



# Mortgage Product Guide – for intermediary use only

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Please visit our website [www.clydesdalebankintermediaries.co.uk](http://www.clydesdalebankintermediaries.co.uk) to find out more about the range of products and services offered by Clydesdale Bank.

Information correct as at 18/01/2019

| Loan Amount  | Max Total LTV | Max LTV Repayment | Max LTV Interest Only | Rate  | The overall cost for comparison % APRC | Arrangement Fee   | Revert to Rates                                 | Early Repayment Charge (ERC)   | Incentives  | Product Features  |
|--|---------------|-------------------|-----------------------|-------|--|---|---|--|---|---|
| <b>Residential Fixed until 30/04/2021 - Full C&amp;I</b> |               |                   |                       |       |  |   |   |  |   |   |
| £80,000 - £1,000,000                                     | 75%           | 75%               | N/A                   | 1.74% | 4.6%                                   | £999 for loans up to £499,999; £1,499 for loans between £500,000 and £1,000,000 | Clydesdale Bank Standard Variable rate is 5.20% | 3% in year 1<br>2% in year 2   | Purchase: None<br>Remortgage: Standard legal fees <sup>†</sup> and free valuation | Lump Sum Payments allowable - up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £1,000,000                                     | 80%           | 80%               | N/A                   | 1.84% | 4.6%                                   |   |   |  |   |   |
| £80,000 - £750,000                                       | 85%           | 85%               | N/A                   | 1.89% | 4.7%                                   |   |   |  |   |   |
| £80,000 - £499,999                                       | 90%           | 90%               | N/A                   | 1.99% | 4.7%                                   |   |   |  |   |   |
| £500,000 - £750,000                                      | 90%           | 90%               | N/A                   | 2.29% | 4.7%                                   |   |   |  |   |   |
| <b>Residential Fixed until 30/04/2021</b>                |               |                   |                       |       |  |   |   |  |   |   |
| £80,000 - £1,000,000                                     | 75%           | 75%               | 75%***                | 1.84% | 4.8%                                   | £999 for loans up to £499,999; £1,499 for loans between £500,000 and £1,000,000 | Clydesdale Bank Standard Variable rate is 5.20% | 3% in year 1<br>2% in year 2   | Purchase: None<br>Remortgage: Standard legal fees <sup>†</sup> and free valuation | Lump Sum Payments allowable - up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £1,000,000*                                    | 80%**         | 80%               | 75%***                | 1.99% | 4.9%                                   |   |   |  |   |   |
| <b>Residential Fixed until 30/04/2024 - Full C&amp;I</b> |               |                   |                       |       |  |   |   |  |   |   |
| £80,000 - £1,000,000                                     | 75%           | 75%               | N/A                   | 2.19% | 4.0%                                   | £999 for loans up to £499,999; £1,499 for loans between £500,000 and £1,000,000 | Clydesdale Bank Standard Variable rate is 5.20% | 5% in year 1<br>5% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 | Purchase: None<br>Remortgage: Standard legal fees <sup>†</sup> and free valuation | Lump Sum Payments allowable - up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £1,000,000                                     | 80%           | 80%               | N/A                   | 2.29% | 4.1%                                   |   |   |  |   |   |
| £80,000 - £750,000                                       | 85%           | 85%               | N/A                   | 2.39% | 4.1%                                   |   |   |  |   |   |
| £80,000 - £499,999                                       | 90%           | 90%               | N/A                   | 2.59% | 4.2%                                   |   |   |  |   |   |
| £500,000 - £750,000                                      | 90%           | 90%               | N/A                   | 2.79% | 4.3%                                   |   |   |  |   |   |
| <b>Residential Fixed until 30/04/2024</b>                |               |                   |                       |       |  |   |   |  |   |   |
| £80,000 - £1,000,000                                     | 75%           | 75%               | 75%***                | 2.29% | 4.4%                                   | £999 for loans up to £499,999; £1,499 for loans between £500,000 and £1,000,000 | Clydesdale Bank Standard Variable rate is 5.20% | 5% in year 1<br>5% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 | Purchase: None<br>Remortgage: Standard legal fees <sup>†</sup> and free valuation | Lump Sum Payments allowable - up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £1,000,000*                                    | 80%**         | 80%               | 75%***                | 2.39% | 4.4%                                   |   |   |  |   |   |

\* Maximum loan £1,000,000 on a Capital & Interest basis. If any part of the mortgage is interest only the maximum loan on this product is £750,000 (£1,000,000 in London & South East<sup>^</sup>).

