

# Mortgage Product Guide

# Lending Criteria

## Standard Residential

- First-time Buyers
- New Build Homes (up to 90% LTV)
- Joint Borrower/Sole Proprietor
- Lending in and into Retirement
- 4 applicants = 4 Incomes
- Interest only mortgage available up to the age of 70
- Part Interest Only & Part Repayment mortgages are also acceptable

## Specialist Residential

- LTI over 5 x – no minimum income and max LTV 90%
- Skilled Worker Visa – max LTV 90%
- Foreign Currency (includes FTB) – max LTV 90%
- Interest Only in/into retirement – max LTV 70%
- Shared Ownership – max LTS 95%
- Discounted Market Value Purchases and properties with S106, Agricultural ties and/or over 10 acres – max LTV 80%

## Additional Criteria

- Intergenerational Mortgages
- New maximum mortgage term of 40 years
- No credit scoring
- Day 1 re-mortgages
- Sale and downsize accepted as a repayment strategy, up to 70% LTV and minimum equity levels apply

## Additional Income Streams Considered

- Zero hour/Short Term contracts
- Child Maintenance
- Stipends/Bursaries
- Foster income
- Benefit income
- Share of net profits for Ltd Company Directors

## Glossary

### Discount Variable Rate

Discount mortgages are variable rate mortgages. They are called 'Discount' mortgages because the interest rate charged for the initial term is discounted from the Standard Variable Rate (SVR)

### Fixed Rate

With a Fixed Rate mortgage, the interest rate stays the same for an agreed period of time specified in the product name. Eg. 3 Year Fixed Rate Mortgage.

### Standard Variable Rate (SVR)

This is the interest rate that will be charged once an initial term on a fixed rate mortgage ends. With an SVR mortgage, your monthly mortgage payment could go up or down.

# Our approach to meeting the Products & Services Outcome and Price & Value Outcome – Information for distributors of the Product

Our assessment concluded that all products on sale deliver fair value for consumers in the target market. This summary document is being provided to you to fulfil our responsibilities under PRIN 2A.4.15R and PRIN 2A.3.12 R (2). - It is designed to support you to comply with your responsibilities under PRIN 2A.3.16 R and PRIN 2A.4.16 R. Please note that you are ultimately responsible for meeting your obligations under 'The Consumer Duty'.

*This information is intended for intermediary use only and should not be provided to customers.*

## Summary of our assessment

### We have assessed that:

- Our product range continues to meet the needs, characteristics, and objectives of customers in the identified target market.
- The intended distribution strategy remains appropriate for the target market.
- The product provides fair value to customers in the target market (i.e. the total benefits are proportionate to total costs).

## Customers with characteristics of vulnerability

- The product range is designed to meet the needs and objectives of consumers, which is likely to include some customers with characteristics of vulnerability or who will experience vulnerability over time.
- Any vulnerabilities relevant to the target group(s) have been considered in the manufacturing of the product, with the Society putting relevant processes in place to support these consumers.
- Intermediaries should continue to comply with your obligations to ensure that you treat customers in vulnerable circumstances fairly. These consumers may require additional advice and support to ensure they understand the information being presented to them and the implications of the arrangement they are entering into, reducing the risk of poor outcomes.
- Please contact us if you need any further information about how we support the needs of all our customers in relation to our product.

## Our assessment of value

- We have developed a comprehensive and robust assessment process which evaluates several aspects of our business to determine the value of our mortgage product. This analysis is used to ascertain whether our product delivers fair value for customers.
- The outcomes of the assessment process are presented to internal stakeholders, allowing for challenge and further investigation before we sign-off product and share the summary of our assessment with you.

### Our fair value assessment has considered the following:

- **Benefits** - The features that the product provides, along with the level of customer service and overall quality of the product.
- **Price** - Covering interest rate, fees and charges the consumer pays for the product, comparable market rates, advice fees and non-financial costs.
- **Cost** - the cost of funding the product and any other costs to the consumer
- **Limitations** - any limitations on the features or the service we provide.

