CREDIT REPAIR INTERMEDIARY PRODUCT GUIDE

Updated 3rd November 2026

This information is for intermediaries and introducers only.

Pre-application enquiries please call the broker support team on **01664 414144.**

For full details of our lending criteria please refer to our Credit Repair Hub: themeltonbrokers.co.uk

Melton Building Society | *Credit Repair*

General Criteria

Our Standard Variable Rate (SVR) is 8.14%

	Near Prime Enhance	Near Prime	Credit Assist	Credit Recovery
Secured Arrears	Maximum of 2 missed payments in the last 24 months (1 missed payment in the last 12 months) (0 in the last 6 months)	Maximum of 2 missed payments in the last 24 months (1 missed payment in the last 12 months) (0 in the last 3 months)	Maximum of 2 missed payments in the last 12 months (0 in the last 3 months)	Maximum of 3 missed payments in the last 12 months (1 in the last 3 months)
CCJs	Maximum £500 in last 3 years and must be satisfied (0 in last 6 months)	Maximum £1,500 in last 2 years and must be satisfied (0 in last 6 months)	Maximum £4,000 in last 2 years and must be satisfied (0 in last 6 months)	Maximum £6,000 in last 2 years and must be satisfied (0 in last 6 months)
	CCJs up to the value of £100 and CCJs registered >2 years ago will not be taken into account for underwriting purposes			
Defaults	Maximum £500 registered in last 2 years (3 years for >70% LTV) and must be satisfied on or before completion	None registered in last 3 months	None registered in last 3 months	None registered in last 3 months
	Unsatisfied defaults registered >2 years ago for Near Prime Enhance (3 years for >70% LTV) or >3 months ago for Near Prime, Credit Assist or Credit Recovery must be included as a commitment in the affordability calculator.			
Bankruptcy	Not accepted	Not accepted	Discharged for 12 months or more	Discharged bankrupts
IVA's/DMP	Not accepted	Satisfied for 12 months or more	Conducted satisfactorily and repaid on or before completion	Satisfied or conducted satisfactorily for a minimum of 6 months
Repossession	Not accepted	Not accepted	Accepted if more than 3 years ago	Accepted if more than 2 years ago
Affordability	Affordability calculator applies – visit our Credit Repair Hub			

For full product details please visit your sourcing system

This is not a consumer advertisement and therefore must not be disclosed or given to the general public. The Melton Mowbray Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered in its register under number 106184. Registered office: Mutual House, Leicester Road, Melton Mowbray, Leics, LE13 0DB. M26000018 -1126

Residential Discounted

Our Standard Variable Rate (SVR) is 8.14%

Category	Max LTV	Current Pay rate	Product description	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
Near Prime Enhance	70%	5.25%	A discount of 2.89% off our SVR for **24** months, reverting to SVR.	ED00U	Purchase and Remortgage	£199	£699	2% year 1; 1% year 2	25k	500k	0.45%	
	80%	5.55%	A discount of 2.59% off our SVR for **24** months, reverting to SVR.	ED00T	Purchase and Remortgage	£199	£699	2% year 1; 1% year 2	25k	500k	0.45%	
Near Prime	70%	5.44%	A discount of 2.70% off our SVR for **24** months, reverting to SVR.	PD00X	Purchase and Remortgage	£199	£699	2% year 1; 1% year 2	25k	500k	0.45%	
	75%	5.85%	A discount of 2.29% off our SVR for **24** months, reverting to SVR.	PD00Z	Purchase and Remortgage	£199	£699	2% year 1; 1% year 2	25k	500k	0.45%	
Credit Assist	70%	6.44%	A discount of 1.70% off our SVR for **24** months, reverting to SVR.	AD00D	Purchase and Remortgage	£199	£999	2% year 1; 1% year 2	25k	500k	0.50%	
	75%	6.69%	A discount of 1.45% off our SVR for **24** months, reverting to SVR.	AD00K	Purchase and Remortgage	£199	£999	2% year 1; 1% year 2	25k	500k	0.50%	
Credit Recovery	70%	6.84%	A discount of 1.30% off our SVR for **24** months, reverting to SVR.	CD00G	Purchase and Remortgage	£199	£999	2% year 1; 1% year 2	25k	500k	0.50%	
	75%	7.05%	A discount of 1.09% off our SVR for **24** months, reverting to SVR.	CD00M	Purchase and Remortgage	£199	£999	2% year 1; 1% year 2	25k	500k	0.50%	

Please note: All products on this page are eligible for a free Vibrant Energy Saving Audit (VESA) EPC on completion of the mortgage application.

