

## Residential Fixed

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
Residential	75%	2.09%	A fixed rate of 2.09% to 30 November 2023, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	FIX 152	Purchase, remortgage	n/a	n/a	2% until 30/11/22; 1% until 30/11/23	0.35%	Fees Assisted Legals on standard purchase or remortgage (terms apply - see our website for full details)
Residential	75%	2.29%	A fixed rate of 2.29% to 31 July 2026, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	FIX 149	Purchase, remortgage	£199	n/a	5% until 31/07/22; 4% until 31/07/23; 3% until 31/07/24; 2% until 31/07/25; 1% until 31/07/26	0.35%	Fees Assisted Legals on standard purchase or remortgage (terms apply - see our website for full details)
Residential	80%	2.25%	A fixed rate of 2.25% to 30 November 2023, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	FIX 151	Purchase, remortgage	n/a	n/a	2% until 30/11/22; 1% until 30/11/23	0.35%	Fees Assisted Legals on standard purchase or remortgage (terms apply - see our website for full details) Minimum loan £25k
Residential	80%	2.45%	A fixed rate of 2.45% to 31 July 2026, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	FIX 148	Purchase, remortgage	£199	n/a	5% until 31/07/22; 4% until 31/07/23; 3% until 31/07/24; 2% until 31/07/25; 1% until 31/07/26	0.35%	Fees Assisted Legals on standard purchase or remortgage (terms apply - see our website for full details) Minimum loan £25k
Residential	85%	2.89%	A fixed rate of 2.89% to 31 July 2026, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	FIX 146	Purchase, remortgage	£199	n/a		0.35%	Not available for new builds or flats Minimum loan £100k
Residential	90%	3.39%	A fixed rate of 3.39% to 31 July 2026, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	FIX 147	Purchase, remortgage	£199	£999		0.35%	Not available for new builds or flats Minimum loan £150k

## Residential Discounted

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
Residential	75%	1.99%	A discount of 3.00% for the <b>term</b> of the mortgage, giving a current rate payable of 1.99%.	DISC 044	Purchase, remortgage	n/a	n/a	3% year 1; 2% year 2; 1% year 3	0.35%	Fees Assisted Legals on standard purchase or remortgage (terms apply - see our website for full details) Option to link to Offset Switch to Fixed Rate at any time without ERC's Also available on interest only up to 60% LTV Right to Buy - repayment only, Max 65% LTV, Max 100% of discounted purchase price
Residential	60%	4.99%	The Society's Standard Variable Rate, currently 4.99%, for the <b>term</b> of the mortgage.	SVR007	Purchase, remortgage	£99	1.5%	n/a	0.35%	<b>Short term finance</b> Available on an interest only and capital and interest repayment basis or a combination of the two

**For full product details please visit your sourcing system**

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## Retirement Interest Only

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
Residential	50%	2.99%	A discount of 2.00% for the <b>term</b> of the mortgage, giving a current rate payable of 2.99%.	DISC 041	Purchase, remortgage	£199	£199	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	Minimum age 65 at application for all borrowers Property & Financial Lasting Power of Attorney must be registered within 12 months of completion of the mortgage Option to link to Offset

## Residential Help to Buy

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
Help to Buy England & Wales	75%	2.25%	A 5 year fixed rate of 2.25%, reverting to our SVR currently 4.99%, for the remaining <b>term</b> of the mortgage.	FIX 123	Purchase, remortgage	£199	n/a	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	Available for staircasing Max loan £450k for England Max loan £225k for Wales First Time Buyers Only
Help to Buy London	55%	2.19%	A 5 year fixed rate of 2.19%, reverting to our SVR currently 4.99%, for the remaining <b>term</b> of the mortgage.	FIX 124	Purchase, remortgage	£199	n/a		0.35%	Available for staircasing Max loan £330k for London First Time Buyers Only
Help to Buy England & Wales	75%	2.15%	A 3 year fixed rate of 2.15%, reverting to our SVR, currently 4.99%, for the remaining <b>term</b> of the mortgage.	FIX 125	Purchase, remortgage	£199	n/a	3% year 1; 2% year 2; 1% year 3	0.35%	Available for staircasing Max loan £450k for England Max loan £225k for Wales First Time Buyers Only
Help to Buy London	55%	2.09%	A 3 year fixed rate of 2.09%, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	FIX 126	Purchase, remortgage	£199	n/a		0.35%	Available for staircasing Max loan £330k for London First Time Buyers Only

