% Interest Only).

New Residential LTV Limits

Loan Amount	**C&I**	**I/O**
£750,000 - £2,000,000	80%	75%
£2,000,001 - £3,000,000	70%	65%
Over £3,000,000	60%	55%

***Where the mortgage is both over £750K and 75% LTV, Interest Only is only available for properties in London & South East England.**

Downsizing with Large Loans

For loans where the total amount is over £1.5m, downsizing is now limited to 60% LTV. Any lending over 60% (up to the maximum LTV and within product limits) must either be on Capital & Interest or be supported by an additional repayment vehicle.

For example, a £1.8m residential Interest Only loan on a £2.4m property would be eligible for a maximum £1,440,000 using downsizing (60%) and the remaining £360,000 would require the use of an additional repayment vehicle (e.g. sale of another property) or the £360,000 could be placed on C&I.

This policy does not apply to Interest Only loans where the total loan amount (C&I +IO) is under £1.5m.
In addition to standard packaging requirements, we continue to require 2 months bank statements for all cases above £1m.

CLYDESDALE BANK BTL AFFORDABILITY ASSESSMENT

13th October 2017

Further to the implementation of PRA underwriting standards for BTL and in accordance with recommendations by the Bank of England Financial Policy Committee, changes have been made to our affordability assessment of BTL applications.

Background Mortgage Stress Test

Whilst a number of changes have been made, we want to draw your attention to the way we stress test background mortgages for BTL applications because this has had the greatest impact on the affordability of a case.

Lenders like us who use personal income as part of their affordability tests are required to undertake a detailed affordability assessment taking account of income, essential expenditure and living costs and also credit commitments. The assessment of credit commitments must include mortgages from all of the borrower's properties and we are required to stress test these mortgages in line with guidance and rules set by the FCA, PRA and FPC.

From 28th September for all BTL applications, the way we stress test background mortgages has been enhanced to include a 3% stress to the balance of all of the customer's background mortgages and the resulting increase to monthly payments is included in our affordability assessment. The 3% stress is applied to all BTL and residential mortgages the customer holds.

The effect of the increased stress testing increases overall outgoings which reduces the level of surplus income we can use in our affordability assessment of the BTL mortgage. For a large number of cases affordability will still be present and there will be no impact on our decision to lend. There will be occasions though where the increased stress testing means we are unable to lend on cases which we would have been able to prior to 28th September. This is most likely to be the case for customers who have high residential mortgage balances and/or multiple BTL mortgages.

Due to the changed assessment we recommend you contact us to discuss any new BTL enquiries prior to application submission.

For residential applications there has been no change to the way we stress test background mortgages.

NEW BTL PRODUCT

27th September 2017

We've launched a new 2 year fixed to 75% LTV Purchase Special with a rate of 2.59% and a £1,999 arrangement fee (loans £80k-£1m*) as part of our BTL range.

This product is available for purchase applications only and benefits from one free mortgage valuation for properties worth £2m or less.

***Loans up to £750,000-maximum LTV 75%. Loans up to £1,000,000-maximum LTV 70%**

How to apply

We want all your cases to go through with the minimum fuss and maximum speed. To give your cases the best chance of getting through first time, before applying online check out our packaging requirements.

CLYDESDALE BANK NEW PRODUCTS & RATE REDUCTIONS

20th September 2017

Live now: New products and rate reductions, including our lowest ever rate!

New Residential Products

- 2 year fixed to 60% LTV with a rate of 1.24% and an arrangement fee of £999 (loans £80k-£499,999) or £1,499 (loans £500k - £1m).
- 5 year fixed to 60% LTV with a rate of 1.89% and an arrangement fee of £999 (loans £80k-£499,999) or £1,499 (loans £500k - £1m).
- 5 year fixed to 60% LTV (fee offer) with a rate of 2.04% and no arrangement fee (loans £80k-£1m).

Our new residential 60% LTV products are only available for C&I mortgages and are available for purchase or remortgage. These products also benefit from our remortgage switching package*.

Residential Rate Reductions

If that's not enough, we've also reduced a number of rates across our residential range by up to 0.20% - all live now.

- 2 year fixed to 75% LTV reducing from 1.39% to 1.34%
- 2 year fixed to 80% LTV reducing from 1.44% to 1.39%
- 2 year fixed to 60% LTV (fee offer) reducing from 1.59% to 1.54%
- 2 year fixed to 75% LTV (fee offer) reducing from 1.69% to 1.59%
- 2 year fixed to 80% LTV (fee offer) reducing from 1.89% to 1.69%
- 5 year fixed to 75% LTV (fee offer) reducing from 2.29% to 2.19%
- 5 year fixed to 80% LTV (fee offer) reducing from 2.39% to 2.29%
- 2 year fixed to 85% LTV (Professional) reducing from 1.99% to 1.89%
- 2 year fixed to 90% LTV (Professional) reducing from 2.59% to 2.49%
- 5 year fixed to 90% LTV (Professional) reducing from 3.09% to 2.99%
- 2 year fixed to 60% LTV (£1m+) reducing from 1.59% to 1.49%
- 2 year fixed to 75% LTV (£1m+) reducing from 1.74% to 1.59%

- 5 year fixed to 60% LTV (£1m+) reducing from 2.19% to 1.99%
- 5 year fixed to 75% LTV (£1m+) reducing from 2.29% to 2.19%

How To Apply

We know you want your cases to go through with minimum fuss and maximum speedâ€“so do we.

To give your cases the best chance of getting through first time, before applying online check out our packaging requirements.

Product Transfers

Remember, these changes also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

For more information on our products or how we may be able to assist your clients, please contact your Relationship Manager.

***Free valuations are available on properties worth £2m, or less. Please note that the switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is unencumbered then a free standard valuation is available. Optima Legal Services will charge a funds transfer fee of £42 to applicants who use the switching package.**

CLYDESDALE BANK & PORTFOLIO LANDLORDS

15th September 2017

In advance of new BTL underwriting standards established by the PRA, we are able to share with you our new approach to portfolio landlords.

Clydesdale Bank will continue to support portfolio landlords who wish to remortgage to us with no additional borrowing and you won’t need to send us any additional documents or information compared to normal.

For customers looking to borrow additional money or buy a new BTL we will only be able to assist if the customer does not meet the definition of a portfolio landlord €“ borrowers with four or more mortgaged BTL properties. This count includes all mortgaged BTLs owned by all borrowers.

We have produced the following table for you to quickly and easily identify if we can help your customers:

CAN YOU HAVE A BTL (RE)MORTGAGE WITH CLYDESDALE BANK?

What do you want to do?

How many mortgages BTLs* do you already have?	Buy a new BTL	Remortgage with extra borrowing	Remortgage with no extra borrowing
0	✓	✓	✓
1	✓	✓	✓
2	✓	✓	✓
3	-	✓	✓
4+	-	-	✓

* Should include all mortgages with any lender and not just Clydesdale Bank

There are no changes to our policies for the maximum number of BTLs a customer can hold with us or how many BTLs a customer can hold in their total portfolio. The maximum number of BTLs with Clydesdale Bank is 3 with a maximum total borrowing of £1m (£1.5m if £500k or more of the mortgages are on properties in the Greater London area), and we cannot lend to anyone who has more than 8 BTLs in their portfolio, whether or not they are mortgaged.

We will accept applications on the old rules up to 5pm on Wednesday 27th September 2017.

For more information on our products or how we may be able to assist your clients, please contact your Relationship Manager.

CLYDESDALE BANK NEW PRODUCTS AND RATE REDUCTIONS

13th June 2017

LIVE NOW: New residential remortgage specials, BTL purchase special and rate reductions.

2 year fixed to 90% LTV (>£500k) - Remortgage Special with a rate of 2.39%

5 year fixed to 90% LTV (>£500k) - Remortgage Special with a rate of 2.89%

BTL 2 year fixed to 75% LTV (fee offer) - Purchase Special with a rate of 2.69%

BTL 5 year fixed to 60% LTV (fee offer) with a rate of 2.99%

Our residential remortgage specials, which are available for remortgage or unencumbered are available for loans of £500k-£750k, have a £1,499 arrangement fee and benefit from our switching package.*

Our BTL purchase special (for purchase applications only) is available for loans of £80k-£500k, has no arrangement fee and benefits from one free mortgage vaulation.*

Our purchase special and remortgage specials are available for a limited time only.

And there's more. We've also reduced a number of rates across our residential and BTL mortgage range by up to 0.70% - these rates are all live now.

Residential Rate Reductions

- 2 year fixed to 90% LTV reducing from 2.19% to 2.09%
- 2 year fixed to 90% LTV (>£500k) reducing from 2.69% to 2.59%
- 2 year fixed to 90% LTV (fee offer) reducing from 2.69% to 2.59%

- 5 year fixed to 90% LTV (fee offer) reducing from 3.19% to 3.09%
- 5 year fixed to 90% LTV reducing from 2.89% to 2.79%
- 5 year fixed to 90% LTV (>£500k) reducing from 3.29% to 3.19%

BTL Rate Reductions

- 5 year fixed to 75% LTV reducing from 3.69% to 3.09%
- 5 year fixed to 75% LTV (fee offer) reducing from 4.29% to 3.59%
- 5 year fixed to 60% LTV reducing from 3.29% to 2.89%

Product Transfers

Remember, these changes (with the exception of the BTL purchase special product) also apply to any Product Transfer applications you would like to submit via our online form. Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends wthout incurring an Early Repayment Charge. You may use the bank's online application facility to submit cases.

For more information on our products or how we may be able to assist your clients, please contact your Relationship Manager.

***Free valuations are available on properties worth £2m, or less. Please note that the switching package is only available to applicants moving their mortgage from another lender. If the property to be mortgaged is unencumbered then a free standard valuation is available. Optima Legal Services will charge a funds transfer fee of £42 to applicants who use the switching package.**

CLYDESDALE BANK RATE CHANGES

8th June 2017

We're making changes to some of our existing rates. The deadline for submitting applications is 5pm on Monday 12th June.

2 year fixed to 75% LTV increasing from 1.34% to 1.39%

2 year fixed to 80% LTV increasing from 1.39% to 1.44%

FTB 2 year fixed to 95% LTV increasing from 3.59% to 3.69%

New Products

We also have some new products being launched soon. Look out for more details next week.

Product Transfers

Remember these changes (with the exception of the FTB product) also apply to any Product Transfer applications you would like to submit via our online form. Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

You may use the bank's online application facility to submit cases. For more information on our products or how we may be able to assist your clients, please contact your Relationship Manage.

CLYDESDALE BANK SURVEY IS OPEN

5th April 2017

We would like to hear what you think about the service we provide. With your help, we want to keep improving and become an even better bank.

Our survey should only take 10 minutes and lets you tell us exactly what you think, and we promise to listen. Simply click on the link below to provide your feedback:

Take our survey (Link opens in a new tab)

The closing date for our survey is Friday 28th April at 5pm.

Thank you for taking part €“ your opinion really matters to us.

OUR CLIENT-FOCUSED BUY TO LET MORTGAGE RANGE

13th March 2017

We pride ourselves in being a bit different from some other lenders in the criteria we use to assess mortgage applications.

Our Buy To Let Mortgages are just one example of where we are adopting a client-focused as opposed to a one-size-fits-all approach.

Our Key BTL criteria at a glance:

One of the applicants must have a minimum basic earned income of £30,000, excluding rental. This rises to £75,000 for applicants with 4 or more BTLs. Importantly, these are the minimum amounts and the application is subject to an overall affordability assessment.

Rental income must be 125% at the mortgage pay-rate

We assess affordability based on the applicant's residential and personal expenditure position and the size of the BTL mortgage. As a guide, this means that neither the applicant's residential mortgage nor their BTL mortgage should be more than 4.5x their income, dependent on individual affordability

We can lend up to £1,000,000 across 3 BTLs

We can lend to first time buyers and for the purpose of letting to buy

We currently have rates as low as 2.59% and fee offer options as low as 2.79%.

Interested to find out more? Call us today to find out how much your client could borrow or visit our website for full details on our BTL products and criteria

CLYDESDALE BANK FTB SPECIAL OFFER & RATE REDUCTIONS

16th February 2017

For a limited time only we're removing the valuation fee on our FTB products. We're also reducing the rate on our most popular FTB product too.

With no arrangement fee and a free valuation, our FTB rates are:

- FTB 2 year fixed to 95% LTV reducing from 3.69% to 3.59%
- TB 3 year fixed to 90% LTV with a rate of 2.89%
- FTB 3 year fixed to 95% LTV with a rate of 3.99%

Remember, Clydesdale Bank can lend up to 5x income (sole or joint) subject to overall affordability even at higher LTVs or loan sizes, so why not see how much we could lend your customers by using our AIP today.

There's more good news - we're reducing a number of rates across our residential and BTL mortgage range by up to 0.5% at the same time.

Residential Rate Reductions

- 2 year fixed to 75% LTV reducing from 1.49% to 1.34%
- 2 year fixed to 80% LTV reducing from 1.59% to 1.39% - please note the £500 fee reduction offer has now ended
- 2 year fixed to 60% LTV (fee offer) reducing from 1.69% to 1.59%
- 2 year fixed to 75% LTV (fee offer) reducing from 1.79% to 1.69%
- 2 year fixed to 75% LTV (£1m+) reducing from 1.89% to 1.74%
- 2 year fixed to 80% LTV (£1m+) reducing from 1.99% to 1.79%

- 5 year fixed to 75% LTV reducing from 2.19% to 2.04%
- 5 year fixed to 80% LTV reducing from 2.29% to 2.19%
- 5 year fixed to 75% LTV (£1m+) reducing from 2.39% to 2.29%
- 5 year fixed to 80% LTV (£1m+) reducing from 2.49% to 2.39%

BTL Rate Reductions

- 2 year fixed to 60% LTV reducing from 2.69% to 2.59%
- 2 year fixed to 75% LTV reducing from 2.99% to 2.79%

- 2 year fixed to 60% LTV (fee offer) reducing from 3.09% to 2.79%
- 2 year fixed to 75% LTV (fee offer) reducing from 3.19% to 2.99%

- 5 year fixed to 60% LTV reducing from 3.79% to 3.29%
- 5 year fixed to 75% LTV reducing from 3.99% to 3.69%
- 5 year fixed to 75% LTV (fee offer) reducing from 4.59% to 4.29%

Product Transfers

Remember these changes (with the exception of the FTB products) also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

You may use the bank's online application facility to submit cases.

CHANGES TO CLYDESDALE BANK MORTGAGES PRODUCT RANGE

21st December 2016

We have made the following changes to our mortgage product range with effect from today. Details of the changes are as follows:

BTL Rates Reduced

- 2 year fixed to 75% LTV now 2.99%
- 2 year fixed to 75% LTV fee offer now 3.19%

Residential Rates Reduced

- 2 year fixed to 90% LTV now 2.19%
- 2 year fixed to 90% LTV (>£500k) now 2.69%
- 5 year fixed to 85% LTV now 2.39%
- 5 year fixed to 90% LTV now 2.89%
- 5 year fixed to 90% LTV (>£500k) now 3.29%
- 2 year fixed to 80% LTV fee offer now 1.89%
- 2 year fixed to 85% LTV fee offer now 1.99%
- 5 year fixed to 75% LTV fee offer now 2.29%
- 5 year fixed to 80% LTV fee offer now 2.39%
- 5 year fixed to 85% LTV fee offer now 2.59%
- 5 year fixed to 90% LTV fee offer now 3.19%
- Professional 5 year fixed to 85% LTV now 2.59%
- Professional 5 year fixed to 90% LTV now 3.09%
- FTB 3 year fixed to 90% LTV now 2.89%
- FTB 3 year fixed to 95% LTV now 3.99%

Residential Fee Reduction

The arrangement fee on our 2 year fixed to 80% LTV at 1.59% is now £499 (for loans up to £499,999) and £999 (for loans between £500,000 and £999,999).

Residential Fee Increased

- 2 year fixed to 90% LTV fee offer now 2.69%
- Professional 2 year fixed to 90% LTV now 2.59%
- >£1m 2 year fixed to 75% LTV now 1.89%
- >£1m 2 year fixed to 80% LTV now 1.99%

- >£1m 5 year fixed to 75% LTV now 2.39%
- >£1m 5 year fixed to 80% LTV now 2.49%

Residential Fee Withdrawn

- 2 year fixed to 60% LTV withdrawn
- 5 year fixed to 60% LTV withdrawn
- 5 year fixed to 60% LTV fee offer withdrawn

Residential Increased Maximum Loan Size

The maximum loan size on the following products is now £750k:

- Professional 2 year fixed to 85% LTV at 1.99%
- Professional 2 year fixed to 90% LTV at 2.59%
- Professional 5 year fixed to 85% LTV at 2.59%
- Professional 5 year fixed to 90% LTV at 3.09%

There were no changes to any of our other products.

Product Transfers

These changes (with the exception of the FTB products) also apply to any Product Transfer applications you would like to submit via our online form.

Existing customers benefit from a 50% reduction to arrangement fees and you can apply up to 6 months before your customer's current deal ends. You can choose for your customer's Product Transfer to take place up to 3 months before their current deal ends without incurring an Early Repayment Charge.

For more information on our products or how we may be able to assist your clients, please contact your Relationship Manager.

CLYDESDALE BANK BTL AFFORDABILITY ASSESSMENT

18th January 2017

Following the recent minimum underwriting standards announced by the Prudential Regulation Authority, we are pleased to confirm that we will continue to conduct an overall affordability assessment of the customer's circumstances to underwrite BTL mortgage applications.