\*\* The maximum overall LTV is 80%, 75% of which may be on an Interest Only basis with any additional lending on a Capital & Interest basis.

\*\*\* Where any part of the mortgage is Interest Only this product is to be used for both the Interest Only and Capital & Interest elements.

<sup>^</sup> 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.

<sup>†</sup> 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.

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Information correct as at 18/01/2019

| Loan Amount   | Max Total LTV | Max LTV Repayment | Max LTV Interest Only | Rate  | The overall cost for comparison % APRC | Arrangement Fee   | Revert to Rates                                    | Early Repayment Charge (ERC) | Incentives  | Product Features  |
|---|---------------|-------------------|-----------------------|-------|--|---|--|------------------------------|---|---|
| <b>Residential Discounted SVR until 30/04/2021</b>        |               |                   |                       |       |  |   |  |                              |   |   |
| £80,000 - £1,000,000                                      | 75%           | 75%               | 75%***                | 2.49% | 4.9%                                   | £999 for loans up to £499,999; £1,499 for loans between £500,000 and £1,000,000 | Clydesdale Bank Standard<br>Variable rate is 5.20% | 3% in year 1<br>2% in year 2 | Purchase: None<br>Remortgage:<br>Standard legal fees†<br>and free valuation | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £1,000,000*                                     | 80%**         | 80%               | 75%***                | 2.59% | 5.0%                                   |   |  |                              |   |   |
| <b>Residential Offset Discounted OVR until 30/04/2021</b> |               |                   |                       |       |  |   |  |                              |   |   |
| £80,000 - £1,000,000                                      | 75%           | 75%               | 75%***                | 2.69% | 5.0%                                   | £999 for loans up to £499,999; £1,499 for loans between £500,000 and £1,000,000 | Clydesdale Bank Offset<br>Variable rate is 5.20%   | No ERC applicable            | Purchase: None<br>Remortgage:<br>Standard legal fees†<br>and free valuation | Lump sum payments allowable – no ERC applicable                                       |
| £80,000 - £1,000,000*                                     | 80%**         | 80%               | 75%***                | 2.79% | 5.0%                                   |   |  |                              |   |   |

\* Maximum loan £1,000,000 on a Capital & Interest basis. If any part of the mortgage is interest only the maximum loan on this product is £750,000 (£1,000,000 in London & South East^).

\*\* The maximum overall LTV is 80%, 75% of which may be on an Interest Only basis with any additional lending on a Capital & Interest basis.

\*\*\* Where any part of the mortgage is Interest Only this product is to be used for both the Interest Only and Capital & Interest elements.

| Loan Amount  | Max Total LTV | Max LTV Repayment | Max LTV Interest Only | Rate  | The overall cost for comparison % APRC | Arrangement Fee    | Revert to Rates                                    | Early Repayment Charge (ERC)   | Incentives  | Product Features  |
|--|---------------|-------------------|-----------------------|-------|--|--------------------|--|--|---|---|
| <b>Professionals – Residential Fixed until 30/04/2021 – Fee offer#</b> |               |                   |                       |       |  |                    |  |  |   |   |
| £80,000 - £750,000   | 85%           | 85%               | N/A                   | 2.09% | 4.7%                                   | No arrangement fee | Clydesdale Bank Standard<br>Variable rate is 5.20% | 3% in year 1<br>2% in year 2   | Purchase: One free valuation<br>Remortgage:<br>Standard legal fees†<br>and free valuation | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £750,000   | 90%           | 90%               | N/A                   | 2.29% | 4.7%                                   |                    |  |  |   |   |
| <b>Professionals – Residential Fixed until 30/04/2024 – Fee offer#</b> |               |                   |                       |       |  |                    |  |  |   |   |
| £80,000 - £750,000   | 85%           | 85%               | N/A                   | 2.59% | 4.2%                                   | No arrangement fee | Clydesdale Bank Standard<br>Variable rate is 5.20% | 5% in year 1<br>5% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 | Purchase: One free valuation<br>Remortgage:<br>Standard legal fees†<br>and free valuation | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £750,000   | 90%           | 90%               | N/A                   | 2.69% | 4.2%                                   |                    |  |  |   |   |