## Results of our assessment

**Our assessment concluded that all products on sale deliver fair value for consumers in the target market.**

# Standard Residential

With effect from 23 June 2026 • Standard Variable Rate 7.64% • For professional use only

<p><b>Product Range Purpose</b></p> <ul style="list-style-type: none"> <li>Designed for intermediaries, supporting lending up to 95% LTV for first time buyers and home movers</li> </ul>	<p><b>Restrictions</b></p> <p><b>Not suitable for:</b></p> <ul style="list-style-type: none"> <li>Buy to let</li> <li>Severe credit impairment</li> <li>Those not meeting affordability and lending criteria</li> <li>Society 'Specialist' case criteria</li> </ul>	
<p><b>Product Range Features</b></p> <ul style="list-style-type: none"> <li>Free standard valuations</li> <li>Portability</li> <li>Revert to 7.64% SVR after the product end date</li> <li>Available in Scotland</li> <li>Capital Repayment basis ( * Interest Only available )</li> <li>No compulsory Insurance</li> <li>Legal fees payable by applicant</li> <li>All products get one capital repayment up to 10% of balance during fixed/discounted period</li> <li>National availability (95% excludes London)</li> <li>Product fees can be added to the loan on all products (Excluding 95% LTV)</li> </ul>	<p><b>Minimum &amp; Maximum Loan</b></p>	
	<p><b>New customers, out of area: £50,000</b>  <b>DL, TS, DH, YO, SR and HG postcode: £25,000</b></p>	<p><i>Minimum</i></p>
	<p>£1,000 existing customers</p>	
<p>Up to 75% LTV = £1,500,000  75.01 - 80% = £750,000  80.01 - 90% = £500,000  90.01 - 95% = £400,000</p>	<p><i>Maximum</i></p>	

## Standard Residential: 80% LTV – Interest Only options available up to 70% LTV

LTV	Product	Product Code	Rate Payable	Until	Reverting to	ERC	Product Fee	APRC	MSO Code	Borrower Type
80%	2 Year Discount	D2589	4.79%	31/07/2028	SVR (currently 7.64%)	2% until 31/07/2027 1% until 31/07/2028	£999	7.32%	MR2589 MI2589	Remortgage & Purchase
	2 Year Fixed	FR2619	5.09%	31/08/2028		3% until 31/08/2027 2% until 31/08/2028	£999	7.43%	MR2619 MI2619	
	5 Year Fixed	FR2628	5.19%	31/08/2031		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	£999	6.83%	MR2628 MI2628	

## Standard Residential: 90% LTV

90%	2 Year Fixed	FR2653	5.89%	31/08/2028	SVR (currently 7.64%)	3% until 31/08/2027 2% until 31/08/2028	FREE	7.55%	MR2653	Remortgage & Purchase
	5 Year Fixed*	FR2655	5.89%	31/08/2031		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	FREE	7.10%	MR2655	

## Standard Residential: 95% LTV First time buyer

95%	2 Year Fixed	FR2654	5.99%	31/08/2028	SVR (currently 7.64%)	3% until 31/08/2027 2% until 31/08/2028	FREE	7.58%	MR2654	First Time Buyers Only
	5 Year Fixed*	FR2656	5.99%	31/08/2031		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	FREE	7.15%	MR2656	

# Specialist Residential

For more information you can find our full lending criteria at [www.darlington.co.uk/criteria-search](http://www.darlington.co.uk/criteria-search) or speak to one of our team. With effect from 23 June 2026 • Standard Variable Rate 7.64% • For professional use only