We've also maintained the additional requirement that the rental income must be at least 125% of the mortgage payment.

As a reminder, our BTL key criteria is summarised below::

- One of the applicants must have a minimum basic earned or pension income of £30,000, excluding rental income. This rises to £75,000 for applicants with 4 or more BTLs. Importantly, these are the minimum amounts and the application is subject to an overall affordability assessment.
- Residential & personal expenditure - we will make a full assessment of the client's residential and personal expenditure position to ensure we are comfortable with the affordability position. This will be assessed as if we were the lender on the client's residential mortgage. This means that, as a guide, the residential mortgage should be no more than 4.5x income, dependent on individual affordability.
- Size of BTL mortgages - we will make a full assessment of the client's exposure to BTL mortgages to ensure that we are comfortable with the affordability position. As a guide, we would want the client to have no individual BTL mortgage (whether with ourselves or any other lender) of more than 4.5x income, dependent on individual affordability.
- Joint liabilities with external parties - our affordability assessment is based solely on the income of our applicant. For example, if our applicant has a residential mortgage with their partner, who is not party to our BTL mortgage application, the assessment of residential affordability will not take the partner's income into consideration.
- We can lend a maximum of £1,000,000 on up to 3 BTLs.
- We can lend to first time buyers and for the purpose of letting-to-buy.
- We cannot lend to anyone who either has more than 8 BTLs in their portfolio or who has a higher level of gross rental income than non-property related income.
- We cannot lend on HMOs.

For more information on how we may be able to assist your clients, please contact your Relationship Manager.

PROFESSIONAL PRODUCTS NOW AVAILABLE TO FINANCIAL ADVISERS

16th January 2017

We're pleased to announce that we have today added Financial Advisers to the list of professionals eligible for our Professional products.

Great News!! This means mortgage advisers now qualify for our Professional product range.

Our range of products for professionals benefit from:

- No arrangement fee
- Free valuation on purchase
- Free valuation and standard legal fees on a remortgage

Free valuations are available on properties worth £2m or less. Optima Legal Services will charge a funds transfer for a fee of £42 to applicants who use the switching package.

Our mortgages for professionals are available for loans between £80K and £750K and up to 90% LTV where one or more of the applicants are fully qualified and employed in the following occupations:

Accountants, architects, barristers, chartered surveyors, dentists, engineers, financial advisers, medical doctors, nurses, optometrists, pharmacists. pilots, police officers, solicitors, teachers and vets.

For more information on our products or how we may be able to assist your clients, please contact your Relationship Manager.

INCREASED MAXIMUM LOAN TO EXCLUSIVE NEW BUILD PRODUCTS

16th December 2016

With effect from today, we're pleased to advise that we have increased the maximum loan size on the following exclusive residential purchase new build mortgage products for your clients:

- 3 year fixed to 80% LTV at 2.49%
- 3 year fixed to 85% LTV at 2.59%

With immediate effect the maximum loan size on these products has been increased from £500,000 to £750,000.

Both of these products are available for loan amounts over £80,000 with no arrangement fee and a free valuation.

Here's a quick reminder of the key features of our new build mortgages range:

- Mortgage offer valid for 180 days
- Agreement in Principle online for residential capital and interest applications - discover your client's borrowing potential in minutes
- Maximum LTV for residential new build flats is 80% and for new build houses 90%
- Maximum LTV for BTL new build flats is 70% and for new build houses 75%
- Competitive range of products up to 90% LTV
- Fee offers available - £0 arrangement fee on selected products
- Builder incentives considered on a case by case basis, e.g. stamp duty, legal fees

For more information on our products or how we may be able to assist your clients, please contact your Relationship Manager

50% REDUCTION ON PRODUCT TRANSFER ARRANGEMENT FEES FOR EXISTING CUSTOMERS

29th November 2016

With our new online tool and a 50% reduction on the arrangement fees for existing customers completing a product transfer application, it's now even easier to switch your client to a new product.

There's no need to send any forms or emails - everything is done online. Simply select the product you've recommended to your client and complete the short online form. Once assessed and approved, we will issue a copy of the mortgage offer to you by secure email and to your client by post.

Remember, your client can now switch to a new rate up to 3 months before their current rate expires, plus we'll pay you a fee for retaining the business with us.

You can access the online form and get full details on our product transfer criteria and conditions at our product transfers web section.

For more information on our products, or how we may be able to help you assist your clients further, please contact your Relationship Partner.

BROKER PORTAL TEMPORARILY UNAVAILABLE

3rd November 2016

Please be aware that the due to essential maintenance our online application will be unavailable from 5pm on Thursday 3rd November to 9am on Friday 4th November. We apologise for any inconvenience this may cause.

CLYDESDALE BANK REDUCES SELECTED FIXED RATES ACROSS RESIDENTIAL RANGE

1st September 2016

Today, Thursday September 1, we have reduced selected fixed rates across our residential range and made some changes to our discounted rate products.

Our Standard Variable Rate and Offset Variable Rate have reduced to 4.70% and our Offset Variable Investment Housing Loan Rate has reduced to 5.10% - all representing a 0.25% reduction.

Residential 2 year fixed rate products

- 60% LTV with a reduced rate of 1.49%
- 75% LTV with a reduced rate of 1.59%
- 80% LTV with a reduced rate of 1.69%
- 85% LTV with a reduced rate of 1.89%
- 60% LTV fee offer with a reduced rate of 1.79%
- 75% LTV interest only with a reduced rate of 1.89%
- 80% LTV interest only with a reduced rate of 1.99%
- 95% LTV first time buyer with a reduced rate of 3.69%

Large loan (£1m+)

- 75% LTV with a reduced rate of 1.89%
- 80% LTV with a reduced rate of 1.99%
- 75% LTV interest only with a reduced rate of 2.09%
- 80% LTV interest only with a reduced rate of 2.19%

Residential 3 year fixed rate products

- 90% LTV first time buyer with a reduced rate of 3.09%
- 95% LTV first time buyer with a reduced rate of 4.09%

Residential 5 year fixed rate products

- 60% LTV with a reduced rate of 2.09%
- 75% LTV with a reduced rate of 2.29%
- 80% LTV with a reduced rate of 2.39%
- 85% LTV with a reduced rate of 2.59%

- 90% LTV with a reduced rate of 3.09%
- 90% LTV (over £500k) with a reduced rate of 3.49%
- 60% LTV fee offer with a reduced rate of 2.29%
- 75% LTV fee offer with a reduced rate of 2.49%
- 80% LTV fee offer with a reduced rate of 2.59%
- 85% LTV fee offer (max £500k) with a reduced rate of 2.79%
- 90% LTV fee offer (max £500k) with a reduced rate of 3.29%
- 75% LTV interest only with a reduced rate of 2.49%
- 80% LTV interest only with a reduced rate of 2.59%

Large loan (£1m+)

- 75% LTV with a reduced rate of 2.39%
- 80% LTV with a reduced rate of 2.49%
- 75% LTV interest only with a reduced rate of 2.59%
- 0% LTV interest only with a reduced rate of 2.69%

Buy to let rate reduction

- 5% LTV offset variable with a reduced rate of 5.10%

You may use the bank's online application facility to submit cases.

For more information on our products or how we may be able to assist your clients, please contact your relationship partner.

CLYDESDALE BANK ENHANCED INTEREST ONLY CRITERIA

11th July 2016

We are delighted to announce enhancements to our part interest only & part repayment criteria.

Downsizing

Where downsizing is being used as the interest only repayment vehicle for part interest only & part repayment mortgages, the £300,000 equity requirement will now be based on the equity position at the end of the mortgage term.

LTV

For part interest only & part repayment loans of up to £750,000 we will allow a total LTV of 80% with up to 75% LTV available on interest only and the remainder to be taken on capital & interest basis.

For properties in the Greater London area, this is available for loans up to £1,500,000.

The following new products, which are not shown on sourcing systems, are now available directly on our Mortgage Illustration Generator:

Residential Interest Only products

- *80% LTV 2 year fixed with a rate of 2.09%
- *80% LTV 5 year fixed with a rate of 2.89%
- *80% LTV 2 year discounted variable with a rate of 2.29%
- *80% LTV 2 year offset discounted variable with a rate of 2.49%

Residential Interest Only products €“ Loans over £1m €“ Greater London

- *80% LTV 2 year fixed with a rate of 2.39%
- *80% LTV 5 year fixed with a rate of 2.99%
- *80% LTV 2 year offset discounted variable with a rate of 2.79%
-

Residential Capital & Interest products €“ Loans over £1m €“ Greater London

- 80% LTV 2 year fixed with a rate of 2.19%
- 80% LTV 5 year fixed with a rate of 2.89%
- 80% LTV 2 year offset discounted variable with a rate of 2.59%

***For our new 80% LTV interest only products, customers can borrow up to 75% LTV interest only, with any additional lending on a capital and interest basis. This is available for loans up to £750,000, increasing to £1,500,000 for properties in the Greater London area.**

For part repayment and part interest only mortgages the term of the Capital & Interest part cannot extend beyond the term of the interest only part where downsizing is the repayment vehicle. In addition, the equity amount will be calculated using the mortgage valuation.

Where any element of the loan is on interest only, our interest only maximum term applies €“ 25 years to finish before the earlier of age 70 or the customer's anticipated retirement.

You may use the bank's online application facility to submit cases.

For more information on our products or how we may be able to assist your clients, please contact your relationship manager.

CLYDESDALE BANK REDUCES SELECTED RATES ACROSS RESIDENTIAL RANGE

20th June 2016

On Monday, June 20 we'll be reducing a number of rates across our residential fixed rates:

Residential 2 year fixed rate products

Fee offer

- 60% LTV fee offer with a reduced rate of 1.89%
- 75% LTV fee offer with a reduced rate of 1.99%
- 80% LTV fee offer with a reduced rate of 2.19%
- 85% LTV fee offer (max £500k) with a reduced rate of 2.39%

Standard fee

- 85% LTV with a reduced rate of 1.99%
- 90% LTV with a reduced rate of 2.49%

Large loan

- 75% LTV interest only loans over £1m with a reduced rate of 2.29%

Residential 3 year fixed rate product

- 90% LTV first time buyer product with a reduced rate of 3.29%

Residential 5 year fixed rate products

Fee offer

- 60% LTV fee offer with a reduced rate of 2.59%
- 75% LTV fee offer with a reduced rate of 2.79%
- 80% LTV fee offer with a reduced rate of 2.99%
- 85% LTV fee offer (max £500k) with a reduced rate of 3.19%
- 90% LTV fee offer (max £500k) with a reduced rate of 3.59%

Standard fee

- 75% LTV with a reduced rate of 2.59%

- 75% LTV interest only with a reduced rate of 2.79%
- 80% LTV with a reduced rate of 2.69%
- 85% LTV with a reduced rate of 2.99%
- 90% LTV with a reduced rate of 3.39%
- 90% LTV (over £500k) with a reduced rate of 3.79%

Large loan

- 75% LTV interest only loans over £1m with a reduced rate of 2.89%

You may use the bank's online application facility to submit cases.

For more information on our products or how we may be able to assist your clients, please contact your relationship manager.

CLYDESDALE BANK: EUROPEAN MORTGAGE CREDIT DIRECTIVE (MCD)

8th March 2016

Managing Existing Applications & Key Information

At Clydesdale Bank we have been working hard to prepare for the implementation of the MCD rule requirements which are introduced on the 21st March 2016.

Following our general MCD update last month we want to now let you know how your existing applications will be supported by us during this transition period.

Our Key System Updates

From Friday 11th March, and during the weekend of the 12th & 13th, we will be updating our key broker systems; to comply with the MCD rule requirements. These changes will impact:

Mortgage Illustration Generator

The generator will be unavailable on Sunday 13th March.

From Monday 14th March the renamed mortgage illustration generator (nee KFI Generator) will produce a mortgage illustration which includes the MCD €top up€ information.

The new illustration templates will reflect the rule changes on APRC & APRC2, our binding offer reflection period and changes that are specific to MCD regulated Consumer Buy to Let lending.

Broker Online application

The Online application will be unavailable from 6pm Friday 11th March.

From Monday 14th March the Advice/ Sale information section of the online application will include a new regulatory status for a Consumer Buy to Let.

Any pending application continued from the 14th March can be updated to capture the new CBTL regulatory status.

Third Party Sourcing Systems

Mortgage Brain and Trigold have commenced their rolling programme of activity to deploy the new MCD KFI plus and ESIS templates.

Offers

Where a pre-MCD offer has been issued, unless the customer informs us they are not happy to go ahead, we will proceed on the basis that the customer has agreed to the terms of the mortgage. The customer still has the right to change their mind up until they are ready for the mortgage to complete.

The MCD framework will not be applied to any pre-MCD offer accepted before 21st March 2016.

The new MCD binding offer, including the 7 day reflection period from the day it is received by the customer, will be issued to customers from Monday 14th March.

Existing applications

If you have illustrated and advised on a CBTL mortgage before the 14th March we would ask that you annotate this fact in the additional information section of the online application system.

For an application which has not already offered by 21st March 2016 we may need to contact you to confirm the following: €œWould this case be defined as a regulated Consumer Buy to Let application under the new guidelines being introduced under the European Mortgage Credit Directive (MCD) from 21 March 2016?" This will be included our standard requests for information when applicable.

The Bank will not require any additional information for residential applications.

Homebuyers Survey

From the 14th March we will no longer allow customers to instruct a Homebuyers survey through the Bank.

Our mortgage tariff, online application system and web pages will be updated in due course to reflect this withdrawal. The only valuation type for selection will be a standard mortgage valuation.

From 14th March, until our systems are updated, we would ask that submitted mortgage applications do not include the selection of a Homebuyers survey.

Any customers who wish to have a Homebuyers survey carried out, must arrange this with the surveyor directly.

The contact numbers for our valuation panel managers are provided below:

SPM (Scotland) - 01236 853100

Esurv (England & Wales) - 0800 1699661

Foreign Currency borrowers: Product Transfer

Our existing processes are being reviewed that will allow our existing customers, who are defined as Foreign Currency borrowers, the opportunity to apply for a product transfer.

The full process, to support this specific group of existing customers, will be communicated shortly.

Where do I go for further information?

View the MCD updates on www.fca.org.uk or if you have questions specific to Clydesdale Bank please speak to your Relationship Manager.

Updates will be communicated via email and posted to www.clydesdalebankintermediaries.co.uk to keep you fully informed on our progress.

MAKE YOUR VOTE COUNT IN THE 2016 MONEYFACTS AWARDS

14th January 2016

January is here and we're all working hard to make 2016 our most productive year yet.

We've been taking your feedback on board in our recent survey and we're looking forward to helping you serve even more customers this year.

This month brings the 2016 Moneyfacts Awards survey and we'd welcome your support. All voters will be entered into a prize draw to win a Sonos PLAY:1 Wireless Hi-Fi Unit, provided by Moneyfacts Group plc. Just click on this link to open the survey and cast your vote now - it won't take long.

Remember, we at Clydesdale Bank are always striving to raise our game, so if there's something you think we could be doing better, please get in touch with your relationship partner.

CLYDESDALE BANK LAUNCH NEW BUSINESS ENQUIRY HOTLINE

1st December 2015

Following feedback from you, we are pleased to announce the launch of a dedicated 0800 freephone number for all lending policy and new business enquiries.

Our dedicated team can now be contacted on 0800 085 2846.

For cases already submitted or procurement fee enquiries, please call our existing number 0800 678 3066.

CLYDESDALE BANK'S NEW PRODUCTS NOW LIVE.

Today we have introduced two new products:

9th September 2015

Offset Discounted Residential:

- *2 Year <=75% (> £1m) with a rate of 2.49% - Capital & Interest*
- *2 Year <=75% (> £1m) with a rate of 2.69% - Interest Only*

All rate information is available on our website.

You may use the Bank's online application facility to submit cases.

For more information please contact your Relationship Partner.

NOW LIVE - CLYDESDALE BANK REDUCED RATES ACROSS RESIDENTIAL AND BTL.

03 September 2015

We have reduced a number of rates across our residential and BTL fixed rates:

Residential 2 year fixed rate products:

- *60% LTV fee offer with a new rate of 1.89%*
- *75% LTV with a reduced rate of 1.69%*
- *75% LTV interest only with a reduced rate of 1.89%*
- *75% LTV £1m+ with a reduced rate of 1.99%*
- *75% LTV £1m+ interest only with a reduced rate of 2.19%*
- *80% LTV with a reduced rate of 1.89%*
- *80% LTV fee offer with a reduced rate of 2.19%*
- *85% LTV fee offer (max £350k) with a reduced rate of 2.49%*
- *90% LTV with a reduced rate of 2.89%*
- *95% LTV FTB with a reduced rate of 4.19%*

Residential 3 year fixed rate products:

- *90% LTV FTB with a reduced rate of 3.79%*
- *95% LTV FTB with a reduced rate of 4.49%*

Residential 5 year fixed rate products:

- *60% LTV fee offer with a new rate of 2.69%*
- *75% LTV with a reduced rate of 2.69%*
- *75% LTV interest only with a reduced rate of 2.89%*
- *75% LTV £1m+ with a reduced rate of 2.89%*
- *75% LTV £1m+ interest only with a reduced rate of 3.09%*
- *85% LTV fee offer (max £350k) with a reduced rate of 3.29%*
- *90% LTV with a reduced rate of 3.69%*
- *90% LTV fee offer (max £350k) with a reduced rate of 3.89%*

Buy to let 2 year fixed rate products:

- *75% LTV with a reduced rate of 2.99%*

There are no changes to fees or to any of our other products.