#This product is only available 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, Vets.

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|--|---------------|-------------------|-----------------------|-------|--|--------------------|---|--|--|---|
| <b>Newly Qualified Professionals - Residential Fixed until 30/04/2021#</b> |               |                   |                       |       |  |                    |   |  |  |   |
| £80,000 - £600,000   | 85%           | 85%               | N/A                   | 2.29% | 4.7%                                   | No arrangement fee | Clydesdale Bank Standard Variable rate is 5.20% | 3% in year 1<br>2% in year 2   | Purchase: One free valuation<br>Remortgage: Standard legal fees† and free valuation                  | Lump Sum Payments allowable - up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £600,000   | 90%           | 90%               | N/A                   | 2.39% | 4.7%                                   |                    |   |  |  |   |
| £80,000 - £600,000   | 95%           | 95%               | N/A                   | 3.19% | 4.9%                                   |                    |   |  | Purchase: One free valuation<br>Remortgage: This product is only available for purchase applications |   |
| <b>Newly Qualified Professionals - Residential Fixed until 30/04/2022#</b> |               |                   |                       |       |  |                    |   |  |  |   |
| £80,000 - £600,000   | 85%           | 85%               | N/A                   | 2.49% | 4.5%                                   | No arrangement fee | Clydesdale Bank Standard Variable rate is 5.20% | 5% in year 1<br>4% in year 2<br>3% in year 3                                 | Purchase: One free valuation<br>Remortgage: Standard legal fees† and free valuation                  | Lump Sum Payments allowable - up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £600,000   | 90%           | 90%               | N/A                   | 2.69% | 4.6%                                   |                    |   |  |  |   |
| £80,000 - £600,000   | 95%           | 95%               | N/A                   | 3.39% | 4.8%                                   |                    |   |  | Purchase: One free valuation<br>Remortgage: This product is only available for purchase applications |   |
| <b>Newly Qualified Professionals - Residential Fixed until 30/04/2024#</b> |               |                   |                       |       |  |                    |   |  |  |   |
| £80,000 - £600,000   | 85%           | 85%               | N/A                   | 2.79% | 4.3%                                   | No arrangement fee | Clydesdale Bank Standard Variable rate is 5.20% | 5% in year 1<br>5% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 | Purchase: One free valuation<br>Remortgage: Standard legal fees† and free valuation                  | Lump Sum Payments allowable - up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £600,000   | 90%           | 90%               | N/A                   | 2.89% | 4.3%                                   |                    |   |  |  |   |
| £80,000 - £600,000   | 95%           | 95%               | N/A                   | 3.69% | 4.6%                                   |                    |   |  | Purchase: One free valuation<br>Remortgage: This product is only available for purchase applications |   |

#This product 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.

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Information correct as at 18/01/2019