<p><b>Product Range Purpose</b></p> <ul style="list-style-type: none"> <li>• Designed for intermediaries, supporting specialist lending up to 90% LTV for first time buyers and home movers.</li> <li>• Includes foreign currency, expat and non standard property types</li> <li>• LTI over 5 x – no minimum income and max LTV 90%</li> <li>• Interest Only in/into retirement – max LTV 70%</li> <li>• Discounted Market Value Purchases and properties with S106, Agricultural ties and/or over 10 acres – max LTV 80%</li> <li>• Foreign Currency / EXPAT Residential Cases</li> </ul>	<p><b>Restrictions</b></p> <p><b>Not suitable for:</b></p> <ul style="list-style-type: none"> <li>• Buy to let</li> <li>• Severe credit impairment</li> <li>• Those not meeting affordability and lending criteria</li> </ul>	
<p><b>Product Range Features</b></p> <ul style="list-style-type: none"> <li>• Portable products</li> <li>• Revert to 7.64% SVR after initial period</li> <li>• Available in Scotland</li> <li>• Capital Repayment basis ( * Interest Only available )</li> <li>• No compulsory Insurance</li> <li>• Legal fees payable by applicant</li> <li>• All products get one capital repayment up to 10% of balance during fixed/discounted period</li> <li>• National availability (95% excludes London)</li> <li>• Product fees can be added to the loan on all products</li> </ul>	<p><b>Minimum &amp; Maximum Loan</b></p>	
	<p><b>New customers, out of area: £50,000</b>  <b>DL, TS, DH, YO, SR and HG postcode: £25,000</b></p>	<p><i>Minimum</i></p>
	<p>£1,000 existing customers</p> <p>Up to 75% LTV = £1,500,000            75.01 - 80% = £750,000            80.01 - 90% = £500,000            90.01 - 95% = £400,000</p>	

## Specialist Residential: 80% LTV

LTV	Product	Product Code	Rate Payable	Until	Reverting to	ERC	Product Fee	APRC	MSO Code	Valuation Fee
80%	2 Year Discount*	D2601	4.99%	31/07/2028	SVR (currently 7.64%)	2% until 31/07/2027 1% until 31/07/2028	Product fee £999	7.39%	MI2590 MR2590	Payable by applicant
80%	2 Year Fixed*	FR2622	5.39%	31/08/2028		3% until 31/08/2027 2% until 31/08/2028	Product fee £999	7.50%	MI2622 MR2622	
80%	5 Year Fixed*	FR2631	5.39%	31/08/2031		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	Product fee £999	6.96%	MR2631 MI2631	

## Specialist Residential: 90% LTV

90%	2 Year Discount	D2591	5.69%	31/07/2028	SVR (currently 7.64%)	2% until 31/07/2027 1% until 31/07/2028	Product fee £999	7.56%	MR2591	Payable by applicant
90%	2 Year Fixed*	FR2624	5.79%	31/08/2028		3% until 31/08/2027 2% until 31/08/2028	Product fee £999	7.59%	MR2624	
90%	5 Year Fixed*	FR2633	5.79%	31/08/2031		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	Product fee £999	7.14%	MR2633	

# Skilled VISA (Tier 2)

For more information you can find our full lending criteria on [www.darlington.co.uk/criteria-search](http://www.darlington.co.uk/criteria-search) or speak to one of our team. With effect from 23 June 2026 • Standard Variable Rate 7.64% • For professional use only