New rate information is now live on our website.

You may use the Banks online application facility to submit cases.

For more information please contact your Relationship Manager.

CLYDESDALE IMPROVE PRODUCT RANGE ACROSS BTL, RESIDENTIAL FIXED, £1M+ AND FIRST TIME BUYERS.

We've made some exciting changes to our product range today, introducing new products and improving LTVs and maximum loan amounts on others.

6th August 2015

New Residential products:

- *2 Year Fixed fee offer < = 85% with a rate of 2.59% (max £350k)*
- *2 Year Fixed fee offer < = 90% with a rate of 3.39% (max £350k)*
- *5 Year Fixed fee offer < = 85% with a rate of 3.49% (max £350k)*
- *5 Year Fixed fee offer < = 90% with a rate of 4.19% (max £350k)*
- *3 Year Fixed FTB fee offer < = 90% with a rate of 3.99% (max £500k)*

New BTL products:

- *2 Year Fixed fee offer < = 75% with a rate of 3.79% (max £350k)*
- *5 Year Fixed fee offer < = 75% with a rate of 4.59% (max £350k)*

We've also increased our LTV for the following £1m+ residential products:

- *2 Year Fixed with a rate of 2.39%*
- *5 Year Fixed with a rate of 3.09%*

For the above repayment products, the maximum LTV is 75% to £1.5m, 70% to £2m, 65% to £2.5m, 60% to £3m and 50% over £3m.

- *2 Year Fixed Interest Only with a rate of 2.59%*
- *5 Year Fixed Interest Only with a rate of 3.29%*

For the above Interest Only products, the maximum LTV is now 75% to £1.5m.

We've also changed the maximum loan on the following BTL products:

- *2 Year Fixed < = 75% with a rate of 3.39%*
- *5 Year Fixed < = 75% with a rate of 4.29%*

The maximum loan is now £750k to 75% and £1m up to 70%.

New rate information is now available on our website.

You may use the Banks online application facility to submit cases.

For more information please contact your Relationship Manager.

NOW LIVE 90% RESIDENTIAL RATE REDUCTIONS AND NEW BTL SWITCHERS PRODUCTS

24th June 2015

We've introduced two new BTL products for existing customers switching at the end of their concessionary period.

Existing customer switching Buy to Let products:

2 Year Fixed < = 75% with a rate of 3.89%
5 Year Fixed < = 75% with a rate of 4.39%

The above rates have an arrangement fee of £499.

Please view our product transfer application process on our website.

New product information is now live on our website.

We've also reduced rates on our 5 year 90% LTV Residential product.

Residential Rates:

5 Year fixed < = 90% with a new rate of 3.89%
5 Year fixed < = 90% (> £500K) with a new rate of 4.49%

New rate information is now available on our website.

You can use our online application service to submit cases.

For more information please contact your relationship partner.

WITHDRAWAL OF SOME BTL AND LARGE LOAN PRODUCTS

12th May 2015

On Tuesday 12th May, we have made some changes to our product range, including the removal of some of our Buy to Let and Large Loan products. Our Buy to Let products will have a maximum LTV of 60%. We will also be removing the fee offer products. Our residential products will have a maximum loan size of £999,999.

Please see the full list of withdrawn products below.

We will still be accepting applications for Buy to let properties with an LTV < 60%.

New Buy to Let Products:

- *Offset Variable < 60% with a rate of 5.35%*

Residential Products Withdrawn:

- *2 Year Fixed (> £1m) < 60% LTV with a rate of 1.89%*
- *2 Year Fixed (> £1m) < 75% LTV with a rate of 1.99%*
- *5 Year Fixed (> £1m) < 60% LTV with a rate of 2.69%*
- *5 Year Fixed (> £1m) < 75% LTV with a rate of 2.79%*
- *2 Year Offset Discounted Variable (> £1m) < 75% with a rate of 2.39%*
- *2 Year Discounted SVR (> £1m) < 75% with a rate of 2.09%*
- *Interest Only: 2 Year Fixed (> £1m) < 60% with a rate of 2.09%*
- *Interest Only: 2 Year Fixed (> £1m) < 75% with a rate of 2.19%*
- *Interest Only: 5 Year Fixed (> £1m) < 60% with a rate of 2.89%*
- *Interest Only: 5 Year Fixed (> £1m) < 75% with a rate of 2.99%*
- *Interest Only: 2 Year Offset Discounted Variable (> £1m) < 75% with a rate of 2.59%*
- *Interest Only: 2 Year Discounted SVR (> £1m) < 75% with a rate of 2.29%*

Buy to Let Products Withdrawn:

- *2 Year Fixed Fee Offer < 60% with a rate of 3.09%*
- *2 Year Fixed Fee Offer < 75% with a rate of 3.89%*
- *5 Year Fixed Fee Offer < 60% with a rate of 4.09%*
- *5 Year Fixed Fee Offer < 75% with a rate of 4.79%*
- *2 Year Fixed < 70% with a rate of 3.29%*
- *2 Year Fixed < 75% with a rate of 3.39%*
- *2 Year Fixed < 80% (C&I) with a rate of 4.79%*
- *5 Year Fixed < 70% with a rate of 4.19%*

- *5 Year Fixed < 75% with a rate of 4.39%*
- *5 Year Fixed < 80% (C&I) with a rate of 4.99%*
- *Offset Variable < 80% with a rate of 5.35%*
- *2 Year Fixed < 60% - Loan £1m < £1.5m 2.59%*
- *5 Year Fixed < 60% - Loan £1m < £1.5m 3.79%*

New product information is available on our website.

You may use the Bank's Online Application facility to submit cases to us.

For more information please contact your Relationship Partner.

NOW LIVE - CLYDESDALE BANK RATE REDUCTIONS, PRODUCT WITHDRAWALS & OTHER PRODUCT CHANGES

2nd March 2015

We are pleased to announce that we have today reduced rates across some of our residential products, made some moderate increases to others and are withdrawing some products in our 60% LTV tiers. All the changes are detailed below:

Residential Rate Reductions:

- *2 year fixed < 60% with an initial rate of 2.09% and no arrangement fee*
- *2 year fixed < 70% with an initial rate of 2.09%*
- *2 year fixed < 75% with an initial rate of 2.19%*
- *2 year fixed < 75% with an initial rate of 2.29% and no arrangement fee*
- *2 year fixed < 80% with an initial rate of 2.29%*
- *2 year fixed < 70% (> £1m) with an initial rate of 2.19%*
- *2 year fixed < 75% (> £1m) with an initial rate of 2.29%*
- *Interest only - 2 year fixed < 70% with an initial rate of 2.29%*
- *Interest only - 2 year fixed < 75% with an initial rate of 2.39%*
- *Interest only - 2 year fixed < 70% (> £1m) with an initial rate of 2.39%*
- *Interest only - 2 year fixed < 75% (> £1m) with an initial rate of 2.49%*

Residential Rate Increases:

- *2 year fixed < 60% (> £1m) with an initial rate of 2.09%*
- *5 year fixed < 60% (> £1m) with an initial rate of 2.94%*
- *5 year fixed < 70% with an initial rate of 2.94%*
- *5 year fixed < 70% (> £1m) with an initial rate of 3.04%*
- *Interest only - 2 year fixed < 60% (> £1m) with an initial rate of 2.29%*
- *Interest only - 5 year fixed < 60% (> £1m) with an initial rate of 3.14%*
- *Interest only - 5 year fixed < 70% with an initial rate of 3.14%*
- *Interest only - 5 year fixed < 70% (> £1m) with an initial rate of 3.24%*

Products Being Withdrawn:

- *2 year fixed < 60% with a current rate of 1.89%*
- *5 year fixed < 60% with a current rate of 2.79%*
- *Interest only €“ 2 year fixed*
- *Interest only €“ 5 year fixed*

New product information will be available on our website from Monday March 2. To assist you with pipeline cases you may have, we will accept applications on the withdrawn rates until 5.00pm today. Cases received after this time/date cannot be accepted. You may use our online application facility to submit cases to us.

For more information please contact your Relationship Partner.

NOW LIVE - NEW BTL AND RESIDENTIAL PRODUCTS

10th June 2015

Today we are pleased to announce that we are launching Buy to Let products again up to 70% LTV and Residential Products will also be available above £1m.

There are also some other rate changes in our Buy to Let range.

Our new products are:

Buy to Let:

- *2 Year Fixed < 60% with an initial rate 3.19%*
- *5 Year Fixed < 60% with an initial rate 4.09%*
- *2 Year Fixed < 70% with an initial rate of 3.89%*
- *5 Year Fixed < 70% with an initial rate of 4.49%*

All Buy to Let products above 60% LTV have a maximum loan of £500,000

Residential:

- *2 Year Fixed < 50%>£1m with an initial rate of 2.39%*
- *2 Year Fixed < 50%>£1m Interest Only with an initial rate of 2.59%*
- *5 Year Fixed < 50%>£1m with an initial rate of 3.09%*
- *5 Year Fixed < 50%>£1m Interest Only with an initial rate of 3.29%*

New product information is available on our website.

You may use the Bank's Online Application facility to submit cases to us.

For more information please contact your Relationship Partner.

NOW LIVE - CLYDESDALE BANK RATE REDUCTIONS & OTHER IMPORTANT PRODUCT CHANGES

15th April 2015

On Wednesday April 15th we launched some extensive rate reductions, introduced a new tier and changing rates on our BTL products. All the changes are detailed below:

Residential rate reductions:

- *2 year fixed < 60% with an initial rate of 1.89% and no arrangement fee*
- *2 year fixed < 60% (> £1m) with an initial rate of 1.89%*
- *2 year fixed < 75% with an initial rate of 1.89%*
- *2 year fixed < 75% with an initial rate of 2.09% and no arrangement fee*
- *2 year fixed < 75% (> £500K) with an initial rate of 1.89%*
- *2 year fixed < 75% (> £1m) with an initial rate of 1.99%*
- *2 year fixed < 80% with an initial rate of 2.09%*
- *2 year fixed < 80% (> £500K) with an initial rate of 2.09%*
- *5 year fixed < 60% with an initial rate of 2.69% and no arrangement fee*
- *5 year fixed < 60% (> £1m) with an initial rate of 2.69%*
- *5 year fixed < 75% with an initial rate of 2.69%*
- *5 year fixed < 75% with an initial rate of 2.99% and no arrangement fee*
- *5 year fixed < 75% (> £500K) with an initial rate of 2.69%*
- *5 year fixed < 75% (> £1m) with an initial rate of 2.79%*
- *Interest only - 2 year fixed < 60% (> £1m) with an initial rate of 2.09%*
- *Interest only - 2 year fixed < 75% with an initial rate of 2.09%*
- *Interest only - 2 year fixed < 75% (> £500K) with an initial rate of 2.09%*
- *Interest only - 2 year fixed < 75% (> £1m) with an initial rate of 2.19%*
- *Interest only - 5 year fixed < 60% (> £1m) with an initial rate of 2.89%*
- *Interest only - 5 year fixed < 75% with an initial rate of 2.89%*
- *Interest only - 5 year fixed < 75% (> £500K) with an initial rate of 2.89%*
- *Interest only - 5 year fixed < 75% (> £1m) with an initial rate of 2.99%*

New tiers:

- *2 year fixed < 60% with an initial rate of 1.79%*
- *5 year fixed < 60% with an initial rate of 2.59%*

Changes to BTL products:

- *2 year fixed < 70% with a current rate of 3.29%*
- *2 year fixed < 75% with a current rate of 3.39%*

- *2 year fixed < 75% with a current rate of 3.89% and no arrangement fee*

New product information is available on our website.

You may use the Bank's Online Application facility to submit cases to us.

For more information please contact your Relationship Partner.

NOW LIVE - CLYDESDALE BANK LAUNCH 4 NEW PRODUCTS

2nd April 2015

Today Thursday April 2nd, we have introduced four new products:

- *5 Year Fixed < 60% with an initial rate of 2.99% and no arrangement fee*
- *Year Fixed < 75% with an initial rate of 3.09% and no arrangement fee*
- *Year Fixed < 80% with an initial rate of 3.19% and no arrangement fee*
- *FTB 2 Year Fixed < 95% with an initial rate of 4.59% and no arrangement fee*

New product information is available on our website.

You may use the Bank's Online Application facility to submit cases to us.

For more information please contact your Relationship Partner.

NOW LIVE - CLYDESDALE BANK RATE REDUCTIONS & OTHER IMPORTANT PRODUCT CHANGES

25th March 2015

Today we have made some extensive rate reductions and introduced some new tiers.

All the changes are detailed below:

Residential rate reductions:

- *2 year fixed < 75% with an initial rate of 2.09%*
- *2 year fixed < 75% with an initial rate of 2.19% and no arrangement fee*
- *2 year fixed < 80% with an initial rate of 2.19%*
- *5 year fixed < 75% with an initial rate of 2.94%*
- *5 year fixed < 80% with an initial rate of 2.99%*
- *Interest only - 2 year fixed < 75% with an initial rate of 2.29%*
- *Interest only - 5 year fixed < 75% with an initial rate of 3.14%*
- *2 year fixed < 75% (> £1m) with an initial rate of 2.19%*
- *5 year fixed < 75% (> £1m) with an initial rate of 3.04%*
- *Interest only - 2 year fixed < 75% (> £1m) with an initial rate of 2.39%*
- *Interest only - 5 year fixed < 75% (> £1m) with an initial rate of 3.24%*
- *2 year Offset Discounted < 75% with an initial rate of 2.29%*
- *2 year Offset Discounted < 80% with an initial rate of 2.39%*
- *2 year Discounted SVR < 75% with an initial rate of 1.99%*
- *2 year Discounted SVR < 80% with an initial rate of 2.09%*
- *Interest only - 2 year Offset Discounted < 75% with an initial rate of 2.49%*
- *Interest only - 2 year Discounted SVR < 75% with an initial rate of 2.19%*
- *2 year Offset Discounted < 75% (> £1m) with an initial rate of 2.39%*
- *2 year Discounted SVR < 75% (> £1m) with an initial rate of 2.09%*
- *Interest only - 2 year Offset Discounted < 75% (> £1m) with an initial rate of 2.59%*
- *Interest only - 2 year Discounted SVR < 75% (> £1m) with an initial rate of 2.29%*

New tiers:

- *2 year fixed < 80% with an initial rate of 2.29% and no arrangement fee*
- *2 year fixed < 85% with an initial rate of 2.69%*
- *5 year fixed < 85% with an initial rate of 3.49%*

FTB criteria change:

- *Minimum loan value for first time buyer products has been reduced to £80,000.*

New product information is available on our website.

For more information please contact your Relationship Partner.

NOW LIVE - CLYDESDALE BANK'S LOWEST EVER FIXED RATE MORTGAGE

30th January 2015

Today, we are delighted to announce the launch of our lowest ever 2 year fixed rate mortgage with rates from 1.89%! Loans over £1m are now available with rates from 1.99%.

In addition, we are also making significant reductions to some of our rates across other 2 and 5 year loans for residential mortgages. All changes are detailed below.

- *2 year fixed < 60% with an initial rate of 1.89%*
- *Interest only - 2 year fixed < 60% with an initial rate of 2.09%*
- *2 year fixed < 60% (> £1m) with an initial rate of 1.99%*
- *Interest only - 2 year fixed < 60% (> £1m) with an initial rate of 2.19%*
- *5 year fixed < 60% with an initial rate of 2.79%*
- *Interest only - 5 year fixed < 60% with an initial rate of 2.99%*
- *5 year fixed < 60% (> £1m) with an initial rate of 2.89%*
- *Interest only - 5 year fixed < 60% (> £1m) with an initial rate of 3.09%*

New product information is now available.

INCREASED PROCURATION FEES OF UP TO 0.40% FROM US TO YOU

29th January 2015

From 2 February we are delighted to announce that we are increasing the procuration fees we pay you for introducing new mortgage business to us.

The new, increased fees will be 0.40% Gross to Networks and 0.38% to Directly Authorised brokers.

We'd like to thank you for your continued support of our business and for providing us with a successful distribution channel that has helped us grow our mortgage lending. We are strongly committed to the intermediary market and we will continue to develop products and services specifically designed for you and your clients.

Should you have any questions please don't hesitate to contact your relationship partner.

NOW LIVE - REDUCED FIXED RATES & INCREASED LTV'S FOR £1 MILLION PLUS LOANS

9th January 2015

Today January 9th we're introducing some changes to our loans over £1m. All changes are detailed below.

Introduction of new tiers

- *2 year fixed < 70% (> £1m) with an initial rate of 2.39%*
- *2 year fixed < 75% (> £1m) with an initial rate of 2.49%*
- *5 year fixed < 70% (> £1m) with an initial rate of 2.99%*
- *5 year fixed < 75% (> £1m) with an initial rate of 3.09%*
- *Interest only - 2 year fixed < 70% (> £1m) with an initial rate of 2.59%*
- *Interest only - 2 year fixed < 75% (> £1m) with an initial rate of 2.69%*
- *Interest only - 5 year fixed < 70% (> £1m) with an initial rate of 3.19%*
- *Interest only - 5 year fixed < 75% (> £1m) with an initial rate of 3.29%*

Pricing changes

- *2 year fixed < 60% (> £1m) with an initial rate of 2.19%*
- *5 year fixed < 60% (> £1m) with an initial rate of 2.94%*
- *Interest only - 2 year fixed < 60% (> £1m) with an initial rate of 2.39%*
- *Interest only - 5 year fixed < 60% (> £1m) with an initial rate of 3.14%*

We are changing the tier on the following products from < 60% to < 75%

- *2 year offset discount < 75% (> £1m) with an initial rate of 2.89%*
- *2 year discounted SVR < 75% (> £1m) with an initial rate of 2.69%*
- *Interest only €“ 2 year offset discount < 75% (> £1m) with an initial rate of 3.09%*
- *Interest only €“ 2 year discounted SVR < 75% (> £1m) with an initial rate of 2.89%*

New product information is now available on our website.