## Shared Ownership

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
Residential	95%	3.99%	A fixed rate of 3.99% to 31 July 2026, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	FIX 150	Purchase, remortgage	£199	n/a	5% until 31/07/22; 4% until 31/07/23; 3% until 31/07/24; 2% until 31/07/25; 1% until 31/07/26	0.35%	Free basic valuation Minimum loan £100k

# Self Build and Renovation

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
<b>Advance Self Build and Renovation</b>	75%	4.59%	A discount of 0.40% for <b>36</b> months, giving a current rate payable of 4.59%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	SB 046	Final LTV <75%	£500	0.75%	3% year 1; 2% year 2; 1% year 3	0.35%	On receipt of final completion certs can have a scheme transfer to another product and ERCs will be waived (subject to eligibility). Higher Lending Charge applicable to all applications with min amount payable £168.  Available up to 85% of land and build costs, subject to 75% of final value.  Option to link to Offset
<b>Standard Self Build and Renovation</b>	75%	4.09%	A discount of 0.90% for <b>36</b> months, giving a current rate payable of 4.09%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	SB 042	Final LTV <75%	£500	0.50%		0.35%	On receipt of completion cert and final inspection can have a scheme transfer to another product and ERCs will be waived (subject to eligibility)  Family Assist available - Parental Deposit repaid as a final stage payment on completion of the build, subject to final end value being 75% or lower  Option to link to Offset
<b>Short Term Self Build</b>	75%	4.09%	A discount of 0.90% off the Society's Standard Variable Rate, currently 4.99%, for the <b>term</b> of the mortgage.	SB 043	Final LTV <75%	£500	1%	n/a	0.35%	<b>Short term finance</b> - maximum term 5 years.  On receipt of completion cert and final inspection can have a scheme transfer to another product (subject to eligibility)  Option to link to Offset
<b>Eco Self Build</b>	75%	3.79%	A discount of 1.20% for <b>36</b> months, giving a current rate payable of 3.79%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	SB 045	Final LTV <75%	£500	0.50%	3% year 1; 2% year 2; 1% year 3	0.35%	On receipt of final completion certs can have a scheme transfer to another product and ERC's will be waived (subject to eligibility).  Available for self build, renovation and conversion where an EPC rating of A or B is expected to be achieved and where at least one renewable energy feature has been designed into the build  Option to link to Offset
<b>Standard Self Build and Renovation</b>	50%	3.49%	A discount of 1.50% for <b>36</b> months, giving a current rate payable of 3.49%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	SB 044	Final LTV <50%	£500	0.50%		0.35%	On receipt of final completion certs can have a scheme transfer to another product and ERC's will be waived (subject to eligibility).  Option to link to Offset