Residential Fixed

Our Standard Variable Rate (SVR) is 8.14%

Category	Max LTV	Current Pay rate	Product description	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
	70%	6.05%	A fixed rate to **31st March 2029,** reverting to SVR.	EF01D	Purchase and Remortgage	£199	£999	2% until 31/3/28; 1% until 31/3/29	25k	500k	0.45%	
Near Prime Enhance	80%	6.20%	A fixed rate to **31st March 2029,** reverting to SVR.	EF01E	Purchase and Remortgage	£199	£999	2% until 31/3/28; 1% until 31/3/29	25k	500k	0.45%	
	80%	6.55%	A fixed rate **31st March 2029,** reverting to SVR.	EF01F	Purchase and Remortgage	£199	N/A	2% until 31/3/28; 1% until 31/3/29	25k	500k	0.45%	Free basic valuation included
	70%	6.20%	A fixed rate to **31st March 2029,** reverting to SVR.	PF01S	Purchase and Remortgage	£199	£999	2% until 31/3/28; 1% until 31/3/29	25k	500k	0.45%	
Near Prime	75%	6.40%	A fixed rate to **31st March 2029,** reverting to SVR.	PF01T	Purchase and Remortgage	£199	£999	2% until 31/3/28; 1% until 31/3/29	25k	500k	0.45%	
	75%	6.75%	A fixed rate to **31st March 2029,** reverting to SVR.	PF01U	Purchase and Remortgage	£199	N/A	2% until 31/3/28; 1% until 31/3/29	25k	500k	0.45%	Free basic valuation included
	70%	7.15%	A fixed rate to **31st March 2029,** reverting to SVR.	AF01W	Purchase and Remortgage	£199	£1,299	2% until 31/3/28; 1% until 31/3/29	25k	500k	0.50%	
Credit Assist	75%	7.50%	A fixed rate to **31st March 2029,** reverting to SVR.	AF01X	Purchase and Remortgage	£199	£1,299	2% until 31/3/28; 1% until 31/3/29	25k	500k	0.50%	
	75%	7.99%	A fixed rate to **31st March 2029,** reverting to SVR.	AF01Y	Purchase and Remortgage	£199	N/A	2% until 31/3/28; 1% until 31/3/29	25k	500k	0.50%	Free basic valuation included

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Residential Fixed

Our Standard Variable Rate (SVR) is 8.14%

Category	Max LTV	Current Pay rate	Product description	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
Credit Recovery	70%	7.35%	A fixed rate to **31st March 2029,** reverting to SVR.	CF022	Purchase and Remortgage	£199	£1,299	2% until 31/3/28; 1% until 31/3/29	25k	500k	0.50%	
	75%	7.79%	A fixed rate to **31st March 2029,** reverting to SVR.	CF023	Purchase and Remortgage	£199	£1,299	2% until 31/3/28; 1% until 31/3/29	25k	500k	0.50%	
	75%	8.25%	A fixed rate **31st March 2029,** reverting to SVR.	CF024	Purchase and Remortgage	£199	N/A	2% until 31/3/28; 1% until 31/3/29	25k	500k	0.50%	Free basic valuation included

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Product Transfers for Existing Customers

Residential Discounted

Our Standard Variable Rate (SVR) is 8.14%

Category	Max LTV	Current Pay rate	Product description	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
Product Transfer	70%	5.25%	A discount of 2.89% off our SVR for **24** months, reverting to SVR.	PV003	Seasoned Criteria Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k	0.25%	For seasoned criteria only.
Product Transfer	70%	6.44%	A discount of 1.70% off our SVR for **24** months, reverting to SVR.	AV000	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k	0.25%	
Product Transfer	80%	7.39%	A discount of 0.75% off our SVR for **24** months, reverting to SVR.	CV001	Product Transfer Only	N/A	N/A	N/A	No min	500k	0.25%	

Residential Fixed

Category	Max LTV	Current Pay rate	Product description	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
Product Transfer	70%	5.75%	A fixed rate to **30th November 2028,** reverting to SVR.	EX023	Seasoned Criteria Product Transfer Only	N/A	N/A	2% until 30/11/27; 1% until 30/11/28	No min	500k	0.25%	For seasoned criteria only.
Product Transfer	70%	6.55%	A fixed rate to **30th November 2028,** reverting to SVR.	PX008	Product Transfer Only	N/A	N/A	2% until 30/11/27; 1% until 30/11/28	No min	500k	0.25%	

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Shared Ownership Discounted

Our Standard Variable Rate (SVR) is 8.14%

Category	Max LTV	Current Pay rate	Product description	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
Shared Ownership Product Transfer	70%	5.65%	A discount of 2.49% off our SVR for **24** months, reverting to SVR.	CV005	Seasoned Criteria Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k	0.25%	For seasoned criteria only.
Shared Ownership Product Transfer	70%	6.45%	A discount of 1.69% off our SVR for **24** months, reverting to SVR.	CV003	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k	0.25%	

Shared Ownership Fixed

Category	Max LTV	Current Pay rate	Product description	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
Shared Ownership Product Transfer	70%	6.50%	A fixed rate to **30th November 2028,** reverting to SVR.	CX00C	Seasoned Criteria Product Transfer Only	N/A	N/A	2% until 30/11/27; 1% until 30/11/28	No min	500k	0.25%	For seasoned criteria only.
Shared Ownership Product Transfer	70%	7.25%	A fixed rate to **30th November 2028,** reverting to SVR.	CX00D	Product Transfer Only	N/A	N/A	2% until 30/11/27; 1% until 30/11/28	No min	500k	0.25%	

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Valuation Fee

(non-refundable once valuation has taken place)

Purchase price/ estimated value	Residential mortgage valuation/remortgage	Indicative homebuyers application fee including a basic mortgage valuation and a homebuyer survey
to £100,000	£170	£355
£100,001 - £200,000	£240	£455
£200,001 - £300,000	£295	£555
£300,001 - £400,000	£355	£655
£400,001 - £500,000	£400	£755
£500,001 - £600,000	£460	£855
£600,001 - £700,000	£550	£955
£700,001 - £800,000	£650	£1,055
£800,001 - £900,000	£720	£1,155
£900,001 - £1,000,000	£850	£1,255
£1,000,001 - £1,200,000	£900	By Negotiation
£1,200,001 - £1,400,000	£1,000	By Negotiation
£1,400,001 - £1,600,000	£1,155	By Negotiation
£1,600,001 - £1,800,000	£1,305	By Negotiation
£1,800,001 - £2,000,000	£1,490	By Negotiation
Over £2m	By Negotiation	By Negotiation