To assist you with pipeline cases you may have, we will accept applications on the withdrawn rates until 5.00pm today January 9th.

Cases received after this time/date will not be accepted. You may use the Banks online application facility to submit cases to us.

For more information please contact your relationship partner.

NOW LIVE €“ NEW 60% LTV TIER AND PRICING CHANGES

22nd December 2014

Today Monday December 22nd, we have reduced rates across our product range, introduced a new < 60% LTV tier, and withdrawn our < 85% LTV tier. All the changes are detailed below.

Rate reductions across various products

- *2 year fixed < 75% with an initial rate of 2.49% and no arrangement fee*
- *2 year fixed < 70% with an initial rate of 2.29%*
- *2 year fixed < 75% with an initial rate of 2.39%*
- *2 year fixed < 80% with an initial rate of 2.59%*
- *2 year fixed < 90% with an initial rate of 3.59%*
- *2 year fixed < 90% (> £500K) with an initial rate of 3.99%*
- *5 year fixed < 70% with an initial rate of 2.89%*
- *5 year fixed < 75% with an initial rate of 2.99%*
- *5 year fixed < 80% with an initial rate of 3.19%*
- *5 year fixed < 90% with an initial rate of 4.29%*
- *5 year fixed < 90% (> £500K) with an initial rate of 4.69%*
- *Interest only - 2 year fixed < 70% with an initial rate of 2.49%*
- *Interest only - 2 year fixed < 75% with an initial rate of 2.59%*
- *Interest only - 5 year fixed < 70% with an initial rate of 3.09%*
- *Interest only - 5 year fixed < 75% with an initial rate of 3.19%*

Product withdrawals

- *2 year fixed < 85%*
- *5 year fixed < 85%*

New < 60% LTV tier

- *2 year fixed < 60% with an initial rate of 2.19% and no arrangement fee*
- *2 year fixed < 60% with an initial rate of 2.09%*
- *5 year fixed < 60% with an initial rate of 2.84%*
- *Interest only - 2 year fixed < 60% with an initial rate of 2.29%*
- *Interest only - 5 year fixed < 60% with an initial rate of 3.04%*

New product information is now available on our website.

To assist you with pipeline cases you may have, we will accept applications on the withdrawn rates until 5.00pm today December 22nd.

Cases received after this time/date will not be accepted. You may use the Banks online application facility to submit cases to us.

For more information please contact your relationship partner.

ONLINE APPLICATION NOW AVAILABLE!

1st December 2014

We are delighted to announce that our new Online Application system is available for use.

At Clydesdale Bank for Intermediaries, we really value your feedback. As a result we have been building our Online Application system, allowing you to complete your client's applications directly online, and upload the supporting documentation.

To begin submitting cases online, visit our Online Application page and register to use the system.

You can also find our helpful user information guide and FAQ on our literature pages.

Visit our Online Application page today!

NOW AVAILABLE - RATE REDUCTIONS ACROSS VARIOUS CLYDESDALE BANK PRODUCTS

1st December 2014

Today, December 1st, we have reduced rates across various products detailed below. The new rates are as follows:

Buy to let mortgages

- *2 Year fixed <= 60% with an initial rate of 2.49%*
- *5 Year fixed <= 60% with an initial rate of 3.69%*
- *2 Year IHL fixed <= 60% LTV (loans> £1m) with an initial rate of 2.59%*
- *2 Year IHL fixed <= 60% LTV Fee offer with an initial rate of 3.09%*
- *5 Year IHL fixed <= 60% LTV Fee offer with an initial rate of 4.09%*
- *5 Year IHL fixed <= 60% LTV (loans> £1m) with an initial rate of 3.79%*

Residential fixed rate mortgages

- *5 Year fixed <= 60% LTV (loans> £1m) with an initial rate of 3.39%*
- *Interest Only - 5 Year fixed <= 60% LTV (loans> £1m) with an initial rate of 3.59%*
- *5 Year fixed <= 70% with an initial rate of 3.29%*
- *Interest Only - 5 Year fixed <= 70% with an initial rate of 3.49%*
- *5 Year fixed <= 75% with an initial rate of 3.39%*
- *Interest Only - 5 Year fixed <= 75% with an initial rate of 3.59%*
- *5 Year fixed <= 80% with an initial rate of 3.49%*
- *5 Year fixed < £500,000 <= 85% with an initial rate of 3.89%*
- *5 Year fixed> £500,000 <= 85% LTV with an initial rate of 4.09%*

For more information please contact your relationship partner.

NOW AVAILABLE - ENHANCEMENTS AND PRICE REDUCTIONS ACROSS RESIDENTIAL FIXED RATE PRODUCTS

7th November 2014

Today Friday November 7th, we have introduced a new < 70% LTV on residential fixed products. We have withdrawn the 2 and 5 year < 60% LTV residential fixed products. In addition we have made some further rate reductions across our residential fixed products. All changes are as follows:

Residential €“ introduction of < 70% LTV

- *2 Year fixed rate < 70% with an initial rate of 2.39%*
- *5 Year fixed rate < 70% with an initial rate of 3.39%*
- *Interest only - 2 Year fixed rate < 70% with an initial rate of 2.59%*
- *Interest only - 5 Year fixed rate < 70% with an initial rate of 3.59%*

Residential €“ withdrawal of the following products

- *2 Year fixed rate < 60%*
- *5 Year fixed rate < 60%*
- *Interest only - 2 Year fixed rate < 60%*
- *Interest only - 5 Year fixed rate < 60%*

Residential €“ pricing reductions

- *2 Year fixed rate < 80% with an initial rate of 2.79%*
- *5 Year fixed rate < 75% with an initial rate of 3.59%*
- *5 Year fixed rate < 80% with an initial rate of 3.69%*
- *5 Year fixed rate < 90% with an initial rate of 4.39%*
- *5 Year fixed rate < 90% (> £500k) with an initial rate of 4.89%*
- *Interest only - 5 Year fixed rate < 75% with an initial rate of 3.79%*

New product information is now available.

To assist you with pipeline cases you may have, we will accept applications on the withdrawn rates until 5.00pm, today Friday November 7th. Cases received after this time/date will not be accepted. You may use the Banks upload facility to submit cases to us.

For more information please visit our criteria section of our website or your relationship partner.

IMPROVEMENTS TO OUR RESIDENTIAL INTEREST ONLY POLICY

21st October 2014

We are pleased to announce with immediate effect our Residential Interest Only policy has changed to the following:

- *minimum loan amount has been reduced to £100,000*
- *minimum property value £400,000*
- *maximum age €" the earlier of: customer stated retirement age or 70 years*
- *individuals must have annual earnings of at least £75,000 or joint incomes of £100,000*
- *maximum LTV - 75% to £1m / 60% to £1.5m*

When downsizing is the repayment vehicle the minimum amount of equity required is £300,000.

For more information please visit our criteria section of our website or your relationship partner.

NOW AVAILABLE - RATE REDUCTIONS ACROSS VARIOUS CLYDESDALE BANK PRODUCTS

17th October 2014

Today, October 17th, we are reducing rates across various products detailed below. The new rates are as follows:

Buy to let mortgages

- *2 Year fixed <= 60% with an initial rate of 2.79%.*
- *2 Year fixed <= 70% with an initial rate of 3.09%.*
- *2 Year fixed <= 75% with an initial rate of 3.19%.*
- *5 Year fixed <= 60% with an initial rate of 3.89%.*

First time buyer residential mortgages

- *3 Year fixed <= 90% with an initial rate of 4.39%.*
- *3 Year fixed <= 95% with an initial rate of 4.99%.*

Residential fixed rate mortgages

- *2 Year fixed <= 60% with an initial rate of 2.39%.*
- *Interest Only - 2 Year fixed <= 60% with an initial rate of 2.59%.*
- *2 Year fixed <= 75% with an initial rate of 2.49%.*
- *Interest Only - 2 Year fixed <= 75% with an initial rate of 2.69%.*
- *2 Year fixed <= 75% with an initial rate of 2.59% and no arrangement fee.*
- *2 Year fixed <= 60% (loans> £1m) with an initial rate of 2.49%.*
- *Interest Only -2 Year fixed <= 60% (loans> £1m) with an initial rate of 2.69%.*

New product information will be available on our website from Friday October 17th.

For more information please contact your Relationship Partner.

NOW AVAILABLE - NEW DISCOUNTED STANDARD VARIABLE RATE PRODUCTS

9th October 2014

Today we have introduced a new range of discounted standard variable rate products and the withdrawal of a number of our Offset discounted SVR products.

Discounted Standard Variable Rate

- *2 Year discounted SVR*
- *2 Year discounted SVR*
- *2 Year discounted SVR*
- *2 Year discounted SVR £1m) with an initial rate of 2.69%.*
- *2 Year discounted SVR £1m) with an initial rate of 2.89%.*

Product withdrawals

- *2 year offset discounted SVR <60%*
- *2 year offset discounted SVR <85%*
- *2 year offset discounted SVR £500K)*
- *2 year offset discounted SVR <90%*
- *2 year offset discounted SVR £500K)*
- *2 year offset discounted SVR*

Offset Discounted SVR price change

- *2 Year offset discounted SVR £1m) with an initial rate of 2.89%.*
- *2 Year offset discounted SVR £1m) with an initial rate of 3.09%.*

New product information will be available on our website from Thursday October 9th.

To assist you with pipeline cases you may have, we will accept applications on the withdrawn rates until 5.00pm on Thursday October 9th.

Cases received after this time/date will not be accepted. You may use the Banks upload facility to submit cases to us.

For more information please contact your Relationship Partner

NOW AVAILABLE €“ REDUCED RATES ACROSS RESIDENTIAL AND BUY TO LET

1st October 2014

We're delighted to announce that today, October 1st we have made a number of rate reductions across our residential and buy to let mortgage product range. The new rates are detailed below:

Residential rates

- *2 Year fixed rate 85% with an initial rate of 2.99%*
- *2 Year fixed rate 85% (Over £500k) with an initial rate of 3.19%*
- *2 Year fixed rate 90% with an initial rate of 3.79%*
- *2 Year fixed rate 90% (Over £500k) with an initial rate of 4.19%*
- *5 Year fixed rate 85% with an initial rate of 3.99%*
- *5 Year fixed rate 85% (Over £500k) with an initial rate of 4.19%*
- *5 Year fixed rate 90% with an initial rate of 4.59%*
- *5 Year fixed rate 90% (Over £500k) with an initial rate of 5.09%*

Buy To Let rates

- *Buy To Let 2 Year fixed rate 60% with an initial rate of 2.99%*
- *Buy To Let 2 Year fixed rate 60% with an initial rate of 3.49% and no arrangement fee*
- *Buy To Let 2 Year fixed rate 70% with an initial rate of 3.19%*
- *Buy To Let 2 Year fixed rate 75% with an initial rate of 3.49%*
- *Buy To Let 2 Year fixed rate 75% with an initial rate of 3.69% and no arrangement fee*
- *Buy To Let 5 Year fixed rate 60% with an initial rate of 4.09%*
- *Buy To Let 5 Year fixed rate 70% with an initial rate of 4.19%*
- *Buy To Let 5 Year fixed rate 80% (capital and interest only) with an initial rate of 4.99%*

New product information will be available on our website from Wednesday October 1st. For more information please contact your Relationship Partner.

NOW AVAILABLE - NEW 60% TIERS AND REDUCED MORTGAGE RATES

22nd August 2014

We're delighted to confirm that, with effect from today, we have reduced the rates on a number of our mortgage products.

We have also introduced 2 new tiers:

Residential

- *2 Year fixed rate 60% with an initial rate of 2.59%*
- *Interest Only - 2 Year fixed rate 60% with an initial rate of 2.79%*

Full details of all reduced rates and new tiers can be found on our product pages.

CHANGES TO OUR MORTGAGE RATES AND PRODUCTS

8th August 2014

We're delighted to confirm that, with effect from today, we have reduced the rates on a number of our mortgage products.

This includes our reduced 5 year fixed rate 90% product now starting at 4.69%.

We have also introduced 4 new products:

Residential

- *5 Year fixed rate 60% with an initial rate of 3.69%*
- *Interest Only - 5 Year fixed rate 60% with an initial rate of 3.89%*

Buy To Let

- *Buy To Let 2 Year fixed rate 60% Fee Offer with an initial rate of 3.69%*
- *Buy To Let 5 Year fixed rate 60% Fee Offer with an initial rate of 4.49%*

Full details of all reduced rates and new products can be found on our product pages.

Product Withdrawal

Please be reminded that the following products were withdrawn on Thursday 7 August:

Residential rates

- *3 Year fixed rate 75% with an initial rate of 3.19%*
- *3 Year fixed rate 80% with an initial rate of 3.39%*
- *3 Year fixed rate 85% with an initial rate of 3.79%*
- *3 Year fixed rate 85% (Over £500k) with an initial rate of 3.99%*
- *3 Year fixed rate 90% with an initial rate of 4.79%*
- *3 Year fixed rate 90% (Over £500k) with an initial rate of 4.99%*
- *Interest Only - 3 Year fixed rate 75% with an initial rate of 3.39%*

For more information please visit our product pages or speak to your Relationship Partner.

CHANGES TO OUR MORTGAGE RATES

21st July 2014

We are delighted to announce that from Monday 21 July we will be reducing our rates on a number of our 2 and 5 year fixed rates.

Residential rates

- *Residential 2 year fixed rate 85% with an initial rate of 3.09%*
- *Residential 2 year fixed rate 85% (Over £500k) with an initial rate of 3.29%*
- *Residential 2 year fixed rate 90% with an initial rate of 4.19%*
- *Residential 2 year fixed rate 90% (Over £500k) with an initial rate of 4.39%*
- *Residential 5 year fixed rate 90% with an initial rate of 4.99%*
- *Residential 5 year fixed rate 90% (Over £500k) with an initial rate of 5.19%*

Buy To Let

- *Buy To Let 2 year fixed rate 75% Fee offer with an initial rate of 3.89%*

All other rates remain unchanged. Applications on products with rates changes will be accepted until close of business on Monday 21 July 2014.

Full details are available on our products pages.

For more information please speak to your Relationship Partner.

NEW FEE OFFER BUY TO LET PRODUCT - NOW AVAILABLE!

3rd July 2014

Our new Buy to Let product is now available! This 75% 5 year fixed rate has an initial rate of 4.79% and has no arrangement fee.

Through our surveys and your Relationship Managers you told us to provide further product options.
We value your feedback and continue our aim to be your first choice for mortgage business.

For full details and rate information please visit our product pages.

Alternatively, for more information please speak to your Relationship Partner.

CHANGES TO OUR MORTGAGE PRODUCT RANGE

27th June 2014

We are making a number of changes to our mortgage product range.

New product information will be available on our website from Friday 27th June.

The following products will be withdrawn and replaced with new rates:

Residential rates

- *2 Year fixed rate 75% LTV - Fee Offer with an initial rate of 2.69%*
- *2 Year fixed rate 75% with an initial rate of 2.49%*
- *2 Year fixed rate 85% with an initial rate of 3.29%*
- *2 Year fixed rate 85% (Over £500k) with an initial rate of 3.49%*
- *2 Year fixed rate 90% with an initial rate of 4.19%*
- *2 Year fixed rate 90% (Over £500k) with an initial rate of 4.39%*
- *3 Year fixed rate 75% with an initial rate of 2.99%*
- *3 Year fixed rate 80% with an initial rate of 3.19%*
- *3 Year fixed rate 85% with an initial rate of 3.49%*
- *3 Year fixed rate 85% (Over £500k) with an initial rate of 3.69%*
- *3 Year fixed rate 90% with an initial rate of 4.39%*
- *3 Year fixed rate 90% (Over £500k) with an initial rate of 4.59%*
- *5 Year fixed rate 75% with an initial rate of 3.49%*
- *5 Year fixed rate 80% with an initial rate of 3.59%*
- *5 Year fixed rate 85% with an initial rate of 3.99%*
- *5 Year fixed rate 85% (Over £500k) with an initial rate of 4.19%*
- *5 Year fixed rate 90% with an initial rate of 4.69%*
- *5 Year fixed rate 90% (Over £500k) with an initial rate of 4.89%*

First Time Buyer rates

- *3 Year fixed rate 90% with an initial rate of 4.39%*
- *3 Year fixed rate 95% with an initial rate of 4.99%*

Interest Only rates

- *Interest Only - 2 Year fixed rate 75% with an initial rate of 2.69%*
- *Interest Only - 3 Year fixed rate 75% with an initial rate of 3.19%*
- *Interest Only - 5 Year fixed rate 75% with an initial rate of 3.69%*

Loans over £1 million

- *2 Year fixed rate 60% LTV with an initial rate of 2.49%*
- *5 Year fixed rate 60% LTV with an initial rate of 3.59%*
- *Interest Only - 2 Year fixed rate 60% with an initial rate of 2.69%*
- *Interest Only - 5 Year fixed rate 60% with an initial rate of 3.79%*

Buy To Let rates

- *Buy To Let 2 Year fixed rate 70% with an initial rate of 3.59%*
- *Buy To Let 2 Year fixed rate 75% with an initial rate of 3.69%*
- *Buy To Let 2 Year fixed rate 80% (capital and interest only) with an initial rate of 4.39%*
- *Buy To Let 5 Year fixed rate 60% with an initial rate of 3.99%*
- *Buy To Let 5 Year fixed rate 70% with an initial rate of 4.19%*
- *Buy To Let 5 Year fixed rate 80% (capital and interest only)with an initial rate of 4.99%*

New product information will be available on our website from Friday 27th June. For more information contact your Relationship Partner.

