

# New Build Mortgages

We want to lay the foundations to help your clients buy their new build home. Clydesdale Bank understand the time sensitive nature of new build applications and our specialist case management team allows them to take priority. Our expertise in the market can help you determine whether your clients meet our criteria before submission.

- Maximum residential New Build LTVs: 90% for houses and 80% for flats.
- Maximum BTL New Build LTVs: 80% for houses and 70% for flats.
- Dedicated specialist desks for both new enquiries and case management.
- Offers valid for 180 days from date of issue.
- Builder incentives considered on a case by case basis.

New Build Definition – a property will be defined as new build if it satisfies any of the following criteria:

- A property not previously occupied. For converted properties, it is where the property has not 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, council.



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

**Apply online** – complete and submit mortgage applications quickly and easily: [www.clydesdalebankintermediaries.co.uk](http://www.clydesdalebankintermediaries.co.uk)

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