| Loan Amount   | Max Total LTV | Max LTV Repayment | Max LTV Interest Only | Rate  | The overall cost for comparison % APRC | Arrangement Fee    | Revert to Rates                                    | Early Repayment Charge (ERC)   | Incentives  | Product Features  |
|---|---------------|-------------------|-----------------------|-------|--|--------------------|--|--|---|---|
| <b>Residential Fixed until 30/04/2021 – Fee offer</b> |               |                   |                       |       |  |                    |  |  |   |   |
| £80,000 - £1,000,000                                  | 60%           | 60%               | N/A                   | 1.89% | 4.6%                                   | No arrangement fee | Clydesdale Bank Standard<br>Variable rate is 5.20% | 3% in year 1<br>2% in year 2   | Purchase: None<br>Remortgage: Standard legal fees† and free valuation | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £1,000,000                                  | 75%           | 75%               | N/A                   | 1.99% | 4.7%                                   |                    |  |  |   |   |
| £80,000 - £1,000,000                                  | 80%           | 80%               | N/A                   | 2.09% | 4.7%                                   |                    |  |  |   |   |
| £80,000 - £500,000                                    | 85%           | 85%               | N/A                   | 2.19% | 4.7%                                   |                    |  |  |   |   |
| £80,000 - £500,000                                    | 90%           | 90%               | N/A                   | 2.29% | 4.7%                                   |                    |  |  |   |   |
| <b>Residential Fixed until 30/04/2024 – Fee offer</b> |               |                   |                       |       |  |                    |  |  |   |   |
| £80,000 - £1,000,000                                  | 75%           | 75%               | N/A                   | 2.39% | 4.1%                                   | No arrangement fee | Clydesdale Bank Standard<br>Variable rate is 5.20% | 5% in year 1<br>5% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 | Purchase: None<br>Remortgage: Standard legal fees† and free valuation | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £1,000,000                                  | 80%           | 80%               | N/A                   | 2.49% | 4.1%                                   |                    |  |  |   |   |
| £80,000 - £500,000                                    | 85%           | 85%               | N/A                   | 2.59% | 4.2%                                   |                    |  |  |   |   |
| £80,000 - £500,000                                    | 90%           | 90%               | N/A                   | 2.79% | 4.3%                                   |                    |  |  |   |   |
| <b>First Time Buyer Fixed until 30/04/2021</b>        |               |                   |                       |       |  |                    |  |  |   |   |
| £80,000 - £500,000                                    | 95%           | 95%               | N/A                   | 2.99% | 4.9%                                   | No arrangement fee | Clydesdale Bank Standard<br>Variable rate is 5.20% | 3% in year 1<br>2% in year 2   | One free valuation  | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| <b>First Time Buyer Fixed until 30/04/2022</b>        |               |                   |                       |       |  |                    |  |  |   |   |
| £80,000 - £500,000                                    | 90%           | 90%               | N/A                   | 2.49% | 4.5%                                   | No arrangement fee | Clydesdale Bank Standard<br>Variable rate is 5.20% | 6% in year 1<br>5% in year 2<br>4% in year 3                                 | One free valuation  | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £500,000                                    | 95%           | 95%               | N/A                   | 3.19% | 4.8%                                   |                    |  |  |   |   |
| <b>First Time Buyer Fixed until 30/04/2024</b>        |               |                   |                       |       |  |                    |  |  |   |   |
| £80,000 - £500,000                                    | 95%           | 95%               | N/A                   | 3.49% | 4.6%                                   | No arrangement fee | Clydesdale Bank Standard<br>Variable rate is 5.20% | 5% in year 1<br>5% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 | One free valuation  | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |

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| Loan Amount   | Max Total LTV | Max LTV Repayment | Max LTV Interest Only | Rate  | The overall cost for comparison % APRC | Arrangement Fee | Revert to Rates                                    | Early Repayment Charge (ERC)   | Incentives  | Product Features   |
|---|---------------|-------------------|-----------------------|-------|--|-----------------|--|--|---|--|
| <b>Residential Fixed until 30/04/2021 - Loans over £1 million - Full C&amp;I</b>  |               |                   |                       |       |  |                 |  |  |   |  |
| £1,000,001 - £5,000,000*  | 75%           | 75%               | N/A                   | 1.74% | 4.6%                                   | £1,999          | Clydesdale Bank Standard<br>Variable rate is 5.20% | 3% in year 1<br>2% in year 2   | Purchase: None<br>Remortgage:<br>Standard legal fees†<br>and free valuation | Lump Sum Payments<br>allowable - up to 10% of<br>the mortgage amount<br>per annum free of ERCs |
| £1,000,001 - £2,000,000   | 80%           | 80%               | N/A                   | 1.84% | 4.6%                                   |                 |  |  |   |  |
| <b>Residential Fixed until 30/04/2021 – Loans over £1 million</b>                 |               |                   |                       |       |  |                 |  |  |   |  |
| £1,000,001 - £5,000,000*  | 75%           | 75%               | 75%***                | 1.84% | 4.8%                                   | £1,999          | Clydesdale Bank Standard<br>Variable rate is 5.20% | 3% in year 1<br>2% in year 2   | Purchase: None<br>Remortgage:<br>Standard legal fees†<br>and free valuation | Lump Sum Payments<br>allowable – up to 10%<br>of the mortgage amount<br>per annum free of ERCs |
| £1,000,001 - £2,000,000   | 80%**         | 80%               | 75%***                | 1.99% | 4.9%                                   |                 |  |  |   |  |
| <b>Residential Fixed until 30/04/2024 - Loans over £1 million - Full C&amp;I</b>  |               |                   |                       |       |  |                 |  |  |   |  |
| £1,000,001 - £5,000,000*  | 75%           | 75%               | N/A                   | 2.19% | 4.0%                                   | £1,999          | Clydesdale Bank Standard<br>Variable rate is 5.20% | 5% in year 1<br>5% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 | Purchase: None<br>Remortgage:<br>Standard legal fees†<br>and free valuation | Lump Sum Payments<br>allowable - up to 10% of<br>the mortgage amount<br>per annum free of ERCs |
| £1,000,001 - £2,000,000   | 80%           | 80%               | N/A                   | 2.29% | 4.1%                                   |                 |  |  |   |  |
| <b>Residential Fixed until 30/04/2024 – Loans over £1 million</b>                 |               |                   |                       |       |  |                 |  |  |   |  |
| £1,000,001 - £5,000,000*  | 75%           | 75%               | 75%***                | 2.29% | 4.4%                                   | £1,999          | Clydesdale Bank Standard<br>Variable rate is 5.20% | 5% in year 1<br>5% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 | Purchase: None<br>Remortgage:<br>Standard legal fees†<br>and free valuation | Lump Sum Payments<br>allowable – up to 10%<br>of the mortgage amount<br>per annum free of ERCs |
| £1,000,001 - £2,000,000   | 80%**         | 80%               | 75%***                | 2.39% | 4.4%                                   |                 |  |  |   |  |
| <b>Residential Offset Discounted OVR until 30/04/2021 – Loans over £1 million</b> |               |                   |                       |       |  |                 |  |  |   |  |
| £1,000,001 - £5,000,000*  | 75%           | 75%               | 75%***                | 2.99% | 5.0%                                   | £1,999          | Clydesdale Bank Offset<br>Variable rate is 5.20%   | No ERC applicable  | Purchase: None<br>Remortgage:<br>Standard legal fees†<br>and free valuation | Lump Sum Payments<br>allowable – no ERC<br>applicable  |
| £1,000,001 - £2,000,000   | 80%**         | 80%               | 75%***                | 3.09% | 5.0%                                   |                 |  |  |   |  |

\* Loans up to £2,000,000 – maximum LTV 80% (on products which allow Interest Only, no more than 75% LTV to be Interest Only)  
Loans up to £3,000,000 – maximum LTV 70% (on products which allow Interest Only, no more than 65% LTV to be Interest Only)  
Loans over £3,000,000 – maximum LTV 60% (on products which allow Interest Only, no more than 55% LTV to be Interest Only)

\*\* If any part of the mortgage is interest only this product is only available in London & South East^.

\*\*\* Where any part of the mortgage is Interest Only this product is to be used for both the Interest Only and Capital & Interest elements.