MMR CHANGES TO OUR RESIDENTIAL APPLICATION FORM

2nd June 2014

From Monday 2nd June we are making it even easier to submit business.

Our new Residential Application Form is available on the literature page of our website and it now incorporates the Supplementary form for Interest Only previously used in addition for interest only cases.

Please note, the existing Supplementary form for Interest Only will be removed from the website next week.

CHANGES TO OUR MORTGAGE PRODUCTS

2nd June 2014

From Monday 2nd June we are making a number of changes to our mortgage products.

The following products will be withdrawn and replaced with new rates:

Residential rates

- *2 Year fixed rate 75% LTV - Fee Offer with an initial rate of 2.49%*
- *2 Year fixed rate 75% with an initial rate of 2.29%*
- *2 Year fixed rate 80% with an initial rate of 2.79%*
- *2 Year fixed rate 85% with an initial rate of 3.19%*
- *2 Year fixed rate 90% with an initial rate of 3.99%*
- *2 Year fixed rate 90% (>£500k) with an initial rate of 4.19%*
- *3 Year fixed rate 60% with an initial rate of 2.69%*
- *5 Year fixed rate 85% with an initial rate of 3.89%*

Interest only rates

- *Interest Only - 2 Year fixed rate 75% with an initial rate of 2.49%*
- *Interest Only - 3 Year fixed rate 60% with an initial rate of 2.89%*

Loans over £1 million

- *2 Year fixed rate 60% LTV with an initial rate of 2.39%*
- *Interest Only - 2 Year fixed rate 60% with an initial rate of 2.59%*

Buy to let rates

- *Buy To Let 2 Year fixed rate 60% with an initial rate of 3.19%*
- *Buy To Let 2 Year fixed rate 80% (capital and interest only) with an initial rate of 4.19%*

Applications on the withdrawn rates will be accepted until 5pm on Monday 2nd June.

New product information will be available on our Product pages from Monday 2nd June. For more information contact your Relationship Partner.

PRODUCT TRANSFER NOW AVAILABLE!

1st May 2014

We are delighted to announce that from Thursday 1st May we will accept applications for existing customers looking to switch to new products when their existing rate deal ends.

With the exception of First Time Buyer, our full product range can be used for product transfer, provided that the customer meets the current criteria, along with our product transfer conditions.

Full details can be found on our Criteria pages, including eligibility criteria, and procuration fee information.

Product transfer applications must be submitted using our online document upload facility.

For more information please speak to your Relationship Manager.

Back to previous page

NEW UP TO 95% LTV FIRST TIME BUYER PRODUCTS €“ NOW AVAILABLE!

7th April 2014

Our new First Time Buyer products are now available! The 90% and 95% LTV 3 year fixed rates have no arrangement fee and are available on loans up to £500,000.

For full details and rate information please visit our product pages.

Alternatively, for more information please speak to your Relationship Partner.

Back to previous page

MORTGAGE PRODUCT CHANGES €“ NOW LIVE!

17th February 2014

Our recently announced changes to our mortgage products are now live and details can be found on our product pages. This includes the increase in our interest only maximum loan size to £1.5 million, and a new selection of 90% LTV products available to all applicants.

New rates include:

- *90% LTV products €“ available on 2 year fixed rate, 5 year fixed rate and 2 year offset discounted rate products*
- *Interest only 60% LTV 2 year fixed rate and 5 year fixed rate products for loans over £1 million.*

Our reduced rate on the 75% LTV 2 year offset discount product is also now available.

As a reminder, the following products have now been withdrawn:

- *Professionals 2 year fixed rate 90% LTV with an initial rate of 3.99%*
- *Professionals 2 year offset discount 90% LTV with an initial rate of 3.99%*
- *Capital and Interest 2 year offset discount 60% LTV with an initial rate of 2.69%*
- *Capital and Interest 2 year offset discount 70% LTV with an initial rate of 2.79%*
- *Interest Only 2 year offset discount 60% LTV with an initial rate of 2.89%*
- *Interest Only 2 year offset discount 70% LTV with an initial rate of 2.99%*

Applications on the withdrawn products will be accepted until 5pm today (Monday 17th February).

For full details please visit our product pages, or contact your relationship manager.

Back to previous page

CHANGES TO OUR MORTGAGE RATES

6th February 2014

We are delighted to announce that from Thursday 6th February we will be reducing our arrangement fee offer residential 2 year fixed rate product.

The new rate will be:

- *Arrangement fee offer 2 year fixed rate 75% LTV, initial rate 2.49%.*

In addition to this rate reduction, there will also be a number of changes to other products.

The following products will be withdrawn:

- *Residential 2 year fixed rate 60% LTV, capital and interest with an initial rate of 2.19%*
- *Residential 2 year fixed rate 70% LTV, capital and interest with an initial rate of 2.29%*
- *Residential 2 year fixed rate 60% LTV, interest only with an initial rate of 2.39%*
- *Residential 2 year fixed rate 70% LTV, interest only with an initial rate of 2.49%*

The following rates will be changing:

- *Residential 5 year fixed rate 75% LTV capital and interest will have an initial rate of 3.49%*
- *Residential 5 year fixed rate 75% LTV, interest only will have an initial rate of 3.69%*
- *Residential 2 year fixed rate 60% LTV, loan over £1m will have an initial rate of 2.39%*
- *Residential 5 year fixed rate 60% LTV, loan over £1m will have an initial rate of 3.59%*

All other rates remain unchanged. Applications on withdrawn products or rates being replaced will be accepted until 5pm on Friday 7th February 2014.

Full details are available on our products pages.

For more information please speak to your Relationship Partner.

Back to previous page

PRODUCT WITHDRAWAL

Please be aware that the following products have been withdrawn with immediate effect:

20th January 2014

- *Residential Low Start 3 Year Fixed 60% LTV with an initial rate of 2.59%*
- *Residential Low Start 3 Year Fixed 70% LTV with an initial rate of 2.79%*
- *Residential Low Start 3 Year Fixed 75% LTV with an initial rate of 3.09%*
- *Residential Low Start 3 Year Fixed 80% LTV with an initial rate of 3.59%*

We will accept applications for these products until 5pm Wednesday 22 January.

Back to previous page

ONLINE FILE UPLOAD

Now available!

20th January 2014

We are delighted to announce that from today, you can now submit application forms and scanned documentation directly to us online.

We are always looking at how we can make it easier for you to do business with us. The ability to upload files securely simplifies the application process by removing the need to post or fax the information to us and is a significant milestone in delivering a full online application in 2014.

Online file upload €“ find out more

To find out how to upload information to us securely, visit the file upload page.

Back to previous page

ARRANGEMENT FEE OFFER RESIDENTIAL

Now Available!

28th November 2013

Our arrangement fee offer residential product is now available. The 2 year fixed rate, 75% LTV product has an initial rate of 2.69%.

Full details are available on our product pages.

New product for Loans over £1,000,000

In addition to our fee offer residential product we are also now offering a 5 year fixed, 60% LTV product for loans over £1,000,000.

Find out more on our product pages.

Back to previous page

NEW REDUCED RATES NOW AVAILABLE!

Our new reduced rates are now live.

22nd November 2013

From today, a number of our rates have been reduced, with some being discounted up to 0.50%.

- *2year fixed rates start from 2.19%*
- *5 year fixed rates start from 3.19%*
- *Interest only 2 year fixed rates start from 2.39%*
- *Loans over £1,000,000 2 year offset discount now 2.69%*

We will accept applications for the these products until 5pm Monday 23 September.

Full details of all products are available from our Product Pages.

Back to previous page

PRODUCT WITHDRAWAL

Please be aware that the following products were withdrawn at 5pm on the 19 September:

20th September 2013

- *Residential 5 Year Fixed 70% LTV with a repayment initial rate of 2.89%*
- *Residential 5 Year Fixed 70% LTV with an interest only initial rate of 3.09%*
- *Residential £1million plus 5 Year Fixed 60% LTV with an initial rate of 2.99%*

We will accept applications for the these products until 5pm Monday 23 September.

Back to previous page

NEW - £1MILLION MAXIMUM LOAN AMOUNT FOR BUY TO LET PLUS OTHER IMPORTANT CHANGES

We are delighted to announce the maximum loan amount for all Buy to Let mortgages will be increased from £500,000 to £1million. To find out more about our range of Buy to Let mortgages, please visit the product pages.

20th September 2013

The Professional 90% LTV mortgages are now arrangement fee free. In addition to saving £999, we have also introduced new lower rates. Visit the product pages to find out more.

We have also reduced the rates on our residential 2 Year Offset Discounted mortgages. To find out the latest rates visit the product pages.

New rate for the Buy to Let 2 Year Fixed 75% LTV Arrangement Fee Free
Finally, we have introduced a new rate for the Buy to Let 2 Year Fixed 75% LTV arrangement Fee free. With effect from today the new initial rate will be 3.99%. We will accept applications on the previous rate until 5pm Monday 23 September.

Back to previous page

MAKING IT EASIER TO DO BUSINESS WITH US

In our continuing effort to make it easier to do business with us, we have made some changes to our required evidence.

27th August 2013

With immediate effect, there is no longer a requirement to ensure that 'http://' appears at the start of printed bank statements. Sort code, account number and customer name should still be evident.

Bank statements we can accept can be genuine statements, duplicate statements, internet banking prints, or over the counter issued prints. Please avoid sending ATM printed statements.

For more information, please visit the criteria pages, or speak to your Relationship Manger.

Back to previous page

WITHDRAWAL OF 5 YEAR FIXED RATE 60% LTV

With immediate effect we will be withdrawing the following product:

- *Residential Capital and Interest 5 year Fixed Rate 60% LTV, with initial rate of 2.69%.*

19th August 2013

Applications on the withdrawn product will be accepted until 5pm on Tuesday 20th August 2013.

All other products remain unchanged, including:

- *Residential Interest Only 5 year Fixed Rate 60% LTV, with initial rate of 2.89%*
- *Residential Capital and Interest 5 year Fixed Rate 70% LTV, with an initial rate of 2.89%*

For further information, please speak to your Relationship Manager or visit our product pages.

Back to previous page

LOW START RATE REDUCTIONS UP TO 0.70%

We are delighted to announce reductions in our Low Start mortgage range of up to 0.70%.

19th August 2013

Low Start mortgage rates now start from 2.59% for 3 year fixed rate, 60% LTV.

Innovative new product

This innovative product offers an initial interest-only fixed rate period of 3 years before the repayments automatically revert to our Standard Variable Rate (currently 4.95%) on capital and interest for the remainder of the mortgage term. The products are available for both purchase and remortgage up to 80% LTV. The minimum loan size is £100,000.

Why choose the Low Start Mortgage

The mortgage will appeal to any of your clients who want to minimise their repayments in the first 3 years of their mortgage term whilst providing assurance that their mortgage will be repaid in full by the end and is based on a 3 year residential fixed rate, tiered across four LTV's.

Arrangement fee

There is a fixed arrangement fee for the Low Start Mortgage product of £999 for loans up to £500,000 and £1499 for loans between £500,001 and £1,000,000.

Find out more

For more information please visit the Low Start summary page or speak to your Relationship Partner

Back to previous page

ARRANGEMENT FEE FREE BUY TO LET – NOW AVAILABLE!

Giving your clients options

2nd August 2013

We are delighted to announce our new arrangement fee free buy to let mortgage, available from today Friday 2nd August. This mortgage will be available along with our standard buy to let range.

The arrangement fee free mortgage is:

- *Buy to let 2 year Fixed Rate, with an initial rate of 3.89%*

Choice, flexibility and support

Our mortgage range is designed to give your clients options, while offering our flexible underwriting approach and high levels of service and support.

Buy to let highlights include:

- *Up to 75% LTV interest only, 80% LTV capital and interest*
- *Affordability based on 125% rental cover at pay rate*
- *Let to buy available*
- *Offset product available for buy to let.*

Residential offset discount

We have also introduced new LTV tiers on our residential 2 year offset discount products.

Full details of all our products are available on our Products pages.

For more information please speak to your Relationship Manager.

Back to previous page

CLYDESDALE BANK VOTED MONEYWISE MORTGAGE INNOVATOR OF THE YEAR

At Clydesdale Bank, we want to do all we can to help you get closer to your clients, so we created a mortgage that fits perfectly with their lifestyles. And our creativity has been rewarded; we've been voted 'Innovator of the Year' by Moneywise in their Mortgage Awards 2013.

19th June 2013

At Clydesdale Bank, we want to do all we can to help you get closer to your clients, so we created a mortgage that fits perfectly with their lifestyles. And our creativity has been rewarded; we've been voted 'Innovator of the Year' by Moneywise in their Mortgage Awards 2013.

Whilst other lenders have withdrawn completely from the interest-only market, we're proud to offer your clients the opportunity to minimise their payments initially but with the confidence of knowing they will repay their mortgage fully later:

- *Lower interest only fixed-rate payments for first 3 years*
- *Capital and interest repayment after 3 years.*

Already proving very successful since we launched it exclusively to the broker market earlier this year, the Low Start Mortgage has attractive tiered rates and is available for loans of £100,000 or more. What's more there's no need for a repayment vehicle, we simply assess the application on your client's current income and monthly repayment based on a repayment mortgage.

It will appeal to any of your clients who want to minimise their repayments in the first 3 years of their mortgage term, particularly professionals who are expecting a significant salary increase or earn large bonuses, young couples looking for a career or family break or even clients wanting to undertake substantial property improvement work.

Act now to find out more about our Low Start Mortgage and how Clydesdale Bank can help you to help your clients

Back to previous page

NEW RESIDENTIAL 5 YEAR FIXED 60% LTV TIER FROM 2.69% PLUS OTHER RATE REDUCTIONS ACROSS OUR PRODUCT RANGE.

Our new 5 Year Fixed 60% LTV tier is now available with rates from 2.69%. Further rate reductions, across a number of products, have also been made providing you with a compelling reason to choose Clydesdale Bank.

7th June 2013

Full details can be found on our product pages but here are the highlights:

Residential Fixed Capital & Interest

- *2.59% 2 Year Fixed 75% LTV*
- *Professionals 4.49% 2 Year Fixed 90% LTV*
- *New 2.69% 5 Year Fixed 60% LTV*

Residential Fixed Interest Only

- *2.79% 2 Year Fixed 75% LTV*
- *New 2.89% 5 Year Fixed 60% LTV*

Residential Offset Discounted

- *2.89% 2 Year Offset Discounted 60% LTV.*
- *3.09% 2 Year Offset Discounted 60% LTV.*

Residential Loans over £1,000,000

- *2.99% 5 Year Fixed 60% LTV*
- *3.19% 2 Year Offset Discounted 60% LTV*

Buy to Let Capital & Interest

- *4.99% 5 Year Fixed 80% LTV*

For further information about any of our products, please visit our product pages or contact your Relationship Partner.

Back to previous page

RESIDENTIAL AND BUY TO LET RATE REDUCTIONS – FROM 2.19%!

Our Fixed Rate reductions are now live across the majority of our Residential and Buy to Let ranges. Full details are available on our Products Pages.

22nd March 2013

Key highlights include:

Residential Capital and Interest:

- *2 year Fixed Rate 60% LTV from 2.19%*
- *2 year Fixed Rate 80% LTV from 3.09%*
- *5 year Fixed Rate 70% LTV from 2.89%*
- *5 year Fixed Rate 85% LTV from 4.09%*

Buy to Let:

- *2 year Fixed Rate 60% LTV from 3.19%*
- *5 year Fixed Rate 60% LTV from 3.99%*

Loans over £1,000,000:

- *2 year Fixed Rate 60% LTV now 2.49%*

Don't forget!

We recently launched our innovative Low Start mortgage product. Interest only fixed rate for 3 years, reverting to capital and interest for the remainder of the term. No repayment vehicle required. Click here to find out more.

For further information about any of our products, please visit our product pages or contact your Relationship Partner.

Back to previous page

PROFESSIONAL AND HIGH EARNER MORTGAGES – NOW AVAILABLE

From today, Friday 15th March, we are delighted to announce that our Professional mortgage will no longer be restricted to First Time Buyers only.

15th March 2013

The Professional mortgage is available to either applicants employed from a specific list of professions, or alternatively applicants who have a minimum single income of £75,000 or joint income of £100,000 per annum.

The full list of applicable professions can be found on our criteria pages.

The range incorporates both 2 year fixed rate and 2 year offset discount rate, available up to 90% LTV. Full product information is available on our product pages.

Remortgage offers

Don't forget that we also offer a remortgage switching package for your clients moving their mortgage from other lenders. This includes free legals and valuation using our preferred firms.

For further information about our full range of products, please visit our product pages or speak to your Relationship Partner.