# Buy to Let

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
Buy to Let	60%	2.19%	A variable rate, currently 4.99%, with a discount of 2.80% for the <b>term</b> of the mortgage, giving a current rate of 2.19%.	BTL 081	Purchase, remortgage	n/a	n/a	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	
Consumer Buy to Let	60%	2.19%	A variable rate, currently 4.99%, with a discount of 2.80% for the <b>term</b> of the mortgage, giving a current rate of 2.19%.	BTL 104	Purchase, remortgage	n/a	n/a		0.35%	
Family Buy to Let	60%	2.99%	A variable rate, currently 4.99%, with a discount of 2.00%, for the <b>term</b> of the mortgage, giving a current rate of 2.99%.	BTL 069	Purchase, remortgage	n/a	n/a		0.35%	
Buy to Let	75%	2.29%	A fixed rate of 2.29% to 30 November 2023, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	BTL 110	Purchase, remortgage	£199	£399	2% until 30/11/22; 1% until 30/11/23	0.35%	Maximum 60% LTV on leasehold
Buy to Let	75%	1.99%	A discount of 3.00% for <b>24</b> months, giving a current rate payable of 1.99%. Followed by our SVR, currently 4.99%, for the remaining term of the mortgage.	BTL 094	Purchase, remortgage	£199	£399	2% year 1; 1% year 2	0.35%	Maximum 60% LTV on leasehold
Consumer Buy to Let	75%	2.49%	A variable rate, currently 4.99%, with a discount of 2.50% for the <b>term</b> of the mortgage, giving a current rate of 2.49%.	BTL 103	Purchase, remortgage	n/a	£399	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	Maximum 60% LTV on leasehold
Family Buy to Let	75%	3.29%	A variable rate, currently 4.99%, with a discount of 1.7%, for the <b>term</b> of the mortgage, giving a current rate of 3.29%.	BTL 068	Purchase, remortgage	£199	£399		0.35%	Maximum 60% LTV on leasehold
Holiday Buy to Let	75%	3.39%	A discount of 1.60% for <b>24</b> months, giving a current rate payable of 3.39%. Followed by our SVR, currently 4.99%, for the remaining term of the mortgage.	BTL 107 Non-Reg BTL 109 Regulated	Purchase, remortgage	£199	£599	2% year 1; 1% year 2	0.35%	Maximum 60% LTV on leasehold
Holiday Buy to Let	75%	3.49%	A fixed rate of 3.49% to 30 November 2023, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	BTL 111 Non-Reg BTL 112 Regulated	Purchase, remortgage	£199	£1,299	2% until 30/11/22; 1% until 30/11/23	0.35%	Maximum 60% LTV on leasehold

# Product Transfers for Existing Customers

## Residential Discounted

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
						(non-refundable)				
Product Transfer	95%	2.99%	A discount of 2.00% for the <b>term</b> of the mortgage, giving a current rate payable of 2.99%.	STDR 109	Product Transfer Only	N/A	N/A	3% year 1; 2% year 2; 1% year 3	0.25%	Shared Ownership also accepted Option to link to Offset
Product Transfer	90%	2.49%	A discount of 2.50% for the <b>term</b> of the mortgage, giving a current rate payable of 2.49%.	STDR 111	Product Transfer Only	N/A	N/A		0.25%	Shared Ownership also accepted Option to link to Offset
Product Transfer	80%	2.29%	A discount of 2.70% for the <b>term</b> of the mortgage, giving a current rate payable of 2.29%.	STDR 110	Product Transfer Only	N/A	N/A		0.25%	Shared Ownership also accepted Option to link to Offset
Product Transfer	75%	1.99%	A discount of 3.00% for the <b>term</b> of the mortgage, giving a current rate payable of 1.99%.	STDR 105	Product Transfer Only	N/A	N/A		0.25%	Shared Ownership also accepted Option to link to Offset
Product Transfer	65%	1.69%	A discount of 3.30% for <b>36</b> months, giving a current rate payable of 1.69%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	STDR 102	Product Transfer Only	N/A	N/A		0.25%	Shared Ownership also accepted Option to link to Offset

## Self Build

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
						(non-refundable)				
Self Build Standard Product Transfer	75%	4.59%	A discount of 0.40% for 36 months, giving a current rate payable of 4.59%. Followed by our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	STDR 103	Product Transfer Only	N/A	N/A	3% year 1; 2% year 2; 1% year 3	0.25%	Funds released after each stage Portable Overpayments Option to link to Offset