<p><b>Product Range Purpose</b></p> <ul style="list-style-type: none"> <li>• Designed for borrowers in the UK on a Skilled VISA (Tier 2)</li> <li>• Up to 90% LTV with no minimum income or visa term</li> </ul>	<p><b>Restrictions</b></p> <p><b>Not suitable for:</b></p> <ul style="list-style-type: none"> <li>• Non-Visa applicants</li> <li>• Severe credit impairment</li> <li>• Are buying a home to let or use for commercial purposes.</li> <li>• Those not meeting affordability and lending criteria</li> </ul>	
<p><b>Product Range Features</b></p> <ul style="list-style-type: none"> <li>• Portable products</li> <li>• Revert to 7.64% SVR after initial period</li> <li>• Available in Scotland</li> <li>• Capital Repayment basis ( * Interest Only available )</li> <li>• No compulsory Insurance</li> <li>• Legal fees payable by applicant</li> <li>• All products get one capital repayment up to 10% of balance during fixed/discounted period</li> <li>• National availability (95% excludes London)</li> <li>• Product fees can be added to the loan on all products</li> </ul>	<p><b>Minimum &amp; Maximum Loan</b></p>	
	<p><b>New customers, out of area: £50,000</b>  <b>DL, TS, DH, YO, SR and HG postcode: £25,000</b></p>	<p><i>Minimum</i></p>
	<p>£1,000 existing customers</p>	
<p>Up to 75% LTV = £1,500,000  75.01 - 80% = £750,000  80.01 - 90% = £500,000  90.01 - 95% = £400,000</p>	<p><i>Maximum</i></p>	

## Skilled VISA (Tier 2): 80% LTV

LTV	Product	Product Code	Rate Payable	Until	Reverting to	ERC	Product Fee	APRC	MSO Code	Valuation Fee
80%	2 Year Discount*	D2601	4.99%	31/07/2028	SVR (currently 7.64%)	2% until 31/07/2027 1% until 31/07/2028	Product fee £999	7.39%	MI2601 MR2601	Payable by applicant
80%	2 Year Fixed*	FR2622	5.39%	31/08/2028		3% until 31/08/2027 2% until 31/08/2028	Product fee £999	7.50%	MI2622 MR2622	
80%	5 Year Fixed*	FR2631	5.39%	31/08/2031		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	Product fee £999	6.96%	MR2631 MI2631	

## Skilled VISA (Tier 2): 90% LTV

90%	2 Year Discount	D2591	5.69%	31/07/2028	SVR (currently 7.64%)	2% until 31/07/2027 1% until 31/07/2028	Product fee £999	7.56%	MR2591	Payable by applicant
90%	2 Year Fixed*	FR2651	5.89%	31/08/2028		3% until 31/08/2027 2% until 31/08/2028	Product fee £999	7.63%	MR2651	
90%	5 Year Fixed*	FR2652	5.89%	31/08/2031		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	Product fee £999	7.20%	MR2652	

# Buy-to-Let

Our Buy-to-Let mortgages are available for up to three properties per client. We also support the CML Buy-to-Let: Standard of Practice. With effect from 23 June 2026 • Standard Variable Rate 7.64% • For professional use only

<p><b>Product Range Purpose</b></p> <ul style="list-style-type: none"> <li>Buy-to-Let mortgages that are available for up to three properties per client. We also support the CML Buy-to-Let: Standard of Practice.</li> </ul>	<p><b>Restrictions</b></p> <p><b>Not suitable for:</b></p> <ul style="list-style-type: none"> <li>Are not looking to buy a property to rent Intend to reside in the property.</li> <li>Not suitable for a joint borrower, sole proprietor mortgage</li> <li>Sub letting cases</li> <li>Cases outside lending/property criteria</li> </ul> <p><b>Ltd Company BTL (additional to the above)</b></p> <ul style="list-style-type: none"> <li>Expats</li> <li>Paid in a foreign currency</li> </ul>	
<p><b>Product Range Features</b></p> <ul style="list-style-type: none"> <li>Capital Repayment basis, Interest Only or Part &amp; Part basis</li> <li>Products are not portable</li> <li>No compulsory Insurance</li> <li>Not available in Scotland</li> <li>Legal fees payable by applicant</li> <li>All products get one capital repayment up to 10% of balance during fixed/discounted period</li> <li>National availability (unless stated otherwise on a product basis)</li> <li>Product fees can be added to the loan on all products</li> </ul>	<p><b>Minimum &amp; Maximum Loan</b></p>	
	<p><b>New customers, out of area: £50,000</b>  <b>DL, TS, DH, YO, SR and HG postcode: £25,000</b></p>	<p><i>Minimum</i></p>
	<p>£1,000 existing customers</p>	
<p>Up to 75% LTV = £1,500,000  75.01 - 80% = £750,000  80.01 - 90% = £500,000  90.01 - 95% = £400,000</p>	<p><i>Maximum</i></p>	

## Buy to Let: 80% LTV

Standard BTL, Holiday Let cases, Holiday Let EXPAT cases, EXPAT BTL cases

First-time or experienced landlords looking for Holiday Lets. Expats living outside of the UK but looking to purchase or remortgage a property to let in the UK.