Back to previous page

CLYDESDALE BANK REDUCES RATES ON A NUMBER OF PRODUCTS

We are delighted to announce that we have reduced a number of our rates from Friday 8th March.

8th March 2013

The reductions will apply on some of our residential 2 year fixed rates, 5 year fixed rates, Low Start mortgages, loans over £1million and interest only.

The full product range is available on our product pages. Here are some key highlights:

Capital and Interest Residential

- *2 year Fixed Rate maximum 70% LTV with an initial rate of 2.49% (the overall cost for comparison is 4.6% APR)*
- *5 year Fixed Rate maximum 60% LTV with an initial rate of 2.99% (the overall cost for comparison is 4.2% APR)*

Low Start Mortgage

Low Start Mortgages available up to 80% LTV, but initial rates start from:

- *3 year Fixed Rate maximum 60% LTV with an initial rate of 2.89% (the overall cost for comparison is 4.5% APR)*

Large Loans – Over £1 million

- *2 year Fixed Rate maximum 60% LTV with an initial rate of 2.69% (the overall cost for comparison is 4.6% APR)*
- *5 year Fixed Rate maximum 60% LTV with an initial rate of 3.19% (the overall cost for comparison is 4.3% APR)*
- *2 year Offset Discount maximum 60% LTV with an initial rate of 3.29% (the overall cost for comparison is 4.7% APR)*

Don't forget!

We recently introduced new LTV tiers to our buy to let range. Our full buy to let range has fixed fees and our rental calculation is based on initial rate. The range includes:

- *2 year Fixed Rate buy to let maximum 75% LTV with an initial rate of 3.99% (the overall cost for comparison is 5.3% APR)*

The existing products that the new rates apply to will be withdrawn by close of business today, 8th March 2013.

For further information about our products, please visit our Products Pages or contact your Relationship Partner.

Back to previous page

NEW LOWER RATES FOR RESIDENTIAL FIXED RATE MORTGAGES

We are delighted to announce the introduction of new lower rates on selected fixed rate residential mortgages today, 15 February.

15th February 2013

The products the new rates apply to are:

Capital & Interest

Residential fixed rate 2 year:

- *Maximum 70% LTV with an initial rate of 2.79%. The rate thereafter will be 4.95% and the overall cost for comparison is 4.7% APR*
- *Maximum 75% LTV with an initial rate of 3.29%. The rate thereafter will be 4.95% and the overall cost for comparison is 4.8% APR*
- *Maximum 80% LTV with an initial rate of 3.49%. The rate thereafter will be 4.95% and the overall cost for comparison is 4.8% APR*
- *Maximum 85% LTV with an initial rate of 4.29%. The rate thereafter will be 4.95% and the overall cost for comparison is 5.0% APR*

Residential fixed rate 5 year:

- *Maximum 70% LTV with an initial rate of 3.39%. The rate thereafter will be 4.95% and the overall cost for comparison is 4.4% APR*
- *Maximum 75% LTV with an initial rate of 3.99%. The rate thereafter will be 4.95% and the overall cost for comparison is 4.7% APR*
- *Maximum 80% LTV with an initial rate of 4.19%. The rate thereafter will be 4.95% and the overall cost for comparison is 4.8% APR*
- *Maximum 85% LTV with an initial rate of 4.49%. The rate thereafter will be 4.95% and the overall cost for comparison is 4.9% APR*

Professional First Time Buyer 2 year fixed rate:

- *Maximum 90% LTV with an initial rate of 4.99%. The rate thereafter will be 4.95% and the overall cost for comparison is 5.1% APR*

Interest Only

Residential fixed rate 2 year:

- *Maximum 70% LTV with an initial rate of 2.99%. The rate thereafter will be 4.95% and the overall cost for comparison is 4.8% APR*

- *Maximum 75% LTV with an initial rate of 3.49%. The rate thereafter will be 4.95% and the overall cost for comparison is 4.9% APR*

Residential fixed rate 5 year

- *Maximum 75% LTV with an initial rate of 4.19%. The rate thereafter will be 4.95% and the overall cost for comparison is 4.8% APR*

Product withdrawal

To help you manage any applications in progress, we will accept applications for the withdrawn products until 5pm today, Friday 15 February.

Find out more

To find out more information please contact your Relationship Partner. Alternatively, visit our products page.

Back to previous page

LAUNCHING TODAY - NEW BUY TO LET LTV PRODUCTS

We have improved our Buy to Let range of mortgages with the launch of new products.

11th February 2013

New Buy to Let product summary:

- *2 year Fixed Rate 60% LTV with an initial rate of 3.59%. The rate thereafter will be 5.35% and the overall cost for comparison is 5.2% APR*
- *2 year Fixed Rate 75% LTV with an initial rate of 3.99%. The rate thereafter will be 5.35% and the overall cost for comparison is 5.3% APR*
- *5 year Fixed Rate 60% LTV with an initial rate of 4.49%. The rate thereafter will be 5.35% and the overall cost for comparison is 5.2% APR*
- *5 year Fixed Rate 75% LTV with an initial rate of 4.89%. The rate thereafter will be 5.35% and the overall cost for comparison is 5.4% APR*

There is no change to our Buy to Let Offset Discount pricing. Residential rates remain unchanged.

Interest Only Improvement

We are pleased to announce we are also increasing the maximum LTV available for Interest Only Buy to Let mortgages from 70% to 75%.

Find out more

To find out more about our range of Buy to Let mortgages, please visit the Product page.

Back to previous page

COMING SOON – NEW BUY TO LET LTV PRODUCTS

We are delighted to announce the introduction of 60% and 75% LTV products to our 2 and 5 year Fixed Rate Buy to Let mortgage range on Monday 11 February.

6th February 2013

Product Summary

Details of the new Buy to Let LTV products are:

- *2 year Fixed Rate maximum 60% LTV with an initial rate of 3.59%. The rate thereafter will be 5.35%. The overall cost for comparison is 5.2% APR*
- *2 year Fixed Rate maximum 75% LTV with an initial rate of 4.49%. The rate thereafter will be 5.35%. The overall cost for comparison is 5.3% APR*
- *5 year Fixed Rate maximum 60% LTV with an initial rare of 4.49%. The rate thereafter will be 5.35%. The overall cost for comparison is 5.2% APR*
- *5 year Fixed Rate maximum 75% LTV with an initial rare of 5.29% The rate thereafter will be 5.35%. The overall cost for comparison is 5.4% APR*

We have also increased the maximum Interest Only LTV to 75% for Buy to Let mortgages.

We listened to feedback from our intermediary partners who told us there was a need to provide 60% and 75% LTV products in the Buy to Let market and with these competitive new products, believe we have taken a positive step to meet this need.

Find out more

The updated Product Matrix is available for download from the Literature page. Our website, KFI and mortgage sourcing systems will be updated on Monday 11 February with details of the new products.

Back to previous page

CLYDESDALE BANK CHANGES INTEREST ONLY LENDING

Clydesdale Bank makes changes to its interest only lending policy, launches innovative Low Start Mortgage product and improves large loan products.

21st January 2013

Low Start Mortgage

On Monday 21st January 2013, we launched our new Low Start Mortgage, exclusive to the intermediary market.

This innovative product offers an initial interest-only fixed rate period of 3 years before the repayments automatically revert to our Standard Variable Rate on capital and interest for the remainder of the mortgage term. The products are available for both purchase and remortgage up to 80% LTV.

The mortgage will appeal to any of your clients who want to minimise their repayments in the first 3 years of their mortgage term whilst providing assurance that their mortgage will be repaid in full by the end and is based on a 3 year residential fixed rate, tiered across four LTV.

Find out more

New Interest Only Products

In addition to the new Low Start product launch, we have reviewed our current range for interest only applications. As a result we have created a dedicated range for interest only. Our interest only mortgage products have a minimum loan size of £300,000 and are available for both purchase and remortgage.

Find out more

Our other residential mortgage rates remain unchanged.

Large loans

On 21st January 2013 we will also introduce a range of dedicated large loan products available for both purchase and remortgage. In addition, these products can support part and part interest only and repayment mortgages, with up to £1,000,000 of large loan mortgages able to be on interest only basis, with the

remainder on repayment. The maximum loan size is £2,000,000. Large loan products will be used for any mortgage where the loan size is over £1,000,000.

Find out more

3 year Fixed Rates

We have withdrawn our 3 year Fixed Rate range.

Pipeline

We will accept applications on the withdrawn products up until 5pm on Friday 25th January 2013. Applications received after this time will be processed on the new rates.

Arrangement fees apply to all our mortgage products; please refer to the product details for the fee information.

Back to previous page

NEW BUY TO LET OFFSET VARIABLE RATE MORTGAGE

We are delighted to announce the launch of our new buy to let offset variable rate mortgage today.

2nd November 2012

Product summary

- *Offset Variable Investment Housing Loan with a variable rate of 5.35% (the overall cost for comparison 5.6% APR)*
- *The fixed arrangement fee for this product is £1,999*
- *No Early Repayment Charges apply*
- *Maximum LTV is 70% for Interest Only and 80% for Capital & Interest*

How Clydesdale Banks' offset mortgages work

Our Offset mortgages allow your customer to offset money they have in a Clydesdale Bank savings or current account against the interest they pay on their mortgage. This means their income will work harder for them by providing the opportunity for early repayment of the mortgage - saving your customer money on interest payments. Visit our literature page to find out more.

Find out more

To find out more about our new buy to let offset variable rate mortgage, please visit the product page or speak to your Relationship Partner.

Back to previous page

CLYDESDALE BANK REDUCES RATES ON ITS' MORTGAGE PRODUCTS

We are delighted to announce new and reduced products to our Fixed, Offset Discount and Buy to Let ranges with effect from Monday 19th November 2012.

16th November 2012

New Product Launch

We are delighted to announce new and reduced products to our Fixed, Offset Discount and Buy to Let ranges with effect from Monday 19th November 2012. These are:

- *2 year Fixed Rate maximum 60% LTV with an initial rate of 2.49% (the overall cost for comparison is 4.6% APR)*
- *5 year Fixed Rate maximum 60% LTV with an initial rate of 3.29% (the overall cost for comparison is 4.4% APR)*
- *5 year Fixed Rate maximum 70% LTV with an initial rate of 3.49% (the overall cost for comparison is 4.5% APR)*
- *2 year Offset Discount maximum 60% LTV with an initial rate of 3.09% (the overall cost for comparison is 4.7% APR)*
- *2 year Offset Discount maximum 65% LTV with an initial rate of 3.19% (the overall cost for comparison is 4.7% APR)*
- *Buy to Let 2 year Fixed Rate maximum 70% LTV with an initial rate of 3.79% (the overall cost for comparison is 5.2% APR)*
- *Buy to Let 5 year Fixed Rate maximum 70% LTV with an initial rate of 4.69% (the overall cost for comparison is 5.3% APR)*

Products withdrawn with effect from 5pm, Friday 16th November 2012:

- *2 year Fixed Rate maximum 60% LTV with an initial rate of 2.69%*
- *5 year Fixed Rate maximum 60% LTV with an initial rate of 3.39%*
- *5 year Fixed Rate maximum 70% LTV with an initial rate of 3.59%*
- *2 year Offset Discount maximum 65% LTV with an initial rate of 3.29%*
- *Buy to Let 2 year Fixed Rate maximum 70% LTV with an initial rate of 3.99%*
- *Buy to Let 5 year Fixed Rate maximum 70% LTV with an initial rate of 4.89%*

All other products are unchanged.

To help you manage any applications in progress, we will accept applications for the withdrawn products until 5pm on Friday 16th November 2012.

For further information about our products, please visit our Products pages, or contact your Relationship Partner.

Back to previous page

CLYDESDALE BANK ANNOUNCES IMPORTANT CHANGES TO ITS MORTGAGE PRODUCTS

We are delighted to announce two new products added to our Fixed Rate range with effect from Friday 21st September 2012.

21st September 2012

New Product Launch

We are delighted to announce two new products added to our Fixed Rate range with effect from Friday 21st September 2012:

- *3 year Fixed Rate maximum 60% LTV with an initial rate of 3.09% (the overall cost for comparison is 4.6% APR)*
- *5 year Fixed Rate maximum 60% LTV with an initial rate of 3.39% (the overall cost for comparison is 4.4% APR)*

In addition to these new products, we have replaced our 2 year Fixed Rate maximum 60% LTV with a reduced rate:

Product withdrawn with effect from 5pm, 20th September 2012:

- *2 year Fixed Rate maximum 60% LTV with an initial rate of 2.99%*

From the 21st September 2012, the following product will be available:

- *2 year Fixed Rate maximum 60% LTV with an initial rate of 2.89% (the overall cost for comparison is 4.7% APR)*

All other products are unchanged.

To help you manage any applications in progress, we will accept applications for the withdrawn product until 5pm on Friday 21st September 2012.

For further information about our products, please visit our product pages or contact your Relationship Partner.

Back to previous page

CLYDESDALE BANK ANNOUNCES IMPORTANT CHANGES TO ITS MORTGAGE PRODUCTS

We are delighted to announce a new product added to our Fixed Rate range, available from Friday 17th August 2012.

17th August 2012

New Product Launch

- *2 year Fixed Rate maximum 60% LTV with an initial rate of 2.99% (the overall cost for comparison is 4.7% APR)*

In addition to this new product, we have made a number of changes to our existing Fixed Rate product range.

Products withdrawn with effect from 5pm, 16th August 2012:

- *2 year Fixed Rate maximum 70% LTV with an initial rate of 3.39%*
- *2 year Fixed Rate maximum 75% LTV with an initial rate of 3.69%*
- *2 year Fixed Rate maximum 80% LTV with an initial rate of 3.99%*
- *3 year Fixed Rate maximum 70% LTV with an initial rate of 3.69%*
- *3 year Fixed Rate maximum 75% LTV with an initial rate of 3.89%*
- *5 year Fixed Rate maximum 70% LTV with an initial rate of 3.99%*

We are pleased to announce that these will be replaced with significantly reduced rates.

From the 17th August 2012, the following products will be available:

- *2 year Fixed Rate maximum 70% LTV with an initial rate of 3.19% (the overall cost for comparison is 4.7% APR)*
- *2 year Fixed Rate maximum 75% LTV with an initial rate of 3.49% (the overall cost for comparison is 4.8% APR)*
- *2 year Fixed Rate maximum 80% LTV with an initial rate of 3.79% (the overall cost for comparison is 4.9% APR)*
- *3 year Fixed Rate maximum 70% LTV with an initial rate of 3.29% (the overall cost for comparison is 4.6% APR)*
- *3 year Fixed Rate maximum 75% LTV with an initial rate of 3.69% (the overall cost for comparison is 4.7% APR)*
- *5 year Fixed Rate maximum 70% LTV with an initial rate of 3.59% (the overall cost for comparison is 4.5% APR)*

All other products are unchanged.

To help you manage any applications in progress, we will accept applications for the withdrawn products until 5pm on Friday 17th August 2012.

For further information about our products, please visit our Products pages, or contact your Relationship Partner.

Back to previous page

NEW LOWER RATES FOR RESIDENTIAL FIXED RATE MORTGAGES

Clydesdale Bank remains committed to being your first choice for mortgage business and we are pleased to announce the reduction in the initial rate on the following products with effect from the 26 October 2012.

25th October 2012

- *2 year residential fixed rate maximum 60% LTV with an initial rate of 2.69% (the overall cost for comparison is 4.6% APR)*
- *2 year residential fixed rate maximum 70% LTV with an initial rate of 2.99% (the overall cost for comparison is 4.7% APR)*
- *3 year residential fixed rate maximum 60% LTV with an initial rate of 2.99% (the overall cost for comparison is 4.5% APR)*

The existing products that the new rates apply to will be withdrawn by close of business today, 25 October 2012. To help you manage any applications in progress, we will accept applications for the withdrawn products until 5pm on Friday 26 October 2012.

For further information about our products, please visit our product pages or contact your Relationship Partner.

Back to previous page

MAKING IT EASIER TO DO BUSINESS WITH CLYDESDALE BANK

We are delighted to announce a number of new support items that will help make it easier to do business with us at Clydesdale Bank.

1st June 2012

Based on recent research with intermediary customers, we have introduced the 'About Clydesdale Bank' document that you can use with when recommending Clydesdale Bank. The document explains who we are and gives your customer a clear step by step process that their application will follow.

We have also provided guidance on the information we need to be submitted with an application form. With so much focus in the industry on completing application forms correctly, and avoiding delay to your clients' application, these handy guides ensure we can process the applications you submit as quickly as possible.

All these documents can be found on the literature section of our website.

For more information on any aspect of recommending Clydesdale Bank to your clients, please contact your local Relationship Partner.

Back to previous page

CLYDESDALE BANK ANNOUNCES IMPORTANT CHANGES TO ITS MORTGAGE PRODUCTS

We are delighted to announce new products added to our Fixed Rate range and also a new product in our Offset Discount range with effect from Friday 13th July 2012.

12th July 2012

These are:

- *2 year Fixed Rate maximum 70% LTV with an initial rate of 3.39% (the overall cost for comparison is 4.8% APR)*
- *3 year Fixed Rate maximum 70% LTV with an initial rate of 3.69% (the overall cost for comparison is 4.7% APR)*
- *5 year Fixed Rate maximum 70% LTV with an initial rate of 3.99% (the overall cost for comparison is 4.7%)*
- *2 year Offset Discount maximum 65% LTV with an initial rate of 3.29% (the overall cost for comparison is 4.8% APR)*

In addition to these new products, we have made a number of changes to our existing product range.