## Residential Fixed

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
						(non-refundable)				
Product Transfer	95%	3.15%	A fixed rate of 3.15% to 31 October 2024, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	STFX 121	Product Transfer Only	N/A	N/A	3% until 31/10/22; 2% until 31/10/23; 1% until 31/10/24	0.25%	Shared Ownership also accepted
Product Transfer	90%	2.59%	A fixed rate of 2.59% to 31 October 2024, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	STFX 120	Product Transfer Only	N/A	N/A		0.25%	Shared Ownership also accepted
Product Transfer	80%	2.45%	A fixed rate of 2.45% to 31 October 2024, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	STFX 118	Product Transfer Only	N/A	N/A		0.25%	Shared Ownership also accepted
Product Transfer	75%	2.55%	A fixed rate of 2.55% to 31 May 2026, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	STFX 115	Product Transfer Only	N/A	N/A	5% until 31/5/22; 4% until 31/5/23; 3% until 31/5/24; 2% until 31/5/25; 1% until 31/5/26	0.25%	Shared Ownership also accepted
Product Transfer	75%	2.35%	A fixed rate of 2.35% to 30 April 2024, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	STFX 111	Product Transfer Only	N/A	N/A	3% until 30/4/22; 2% until 30/4/23; 1% until 30/4/24	0.25%	Shared Ownership also accepted
Product Transfer	60%	2.09%	A fixed rate of 2.09% to 31 May 2026, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	STFX 116	Product Transfer Only	N/A	N/A	5% until 31/5/22; 4% until 31/5/23; 3% until 31/5/24; 2% until 31/5/25; 1% until 31/5/26	0.25%	Shared Ownership also accepted
Product Transfer	60%	1.99%	A fixed rate of 1.99% to 31 October 2024, reverting to our SVR, currently 4.99% for the remaining <b>term</b> of the mortgage.	STFX 119	Product Transfer Only	N/A	N/A	3% until 31/10/22; 2% until 31/10/23; 1% until 31/10/24	0.25%	Shared Ownership also accepted

## Buy to Let

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
						(non-refundable)				
BTL Product Transfer	75%	2.19%	A discount of 2.80% for the <b>term</b> of the mortgage, giving a current rate payable of 2.19%.	BTL 083	Product Transfer Only	N/A	N/A	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.25%	
Consumer BTL Product Transfer	75%	2.19%	A discount of 2.80% for the <b>term</b> of the mortgage, giving a current rate payable of 2.19%.	BTL 082	Product Transfer Only	N/A	N/A		0.25%	
Family BTL Product Transfer	75%	2.99%	A discount of 2.00% for the <b>term</b> of the mortgage, giving a current rate payable of 2.99%. BTL 087	BTL 087	Product Transfer Only	N/A	N/A		0.25%	
Holiday BTL Product Transfer	75%	2.49%	A discount of 2.50% for the <b>term</b> of the mortgage, giving a current rate payable of 2.49%.	BTL 032 Non-Reg	Product Transfer Only	N/A	N/A		0.25%	

## General Criteria

(Other lending criteria may apply, please see our Lending Criteria Guidelines for further details)