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Information correct as at 18/01/2019

| Loan Amount   | Max Total LTV | Max LTV Repayment | Max LTV Interest Only | Rate  | The overall cost for comparison % APRC | Arrangement Fee    | Revert to Rates   | Early Repayment Charge (ERC)   | Incentives   | Product Features  |
|---|---------------|-------------------|-----------------------|-------|--|--------------------|---|--|--|---|
| <b>Buy to Let Fixed until 30/04/2021</b>                                |               |                   |                       |       |  |                    |   |  |  |   |
| £80,000 - £1,000,000  | 60%           | 60%               | 60%                   | 2.29% | 5.3%                                   | £1,999             | Clydesdale Bank Offset Variable Investment Housing Loan rate is 5.60%** | 3% in year 1<br>2% in year 2   | Purchase: None<br>Remortgage: Standard legal fees <sup>1</sup> and free valuation                    | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £1,000,000  | 75%           | 75%               | 75%                   | 2.49% | 5.3%                                   |                    |   |  |  |   |
| £80,000 - £750,000  | 80%           | 80%               | N/A                   | 2.99% | 5.2%                                   |                    |   |  |  |   |
| <b>Buy to Let Fixed until 30/04/2022</b>                                |               |                   |                       |       |  |                    |   |  |  |   |
| £80,000 - £1,000,000  | 60%           | 60%               | 60%                   | 2.39% | 5.1%                                   | £1,999             | Clydesdale Bank Offset Variable Investment Housing Loan rate is 5.60%** | 5% in year 1<br>4% in year 2<br>3% in year 3                                 | Purchase: None<br>Remortgage: Standard legal fees <sup>1</sup> and free valuation                    | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £1,000,000  | 75%           | 75%               | 75%                   | 2.49% | 5.1%                                   |                    |   |  |  |   |
| £80,000 - £750,000  | 80%           | 80%               | N/A                   | 3.19% | 5.1%                                   |                    |   |  |  |   |
| <b>Buy to Let Fixed until 30/04/2024</b>                                |               |                   |                       |       |  |                    |   |  |  |   |
| £80,000 - £1,000,000  | 60%           | 60%               | 60%                   | 2.49% | 4.8%                                   | £1,999             | Clydesdale Bank Offset Variable Investment Housing Loan rate is 5.60%** | 5% in year 1<br>5% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 | Purchase: None<br>Remortgage: Standard legal fees <sup>1</sup> and free valuation                    | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £1,000,000  | 75%           | 75%               | 75%                   | 2.59% | 4.8%                                   |                    |   |  |  |   |
| £80,000 - £750,000  | 80%           | 80%               | N/A                   | 3.39% | 4.8%                                   |                    |   |  |  |   |
| <b>Buy to Let Fixed until 30/04/2021 – Fee offer</b>                    |               |                   |                       |       |  |                    |   |  |  |   |
| £80,000 - £500,000  | 60%           | 60%               | 60%                   | 2.59% | 5.3%                                   | No arrangement fee | Clydesdale Bank Offset Variable Investment Housing Loan rate is 5.60%** | 3% in year 1<br>2% in year 2   | Purchase: None<br>Remortgage: Standard legal fees <sup>1</sup> and free valuation                    | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £500,000  | 75%           | 75%               | 75%                   | 2.84% | 5.3%                                   |                    |   |  |  |   |
| <b>Buy to Let Fixed until 30/04/2021 – Fee offer – Purchase Special</b> |               |                   |                       |       |  |                    |   |  |  |   |
| £80,000 - £500,000  | 75%           | 75%               | 75%                   | 2.79% | 5.3%                                   | No arrangement fee | Clydesdale Bank Offset Variable Investment Housing Loan rate is 5.60%** | 3% in year 1<br>2% in year 2   | Purchase: One free valuation<br>Remortgage: This product is only available for purchase applications | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |

For further product and policy information please refer to [www.clydesdalebankintermediaries.co.uk/criteria](http://www.clydesdalebankintermediaries.co.uk/criteria)

\*\* Offset capability not available during fixed concessionary term

<sup>^</sup> 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.

<sup>†</sup> 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.