Products withdrawn with effect from 5pm, 12th July 2012:

- *2 year Fixed Rate maximum 75% LTV with an initial rate of 3.49%*
- *2 year Fixed Rate maximum 80% LTV with an initial rate of 3.89%*
- *2 year Fixed Rate maximum 85% LTV with an initial rate of 4.49%*
- *3 year Fixed Rate maximum 75% LTV with an initial rate of 3.79%*
- *3 year Fixed Rate maximum 85% LTV with an initial rate of 4.89%*
- *2 year Offset Discount maximum 75% LTV with an initial rate of 3.19%*
- *5 year Fixed Rate Buy To Let maximum 80% LTV with an initial rate of 5.39%*

From the 13th July 2012, the following products will be available:

- *2 year Fixed Rate maximum 75% LTV with an initial rate of 3.69% (the overall cost for comparison is 4.9% APR)*
- *2 year Fixed Rate maximum 80% LTV with an initial rate of 3.99% (the overall cost for comparison is 4.9% APR)*
- *2 year Fixed Rate maximum 85% LTV with an initial rate of 4.69% (the overall cost for comparison is 5.1% APR)*
- *3 year Fixed Rate maximum 75% LTV with an initial rate of 3.89% (the overall cost for comparison is 4.8% APR)*

- *3 year Fixed Rate maximum 85% LTV with an initial rate of 4.79% (the overall cost for comparison is % APR)*
- *2 year Offset Discount maximum 75% LTV with an initial rate of 3.49% (the overall cost for comparison is 4.8% APR)*
- *5 year Fixed Rate Buy To Let maximum 80% LTV with an initial rate of 5.29% (the overall cost for comparison is 5.5% APR)*

All other products are unchanged.

To help you manage any applications in progress, we will accept applications for the withdrawn products until 5pm on Friday 13th July 2012.

For further information about our products, please visit our product pages, or contact your Relationship Partner.

Back to previous page

CLYDESDALE BANK APPROVED LEGAL PANEL

Clydesdale Bank have introduced an approved panel of solicitors and licensed conveyancers to provide legal services to customers buying a property and re-mortgaging.

11th April 2012

For further information, including the list of approved firms, please visit

Clydesdale Bank Approved Legal Panel

Back to previous page

IMPORTANT INFORMATION ABOUT CLYDESDALE BANK'S MORTGAGE PRODUCTS

We have made a number of changes to our intermediary Mortgage products.

8th March 2012

Products withdrawn from 5pm, 7th March 2012:

- *2 year Fixed Rate maximum LTV 75% with an initial rate of 3.29%*
- *2 year Fixed Rate maximum LTV 80% with an initial rate of 3.49%*
- *3 year Fixed Rate maximum LTV 75% with an initial rate of 3.59%*
- *3 year Fixed Rate maximum LTV 80% with an initial rate of 3.89%*
- *5 year Fixed Rate maximum LTV 75% with an initial rate of 3.99%*
- *5 year Fixed Rate maximum LTV 80% with an initial rate of 4.29%*

From today, the 8th March, the following products will be available:

- *2 year Fixed Rate maximum 75% LTV with an initial rate of 3.49%. The rate thereafter will be 4.59% and the overall cost for comparison is 4.5% APR*
- *2 year Fixed Rate maximum 80% LTV with an initial rate of 3.89%. The rate thereafter will be 4.59% and the overall cost for comparison is 4.6% APR*
- *3 year Fixed Rate maximum 75% LTV with an initial rate of 3.79%. The rate thereafter will be 4.59% and the overall cost for comparison is 4.5% APR*
- *3 year Fixed Rate maximum 80% LTV with an initial rate of 4.09%. The rate thereafter will be 4.59% and the overall cost for comparison is 4.6% APR*
- *5 year Fixed Rate maximum 75% LTV with an initial rate of 4.29%. The rate thereafter will be 4.59% and the overall cost for comparison is 4.6% APR*
- *5 year Fixed Rate maximum 80% LTV with an initial rate of 4.49%. The rate thereafter will be 4.59% and the overall cost for comparison is 4.7% APR*

All other products are unchanged.

To help you manage any applications in progress, we will accept applications we received

- *through MTE by 5pm on Wednesday 7th March*
- *by post up until 5pm on Thursday 8th March.*

For further information about our products, please visit our product pages, or contact your Relationship Partner.

Back to previous page

IMPORTANT: CHANGES TO LENDING CRITERIA FOR INTEREST ONLY RESIDENTIAL MORTGAGES & NOTIFICATION ON PRODUCT WITHDRAWAL

Changes to our lending criteria for Interest Only Mortgages.

24th February 2012

Today we are announcing important changes to our lending criteria for Interest Only Residential Mortgages which take effect on 1 March 2012.

In common with other lenders, we will now require additional information to be provided to evidence how the outstanding capital will be repaid at the end of the mortgage term. To assist you with this, a supplementary form is now available from the Literature page on our website to collate the details and this must be completed and submitted with the application form.

We are pleased to announce that, where the repayment strategies meet the Bank's criteria and can be evidenced, the maximum Loan to Value (LTV) will remain at 75%. Where the repayment vehicle is either cash savings or downsizing, the maximum LTV will be 50%.

Full details of acceptable repayment strategies are available now from the Criteria page of our website.

Other key changes are:

- *The maximum term on an Interest Only Loan will be 25 years*
- *The maximum age of an applicant at the end of the term will be 65*
- *The maximum loan available where any element of the loan is Interest Only will be £1,000,000*

The revised criteria will be applied to all new applications received from 1 March 2012.

Product withdrawal.

The following products will be withdrawn from 5pm today, 24 February:

- *2 year Fixed Rate maximum 70% with an initial rate of 3.19%*
- *3 year Fixed Rate maximum 70% with an initial rate of 3.39%*
- *5 year Fixed Rate maximum 70% with an initial rate of 3.79%*
- *2 year Offset Discounted maximum 60% with an initial rate of 2.99%*

To help you manage any applications in progress, we will accept applications for the withdrawn products up until:

- *Today, Friday 24 February by 5pm if submitted via MTE*
- *Monday 27 February by 5pm if submitted by post*

For further information about this communication, please contact your local Relationship Partner.

Back to previous page

NEW COMPETITIVE AND INNOVATIVE BUY TO LET PRODUCTS NOW AVAILABLE

Two new Capital and Interest, Buy to Let products, with a maximum 80% LTV are now available.

1st February 2012

On the 27th January, we launched two new Capital and Interest, Buy to Let products, with a maximum 80% LTV:

- *Buy to Let 2 year Fixed Rate maximum 80% LTV with an initial rate of 4.49%. The rate thereafter will be 4.99% and the overall cost for comparison is 5.10% APR*
- *Buy to Let 5 year Fixed Rate maximum 80% LTV with an initial rate of 5.39%. The rate thereafter will be 4.99% and the overall cost for comparison is 5.40% APR*

There is a fixed arrangement fee for both of these products of £1,999.

We recognised that there was a demand to provide higher LTV products in the Buy to Let market and with these competitive and innovative new products, we believe we are taking a positive step towards meeting this need.

For further information about our products, please contact your local Relationship Partner or alternatively, please visit our products page.

Back to previous page

IMPORTANT INFORMATION ABOUT CLYDESDALE BANK'S MORTGAGE PRODUCTS

We are writing to advise you of a number of changes to our intermediary Mortgage products.

21st February 2012

Products withdrawn from 5pm, 20th February 2012:

- *3 year Fixed Rate maximum 70% LTV with an initial rate of 3.29%*
- *3 year Fixed Rate maximum 75% LTV with an initial rate of 3.49%*
- *3 year Fixed Rate maximum 80% LTV with an initial rate of 3.79%*
- *5 year Fixed Rate maximum 70% LTV with an initial rate of 3.69%*
- *2 year Offset Discount maximum 60% LTV with an initial rate of 2.89%*

From the 21st February, the following products will be available:

- *3 year Fixed Rate maximum 70% LTV with an initial rate of 3.39%. The rate thereafter will be 4.59% and the overall cost for comparison is 4.4% APR*
- *3 year Fixed Rate maximum 75% LTV with an initial rate of 3.59%. The rate thereafter will be 4.59% and the overall cost for comparison is 4.4% APR*
- *3 year Fixed Rate maximum 80% LTV with an initial rate of 3.89%. The rate thereafter will be 4.59% and the overall cost for comparison is 4.5% APR*
- *5 year Fixed Rate maximum 70% LTV with an initial rate of 3.79%. The rate thereafter will be 4.59% and the overall cost for comparison is 4.4% APR*
- *2 year offset discount maximum 60% LTV with an initial rate of 2.99%. The rate thereafter will be 4.59% and the overall cost for comparison is 4.4% APR*

All other products are unchanged.

To help you manage any applications in progress, we will accept applications for the withdrawn products by post up until 5pm Wednesday 22nd February.

For further information about our products, please contact your local Relationship Partner or alternatively, please visit our products page.

Back to previous page

CLYDESDALE BANK ANNOUNCES IMPORTANT CHANGES TO ITS MORTGAGE PRODUCTS

We have made a number of changes to our intermediary product range.

26th January 2012

New Product Launch

We are delighted to announce two new capital and interest, Buy to Let products, with a maximum 80% LTV, which will be available from Friday 27th January. The details are:

- *Buy to Let 2 year Fixed Rate maximum 80% LTV with an initial rate of 4.49% (the overall cost for comparison is 5.1% APR)*
- *Buy to Let 5 year Fixed Rate maximum 80% LTV with an initial rate of 5.4% (the overall cost for comparison is 5.4% APR)*

In addition to these new products, we have made a number of changes to our existing product range.

Products withdrawn with effect from 5pm, 26th January 2012:

- *2 year Fixed Rate maximum 70% LTV with an initial rate of 2.89%*
- *2 year Fixed Rate maximum 75% LTV with an initial rate of 3.09%*
- *3 year Fixed Rate maximum 70% LTV with an initial rate of 3.09%*
- *3 year Fixed Rate maximum 75% LTV with an initial rate of 3.29%*
- *2 year offset discount maximum 60% LTV with an initial rate of 2.69%*
- *2 year offset discount maximum 75% LTV with an initial rate of 2.89%*

From the 27th January, the following products will be available:

- *2 year Fixed Rate maximum 70% LTV with an initial rate of 3.19% (the overall cost for comparison is 4.4% APR)*
- *2 year Fixed Rate maximum 75% LTV with an initial rate of 3.29% (the overall cost for comparison is 4.5% APR)*
- *3 year Fixed Rate maximum 70% LTV with an initial rate of 3.29% (the overall cost for comparison is 4.4% APR)*
- *3 year Fixed Rate maximum 75% LTV with an initial rate of 3.49% (the overall cost for comparison is 4.4% APR)*
- *2 year offset discount maximum 60% LTV with an initial rate of 2.89% (the overall cost for comparison is 4.4% APR)*

- *2 year offset discount maximum 75% LTV with an initial rate of 3.19% (the overall cost for comparison is 4.4% APR)*

All other products are unchanged.

To help you manage any applications in progress, we will accept applications for the withdrawn products until 5.00pm on Wednesday 1st February.

For further information about our products, please contact your local Relationship Partner or visit our products page.

Back to previous page

CLYDESDALE BANK ANNOUNCES IMPORTANT CHANGES TO ITS OFFSET DISCOUNTED SVR PRODUCT RANGE

We will be withdrawing the 2 year Offset Discounted SVR maximum 60% LTV with an initial rate of 2.49% and replacing this product with a 2 year Offset Discounted SVR maximum 60% LTV with an initial rate of 2.69% (the overall cost for comparison is 4.3% APR) with effect from today, Monday 19th December 2011.

19th December 2011

To help you manage any applications in progress, we will accept applications for the withdrawn product until 5.00pm on Wednesday, 21st December.

Additional important information

Please note that from 1 January 2012, we will require all applications to be typed rather than hand written. We have conducted significant research and we are able to deliver much improved offer speeds when applications are typed. This will benefit both you and your clients.

For further information about our products, please contact your local Relationship Partner or alternatively, visit our products page.

Back to previous page

CLYDESDALE BANK ANNOUNCES IMPORTANT CHANGES TO ITS MORTGAGE PRODUCTS

With effect from today (24th November 2011), a maximum age limit at the end of a mortgage term will apply. The maximum age will be 75 at the end of the mortgage term.

24th November 2011

Pipeline arrangements

All applications that have been submitted and approved prior to 24th November 2011 will be supported at the agreed term. All applications submitted on or after 24th November 2011 will be subject to the new age restrictions. If you have any queries around this please contact your local Relationship Partner.

Thank you for your ongoing support. For further information about all of the products and services we offer please contact your local Relationship Partner.

Back to previous page

CLYDESDALE BANK ANNOUNCES IMPORTANT CHANGES TO ITS MORTGAGE PRODUCTS

We have made a number of changes to our intermediary product range which will be effective immediately.

18th November 2011

Whilst some rates have increased, we are really pleased to be able to reduce rates on some of our products. For instance, we now have a sub 4% 5 year fixed rate available up to 75% LTV and a sub 5% 5 year fixed rate available up to 85% LTV. These new rates can be viewed on our product pages.

The details of the withdrawn products and pipeline information are set out here.

Products withdrawn:

- *2 year Fixed Rate maximum 70% LTV with an initial rate of 2.69%*
- *2 year Fixed Rate maximum 75% LTV with an initial rate of 2.99%*
- *2 year Fixed Rate maximum 80% LTV with an initial rate of 3.69%*
- *2 year Fixed Rate maximum 85% LTV with an initial rate of 4.69%*
- *3 year Fixed Rate maximum 70% LTV with an initial rate of 2.89%*
- *3 year Fixed Rate maximum 80% LTV with an initial rate of 3.99%*
- *3 year Fixed Rate maximum 85% LTV with an initial rate of 4.99%*
- *5 year Fixed Rate maximum 70% LTV with an initial rate of 3.59%*
- *5 year Fixed Rate maximum 75% LTV with an initial rate of 4.09%*
- *5 year Fixed Rate maximum 80% LTV with an initial rate of 4.59%*
- *5 year Fixed Rate maximum 85% LTV with an initial rate of 5.39%*
- *2 year offset discount maximum 80% LTV with an initial rate of 3.89%*

Please click here to view our full range of mortgages.

All other products are unchanged.

To help you manage any applications in progress, we will accept applications or the withdrawn products until 5.00pm on Wednesday, 23 November.

Additional important information:

In addition to these new rates, you can also now add arrangement fees to the loan, providing that the total loan (including the fee) does not exceed 85% LTV for residential applications or 70% LTV for Buy to Let cases.

Also, please note that from 1 January 2012, we will require all applications to be typed rather than hand written. We have conducted significant research and we are able to deliver much improved offer speeds when applications are typed. This will benefit both you and your clients.

For further information about our products, please contact your local Relationship Partner or call us on 0800 678 3066 (open 9am to 5pm weekdays).

Back to previous page

CLYDESDALE BANK INCREASES THE MAXIMUM LOAN TERM TO 40 YEARS

We are pleased to announce that the maximum loan term has been increased from 25 years to 40 years, depending on the age of the applicant as noted below:

3rd October 2011

- *Customers aged 25 and below: 40 years*
- *Customers aged between 26 and 40: subtract the applicant's age from 65*
- *Customers aged 41 and over: 25 years*

The applicant's age to be used is their age at the date of application. Where there is more than one applicant, the age to be used is that of the oldest applicant.

The minimum term remains the same at 5 years.

We have increased the maximum loan term as a result of feedback from you, our intermediary partners, which demonstrates our commitment to the intermediary mortgage distribution channel and provides you with another reason to recommend Clydesdale Bank to your customers.

For further information about any of our products, please contact your local Relationship Partner or alternatively, visit our products page.

Back to previous page

CLYDESDALE BANK ANNOUNCES IMPORTANT CHANGES TO ITS FIXED RATE MORTGAGE PRODUCTS

We are pleased to announce that with effect from today, Thursday 25th August, we have withdrawn our fixed rate mortgage products, and replaced them with a more competitive range with immediate effect.

25th August 2011

The full revised product guide is now available on our website, and includes:

2 year fixed residential products

- *2 year fixed rate maximum 70% LTV with an initial rate of 2.69% (the overall cost for comparison is 4.3% APR)*
- *2 year fixed rate maximum 75% LTV with an initial rate of 2.99% (the overall cost for comparison is 4.4% APR)*
- *2 year fixed rate maximum 80% LTV with an initial rate of 3.69% (the overall cost for comparison is 4.5% APR)*

5 year fixed residential products

- *5 year fixed rate maximum 70% LTV with an initial rate of 3.59% (the overall cost for comparison is 4.3% APR)*
- *5 year fixed rate maximum 75% LTV with an initial rate of 4.09% (the overall cost for comparison is 4.5% APR)*
- *5 year fixed rate maximum 80% LTV with an initial rate of 4.59% (the overall cost for comparison is 4.7% APR)*

Fixed rate BTL products

- *2 year fixed BTL maximum 70% LTV with an initial rate of 3.99% (the overall cost for comparison is 5.0% APR)*
- *5 year fixed BTL maximum 70% LTV with an initial rate of 4.89% (the overall cost for comparison is 5.1% APR)*

We have also made reductions to:

- *2 year and 5 year fixed residential products, maximum LTV 85%*
- *2 year fixed Professional FTB maximum 90% LTV*
- *3 year fixed residential products*

There are no changes to current discounted offset products.