	Residential		Buy to Let			Self Build	
	Purchase/ remortgage	Shared Ownership	Standard	Holiday	Family	Standard/Eco	Advance
			Rental Income				
<b>Affordability</b>	Affordability calculator applies		145% of 5.5%	130% of 5.5%	145% of 5.5%	Affordability calculator applies	
<b>Minimum age</b>	18		25			25	
<b>Max age at end of term</b>	80 (if retired see Age Requirements)		No Max	No Max	80	80 (if retired see Age Requirements)	
<b>Max no applicants</b>	4						
<b>Location</b>	England and Wales						
<b>Min loan</b>	£25,000 (Short term finance £100,000)	£100,000	£25,000			£100,000	
<b>Max loan/LTV</b> <i>Restrictions apply to New Build properties. Please refer to Lending Criteria Guidelines.</i>	£300k/90-95% £400k/80-90% £500k/75-80% £1m/up to 75% Max 60% within London £250k/65% RTB	£250k/95% of share (max 75% LTV)	£500k / 75% (60% for leasehold property)			£1m/ 75% £250k/75% for Family Assist	£350k/ 75%
<b>Min term</b>	5 (Short term finance 12 months)						
<b>Max term</b>	40 (Short term finance 5 years)						
<b>Repayment method</b>	Capital and Interest, Interest Only, Part and Part						
<b>FTB</b>	Yes (Short term finance No)					Yes	
<b>Min income</b>	N/A		£25k	£25k	£25k	N/A	
<b>Employment</b>	Continuous employment for 12 months, current employment 3 months, permanent, not in probation.						
<b>Self employment</b>	Minimum 24 months trading						
<b>Income verification</b>	Employed: 3 months payslips, employment reference where overtime/bonus is included Self employed: 2 years accounts (1 year for BTL applications) plus projection and qualified account's reference SA302 acceptable below 75% LTV for last 2 years and Tax Year Overviews Buy to Let: SA302 acceptable to evidence income for self employed						
<b>Other requirements</b>	Full credit search, proof of residency for last 12 months, proof of identity (provided by intermediary), proof of mortgage/rent payments, proof of income, last 3 months bank statements, proof of deposit for purchases						
<b>Property</b>	Traditionally built houses, bungalows and leasehold flats. Exclusions: non standard construction, properties affected by subsidence, flats in blocks greater than 4 floors, BTL Leasehold properties greater than 60% LTV						
<b>Min property val</b>	£90k						
<b>Valuations</b>	Desktop valuations up to 75% LTV subject to meeting criteria. Physical valuations arranged where DV criteria not met and for all applications above 75% LTV						
<b>Solicitors</b>	The Group operates a panel of solicitors and licensed conveyancers, which is managed by LMS. New firms may be added (terms apply). Applicant to pay all fees direct to solicitor						
<b>Buildings insurance</b>	Required, arranged by applicant						

## Valuation Fee

(non refundable)

Standard Application Purchase price / Value	Basic	RICS* Homebuyer
<b>Up to £80,000</b>	£150.00	£350.00
<b>£80,001 - £100,000</b>	£170.00	£375.00
<b>£100,001 - £120,000</b>	£190.00	£400.00
<b>£120,001 - £150,000</b>	£210.00	£450.00
<b>£150,001 - £200,000</b>	£240.00	£500.00
<b>£200,001 - £250,000</b>	£260.00	£550.00
<b>£250,001 - £300,000</b>	£290.00	£600.00
<b>£300,001 - £350,000</b>	£330.00	£650.00
<b>£350,001 - £400,000</b>	£360.00	£700.00
<b>£400,001 - £450,000</b>	£410.00	£750.00
<b>£450,001 - £500,000</b>	£450.00	£800.00
<b>£500,001 - £700,000</b>	£580.00	£950.00
<b>£700,001 - £900,000</b>	£690.00	£1,045.00
<b>£900,001 - £1,100,000</b>	£820.00	by arrangement
<b>£1,100,001 - £1,250,000</b>	£920.00	
<b>£1,250,001 - £1,500,000</b>	£1100.00	
<b>£1,500,001 - £1,750,000</b>	£1250.00	
<b>£1,750,001 - £2,000,000</b>	£1450.00	

\*The RICS valuation fee may vary and the figures quoted are a guide only. We will confirm to you the cost of the RICS valuation.

Self Build Valuation Fees	Basic
<b>up to £250,000</b>	£360
<b>£250,001 - £500,000</b>	£500
<b>£500,001 - £750,000</b>	£700
<b>£750,001 - £1,000,000</b>	£900
<b>£1,000,001 - £1,250,000</b>	£1,100
<b>£1,250,001 - £1,500,000</b>	£1,300
<b>£1,500,001 - £1,750,000</b>	£1,550
<b>£1,750,001 - £2,000,000</b>	£1,800