# Mortgage Product Guide – for intermediary use only (continued)

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Information correct as at 18/01/2019

| Loan Amount  | Max Total LTV | Max LTV Repayment | Max LTV Interest Only | Rate  | The overall cost for comparison % APRC | Arrangement Fee    | Revert to Rates  | Early Repayment Charge (ERC)   | Incentives   | Product Features  |
|--|---------------|-------------------|-----------------------|-------|--|--------------------|--|--|--|---|
| <b>Buy to Let Fixed until 30/04/2021 – Purchase Special</b>  |               |                   |                       |       |  |                    |  |  |  |   |
| £80,000 - £1,000,000   | 75%           | 75%               | 75%                   | 2.29% | 5.3%                                   | £1,999             | Clydesdale Bank Offset Variable Investment Housing Loan rate is 5.60%.** | 3% in year 1<br>2% in year 2   | Purchase: One free valuation<br>Remortgage: This product is only available for purchase applications | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| <b>Buy to Let Fixed until 30/04/2024 – Fee offer</b>   |               |                   |                       |       |  |                    |  |  |  |   |
| £80,000 - £500,000   | 60%           | 60%               | 60%                   | 2.69% | 4.8%                                   | No arrangement fee | Clydesdale Bank Offset Variable Investment Housing Loan rate is 5.60%.** | 5% in year 1<br>5% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 | Purchase: None<br>Remortgage: Standard legal fees <sup>†</sup> and free valuation                    | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| £80,000 - £500,000   | 75%           | 75%               | 75%                   | 2.79% | 4.8%                                   |                    |  |  |  |   |
| <b>Buy to Let Fixed until 30/04/2021 – Loans over £1 million – Exclusively available for properties in London &amp; South East<sup>^</sup></b> |               |                   |                       |       |  |                    |  |  |  |   |
| £1,000,000 - £1,500,000  | 60%           | 60%               | 60%                   | 2.49% | 5.3%                                   | £2,999             | Clydesdale Bank Offset Variable Investment Housing Loan rate is 5.60%.** | 3% in year 1<br>2% in year 2   | Purchase: None<br>Remortgage: Standard legal fees <sup>†</sup> and free valuation                    | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| £1,000,000 - £1,500,000  | 75%           | 75%               | 75%                   | 2.69% | 5.3%                                   |                    |  |  |  |   |
| <b>Buy to Let Fixed until 30/04/2022 – Loans over £1 million – Exclusively available for properties in London &amp; South East<sup>^</sup></b> |               |                   |                       |       |  |                    |  |  |  |   |
| £1,000,000 - £1,500,000  | 75%           | 75%               | 75%                   | 2.79% | 5.1%                                   | £2,999             | Clydesdale Bank Offset Variable Investment Housing Loan rate is 5.60%.** | 5% in year 1<br>4% in year 2<br>3% in year 3                                 | Purchase: None<br>Remortgage: Standard legal fees <sup>†</sup> and free valuation                    | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| <b>Buy to Let Fixed until 30/04/2024 – Loans over £1 million – Exclusively available for properties in London &amp; South East<sup>^</sup></b> |               |                   |                       |       |  |                    |  |  |  |   |
| £1,000,000 - £1,500,000  | 75%           | 75%               | 75%                   | 2.89% | 4.9%                                   | £2,999             | Clydesdale Bank Offset Variable Investment Housing Loan rate is 5.60%.** | 5% in year 1<br>5% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 | Purchase: None<br>Remortgage: Standard legal fees <sup>†</sup> and free valuation                    | Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs |
| <b>Offset Variable Investment Housing Loan – Variable for Term</b>   |               |                   |                       |       |  |                    |  |  |  |   |
| £80,000 - £1,000,000   | 75%           | 75%               | 75%                   | 5.60% | 5.9%                                   | £1,999             | N/A  | No ERC applicable  | Purchase: None<br>Remortgage: Standard legal fees <sup>†</sup> and free valuation                    | Lump Sum Payments allowable – No ERC applicable                                       |

For further product and policy information please refer to [www.clydesdalebankintermediaries.co.uk/criteria](http://www.clydesdalebankintermediaries.co.uk/criteria)

\*\* Offset capability not available during fixed concessionary term

<sup>^</sup> 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.

<sup>†</sup> 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).

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