For further information about our products, please contact your local Relationship Partner or alternatively please visit our Products pages.

Back to previous page

CLYDESDALE BANK ANNOUNCES IMPORTANT CHANGES TO INTERMEDIARY MORTGAGES PRODUCTS

We have today made a number changes to our range of intermediary mortgage products which take effect immediately.

21st July 2011

We have withdrawn the 2 year and 5 year fixed residential products and we are pleased to announce they have been replaced with the significantly more competitive range below:

The full revised product guide is now available on our website.

Fixed rate residential mortgages

- *2 year fixed rate maximum 70% LTV with an initial rate of 2.88% (the overall cost for comparison is 4.4% APR)*
- *2 year fixed rate maximum 75% LTV with an initial rate of 3.18% (the overall cost for comparison is 4.4% APR)*
- *2 year fixed rate maximum 80% LTV with an initial rate of 3.89% (the overall cost for comparison is 4.6% APR)*
- *2 year fixed rate maximum 85% LTV with an initial rate of 4.89% (the overall cost for comparison is 4.8% APR)*
- *5 year fixed rate maximum 70% LTV with an initial rate of 3.99% (the overall cost for comparison is 4.5% APR)*
- *5 year fixed rate maximum 75% LTV with an initial rate of 4.49% (the overall cost for comparison is 4.7% APR)*
- *5 year fixed rate maximum 80% LTV with an initial rate of 4.99% (the overall cost for comparison is 4.9% APR)*
- *5 year fixed rate maximum 85% LTV with an initial rate of 5.79% (the overall cost for comparison is 5.3% APR)*

Fixed rate buy to let mortgages

- *2 year fixed rate maximum 70% LTV with an initial rate of 4.19% (the overall cost for comparison is 4.7% APR)*
- *5 year fixed rate maximum 70% LTV with an initial rate of 5.29% (the overall cost for comparison is 5.1% APR)*

The arrangement fee for the buy to let products is £1,999.

Fixed rate residential exclusives

In addition to these changes, we have also withdrawn the following exclusive products:

- *Exclusive 2 Year fixed rate maximum 65% LTV with an initial rate of 2.88%*
- *Exclusive 2 Year fixed rate maximum 75% LTV with an initial rate of 3.25%*
- *Exclusive 5 Year fixed rate maximum 65% LTV with an initial rate of 4.19%*
- *Exclusive 5 Year fixed rate maximum 75% LTV with an initial rate of 4.49%*

To help you manage any application in progress, we will accept applications for the withdrawn products until 5.00 pm on Friday 22 July.

Thank you for your ongoing support and for further information about any of our products, please contact your local Relationship Partner.

Back to previous page

CLYDESDALE BANK ANNOUNCES THE LAUNCH OF PROFESSIONAL FIRST TIME BUYER MORTGAGES

In continuing to demonstrate our commitment to the intermediary market, we are delighted to announce the launch of our Professional First Time Buyer mortgages on Thursday 14 July.

14th July 2011

The two products available initially are:

- *2 year Fixed Rate maximum 90% LTV with an initial rate of 5.49% (the overall cost for comparison is 4.9% APR)*
- *2 year Discounted Offset maximum 90% LTV with an initial rate of 4.49% (the overall cost for comparison is 4.7% APR)*

The need for higher LTV products in specific sectors of the market is something many industry commentators have called for - with these new products, we believe that we are taking a very positive step towards meeting that need.

These products will only be available to applicants who are fully qualified and employed in the following occupations:

Actuaries; Architects; Accountants; Barristers; Chartered Surveyors; Dentists; Doctors; Optometrists; Pharmacists; Pilots; Solicitors and Vets.

For further information about these new products, please click here.

Back to previous page

CLYDESDALE BANK & MORTGAGE TRADING EXCHANGE (MTE) - ELECTRONIC APPLICATIONS

Clydesdale Bank has been actively working with the team at the Mortgage Trading Exchange to enhance our electronic application capability and I am delighted to announce we are now live on MTE with fully revised Residential and Buy to Let mortgage application forms.

4th July 2011

To find out more about how your business can benefit from using MTE, please speak to your local Relationship Partner or visit www.mortgagetradingexchange.co.uk.

Please note, when submitting the application via MTE please ensure that, where required, the credit card details are added to page 1 of the completed and printed application form, before the form is sent to us. If card details are not provided, processing of the case may be delayed.

For further information about any of our products, please contact your local Relationship Partner. Alternatively, please visit our products page.

Back to previous page

ADDITIONAL NEW 2 & 5 YEAR FIXED RATE RESIDENTIAL MORTGAGE PRODUCTS

We are delighted to announce the launch of the following products available today, Friday 17th June 2011.

17th June 2011

- *2 year Fixed Rate maximum 65% LTV with an initial rate of 2.88% (the overall cost for comparison is 4.4% APR)*
- *2 year Fixed Rate maximum 75% LTV with an initial rate of 3.25% (the overall cost for comparison is 4.5% APR)*
- *5 year Fixed Rate maximum 65% LTV with an initial rate of 4.19% (the overall cost for comparison is 4.6% APR)*
- *5 year Fixed Rate maximum 75% LTV with an initial rate of 4.49% (the overall cost for comparison is 4.7% APR)*

The arrangement fee for these products is £1,499.

The product information is available today on our Mortgage Illustration generator.

The launch of these highly competitive products demonstrates our commitment to the intermediary mortgage distribution channel.

For further information about these products, please contact your local Relationship Partner. Alternatively, please visit the literature page and download the Product Matrix – Additional Fixed Rate Mortgages.

Back to previous page

CLYDESDALE BANK ANNOUNCES CHANGES TO ITS MORTGAGE PRODUCTS

The end dates have been extended to the 31st July of the relevant year.

3rd May 2011

The end dates for all our mortgage products have been extended from the 30th June to the 31st July of the relevant year. For more information about Clydesdale Bank mortgage products please visit our products page.

Back to previous page

CLYDESDALE BANK ANNOUNCES IMPORTANT CHANGES TO INTERMEDIARY MORTGAGES PRODUCTS

We have today made a number changes to our range of intermediary mortgage products which take effect immediately.

18th May 2011

We have withdrawn the 2 year and 5 year fixed residential products launched on the 4 May and we are pleased to announce they have been replaced with the more competitive range below:

The full revised product guide is now available our literature page.

Fixed rate residential mortgages

- *2 year fixed rate maximum 60% LTV with an initial rate of 3.29% (the overall cost for comparison is 4.5% APR)*
- *2 year fixed rate maximum 75% LTV with an initial rate of 3.49% (the overall cost for comparison is 4.5% APR)*
- *2 year fixed rate maximum 80% LTV with an initial rate of 3.99% (the overall cost for comparison is 4.6% APR)*
- *5 year Fixed Rate maximum 60% LTV with an initial rate of 4.59% (the overall cost for comparison is 4.7% APR)*
- *5 year Fixed Rate maximum 75% LTV with an initial rate of 4.99% (the overall cost for comparison is 4.8% APR)*
- *5 year Fixed Rate maximum 80% LTV with an initial rate of 5.29% (the overall cost for comparison is 5.0% APR)*

Offset discounted mortgages

- *2 year discounted SVR maximum 60% LTV with an initial rate of 2.59% (the overall cost for comparison is 4.4% APR)*

Other important changes

In addition to the changes announced above:

- *The maximum loan amount for all residential mortgages up to 60% LTV has now been increased to £2,000,000*
- *The minimum loan amount for all products is now £150,000*
- *Arrangement fee structure have been simplified - all are flat fees now and negotiable percentage based fees have been removed*

- *For unencumbered properties, we now offer the full switching package offering free valuation and basic legal fees for properties valued up to £2,000,000*

To help you manage any application in progress, we will accept applications for the withdrawn products until 5.00 pm on Friday 20 May. Any applications received after this will be returned to you.

Thank you for your ongoing support and for further information about any of our products, please contact your local Relationship Partner.

Back to previous page

BUDGET FOCUS - MARCH 2011

Tom Vosa's commentary on yesterdays Budget announcements.

24th March 2011

Following the Budget announcements from 23rd March 2011, we have produced our Budget Focus publication, written by Tom Vosa, Head of Market Economics. It details highlights of the Chancellor's speech together with an economic overview.

This pdf is available from the 'Tools & calculators' section of this site, where you can read Toms views on the changes and their implications.

Back to previous page

CLYDESDALE BANK LAUNCHES NEW INTERMEDIARY MORTGAGE APPLICATION FORMS

I am pleased to inform you that new versions of Clydesdale Bank's Intermediary Residential and Buy to Let mortgage application forms are now available from the Literature page of our website.

6th January 2011

We have listened to your feedback and reviewed & updated the forms with the aim of simplifying the application process for you. Both forms have also been optimised to be completed on screen and we now require all forms to be completed this way. By having all submitted applications typed will reduce the risk of error and help us improve our service to you.

Completed versions of the previous application forms will be accepted until 14 January 2011.

For further information, please contact your local Relationship Partner or call us on 0800 678 3066 (open 9am to 5pm weekdays).

Back to previous page

CLYDESDALE BANK ANNOUNCES IMPORTANT CHANGES TO ITS FIXED RATE MORTGAGE PRODUCTS

With immediate effect we've withdrawn the following products:

23rd March 2011

- *2 year fixed rate 75% maximum LTV with the initial rate of 3.59% (the overall cost for comparison is 4.5% APR)*
- *5 year fixed rate 65% maximum LTV with the initial rate of 4.49% (the overall cost for comparison is 4.7% APR)*
- *5 year fixed rate 75% maximum LTV with the initial rate of 4.99% (the overall cost for comparison is 4.9% APR)*
- *5 year fixed rate 80% maximum LTV with the initial rate of 5.49% (the overall cost for comparison is 5.1% APR).*

To assist with any cases you may have in your pipeline, we will accept cases on these products until 5.00pm on Friday, 25 March 2011. Any applications received after this date will be returned to you.

From the 24th March the following products will be available:

- *2 year fixed rate 65% maximum LTV with an initial rate of 3.49% (the overall cost for comparison is 4.5% APR)*
- *2 year fixed rate 75% maximum LTV with an initial rate of 3.79% (the overall cost for comparison is 4.6% APR)*
- *5 year fixed rate 65% maximum LTV with an initial rate of 4.79% (the overall cost for comparison is 4.8% APR)*
- *5 year fixed rate 75% maximum LTV with an initial rate of 5.19 % (the overall cost for comparison is 5.0% APR)*
- *5 year fixed rate 80% maximum LTV with an initial rate of 5.79% (the overall cost for comparison is 5.3% APR)*

For further information about our products, please contact your local Relationship Partner or call us on 0800 678 3066 (open 9am to 5pm weekdays). Alternatively, please visit our website at www.clydesdalebankintermediaries.co.uk.

Back to previous page

CLYDESDALE BANK ANNOUNCES IMPORTANT CHANGES TO ITS INTERMEDIARY MORTGAGE PRODUCTS

Updates to our product range

4th February 2011

With effect from today, we have made the following changes to our mortgage products:

We're delighted to announce that we have reduced the initial rate for our:

- *5 year Fixed Rate maximum 65% LTV to 4.29% (the overall cost for comparison is 4.6% APR)*
- *5 year Fixed Rate maximum 75% LTV to 4.79% (the overall cost for comparison is 4.8% APR)*

These changes strengthen our offering to our intermediary partners, offering more competitive pricing in the 5 year market, which we are seeing is now becoming more popular.

We have also introduced two new LTV tiers for the 2 year and 5 year fixed rate residential mortgages:

- *2 year Fixed Rate maximum 80% LTV with an initial rate of 4.19% (the overall cost for comparison is 4.7% APR)*
- *5 year Fixed Rate maximum 80% LTV with an initial rate of 5.49% (the overall cost for comparison is 5.1% APR)*

Additionally, the end dates for all our mortgage products have been extended to 31st May of the relevant year.

For further information about any of our products, please contact your local Relationship Partner or call us on 0800 678 3066 (open 9am to 5pm weekdays).

Back to previous page

CLYDESDALE BANK ANNOUNCES CHANGES TO ITS BUY TO LET INTERMEDIARY MORTGAGE PRODUCTS

Updates to our product range

6th January 2011

I am pleased to announce important changes to our Buy to Let intermediary mortgage products. With effect from today:

- *We've reduced the rate on our 2 year fixed rate Buy to Let to 4.49% (the overall cost for comparison is 5.1% APR)*
- *A new 5 year fixed rate Buy to Let is launched with an initial rate of 5.49% (the overall cost for comparison is 5.4% APR)*
- *Both products are available with a very competitive fixed arrangement fee of £1,999*

Any applications on the previous products must be received by Wednesday, 12 January 2011

The launch of these highly competitive products demonstrates our commitment to the mortgage intermediary market and gives you another reason to recommend Clydesdale Bank's intermediary mortgage products to your clients.

For further information about the changes to our products, please contact your local Relationship Partner or call us on 0800 678 3066 (open 9am to 5pm weekdays).

Back to previous page

CLYDESDALE BANK ANNOUNCES IMPORTANT CHANGES TO ITS FIXED RATE MORTGAGE PRODUCTS

We have made the following changes to our Fixed Rate mortgage products with immediate effect

24th February 2011

We've withdrawn the 2 year Fixed Rate maximum 80% LTV with the initial rate of 4.19% and the 5 year Fixed Rate maximum 75% LTV with the initial rate of 4.79%. *To assist with any cases you may have in your pipeline, we will accept cases on these products until 5.00pm on Friday, 25 February 2011. Any applications received after this date will be returned to you.*

We've introduced:

- *2 year Fixed Rate maximum 65% LTV with an initial rate of 3.19% (the overall cost for comparison is 4.5% APR)*
- *2 year Fixed Rate maximum 80% LTV with an initial rate of 4.39% (the overall cost for comparison is 4.7% APR)*
- *5 year Fixed Rate maximum 65% LTV with an initial rate of 4.49% (the overall cost for comparison is 4.7% APR)*
- *5 year Fixed Rate maximum 75% LTV with an initial rate of 4.99% (the overall cost for comparison is 4.9% APR)*

For further information about any of our products, please contact your local Relationship Partner or call us on 0845 609 0490 (open 9am to 5pm weekdays).

Back to previous page

CLYDESDALE BANK ANNOUNCES CHANGES TO ITS INTERMEDIARY MORTGAGE PRODUCTS

Updates to our product range

15th December 2010

Today we are making the following changes to our range of intermediary mortgage products:

- *The arrangement fee for mortgages between £500,001 and £1 million is now £1,499*
- *The end dates extended to 30 April of the relevant year*

Please note that any applications on the previous fee scale must be received by Thursday 23 December.

By moving to a fixed arrangement fee of £1,499, we have simplified our application process, giving you another compelling reason to select Clydesdale Bank's mortgage products for your clients.

For further information about the changes to our products, please contact your local Relationship Partner or call us on 0800 678 3066 (open 9am to 5pm weekdays).

Back to previous page

IMPORTANT CHANGES TO CLYDESDALE BANK'S INTERMEDIARY MORTGAGE PRODUCTS AND SERVICES

We've made a number of important changes to our products and services from today. We've simplified our range of residential fixed rate mortgages by withdrawing the 80% LTV 2 year and 5 year products.

6th December 2010

We've reduced the initial rate for the:

- *2 year Fixed Rate 65% LTV to 2.99% (the overall cost for comparison is 4.4% APR)*
- *2 year Fixed Rate 75% LTV to 3.59% (the overall cost for comparison is 4.5% APR)*
- *2 year Fixed Rate 85% LTV to 5.19% (the overall cost for comparison is 4.9% APR)*
- *5 year Fixed Rate 65% LTV to 4.49% (the overall cost for comparison is 4.7% APR)*
- *5 year Fixed Rate 75% LTV to 4.99% (the overall cost for comparison is 4.9% APR)*
- *5 year Fixed Rate 85% LTV to 5.99% (the overall cost for comparison is 5.4% APR)*
- *2 year Offset Discounted SVR 80% LTV to 3.99% (the overall cost for comparison is 4.6% APR)*

We have also made changes to our valuation fees structure.

For further information please contact your Relationship Partner or call us on 0800 678 3066 (open 9am to 5pm weekdays).

Back to previous page

CLYDESDALE BANK ANNOUNCES CHANGES TO ITS INTERMEDIARY MORTGAGE PRODUCTS

Updates to our product range

18th November 2010

On the 18th November we are making the following changes to our intermediary mortgage products:

- *The initial rate for our Buy to Let fixed rate - 2 years product is reduced by 0.3% to 5.49% (the overall cost for comparison is 5.3% APR)*
- *The end dates extended to 31 January of the relevant year*

To find out more please to your Relationship Partner or call us on 0800 678 3066 (open 9am to 5pm weekdays)

Back to previous page

WELCOME TO THE CLYDESDALE BANK'S NEW WEBSITE FOR INTERMEDIARIES

We are pleased to announce the launch of our new website for intermediaries. This is an important improvement to the delivery of our mortgage proposition and demonstrates our commitment to strengthening our relationship with you.

3rd November 2010

Our new website is designed to:

- *Simplify how you access information and tools by removing the need to sign in*
- *Make it easier to find the information you need to submit application forms by improving the navigation on the website*
- *Provide additional information about the products and services offered by Clydesdale Bank*

If you have any comments or questions about our new website please contact your Relationship Partner or call us on 0800 678 3066 (open 9am to 5.00pm weekdays)

Back to previous page