LTV	Product	Product Code	Rate Payable	Until	Reverting to	ERC	Product Fee	APRC	MSO Code
80%	2 Year Discount	D2593	5.29%	31/07/2028	SVR (currently 7.64%)	2% until 31/07/2027 1% until 31/07/2028	Product fee £999	7.45%	MI2593 MR2593
80%	2 Year Fixed	FR2638	5.59%	31/08/2028		3% until 31/08/2027 2% until 31/08/2028	Product fee £999	7.55%	MI2638 MR2638
80%	5 Year Fixed	FR2642	5.69%	31/08/2031		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	Product fee £999	7.08%	MI2642 MR2642

## Ltd Company BTL: 80% LTV

First-time or experienced landlords looking for Holiday Lets. Expats living outside of the UK, but looking to purchase or remortgage a property to let in the UK

80%	2 Year Fixed Ltd Co	FR2639	5.69%	31/08/2028	SVR (currently 7.64%)	3% until 31/08/2027 2% until 31/08/2028	Product fee £999	7.58%	MI2639 MR2639
80%	5 Year Fixed Ltd Co	FR2643	5.79%	31/08/2031		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	Product fee £999	7.13%	MI2643 MR2643

# Shared Ownership

With effect from 23 June 2026 • Standard Variable Rate 7.64% • For professional use only

<p><b>Product Range Purpose</b></p> <ul style="list-style-type: none"> <li>• Designed for intermediaries, supporting lending shared ownership lending for clients to purchase a share of the property and pay rent on the remaining portion.</li> <li>• This scheme is available on qualifying properties across England and Wales with pre-approved housing associations registered with the Homes and Communities Agency.</li> </ul>	<p><b>Restrictions</b></p> <p><b>Not suitable for:</b></p> <ul style="list-style-type: none"> <li>• Seeking a property with restrictions on staircasing.</li> <li>• Are severely credit impaired borrowers.</li> <li>• Are purchasing a property to let.</li> <li>• Cases outside lending/property criteria</li> </ul>	
<p><b>Product Range Features</b></p> <ul style="list-style-type: none"> <li>• Free standard valuations</li> <li>• Revert to 7.64% SVR after the product end date</li> <li>• Not available in Scotland</li> <li>• Minimum Property value £100,000</li> <li>• Capital Repayment basis</li> <li>• Product is not portable</li> <li>• No compulsory Insurance</li> <li>• Legal fees payable by applicant</li> <li>• Product fees cannot be added to the loan on Shared Ownership products</li> <li>• Applicants require a minimum 5% deposit on a maximum 75% property share when applying for a Shared Ownership Product.</li> </ul>	<p><b>Minimum &amp; Maximum Loan</b></p>	
	<p>£22,000</p>	<p><i>Minimum</i></p>
	<p>£400,000</p>	<p><i>Maximum</i></p>

## Shared Ownership: 95% LTV

LTV	Product	Product Code	Rate Payable	Until	Reverting to	ERC	Product Fee	APRC	MSO Code	Incentives
95%	2 Year Fixed	FR2670	5.99%	31/08/2028	SVR (currently 7.64%)	3% until 31/08/2027 2% until 31/08/2028	FREE	7.61%	MR2670	Free Standard Valuation
95%	5 Year Fixed	FR2687	5.99%	31/08/2031		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	FREE	7.22%	MR2687	Free Standard Valuation

# Existing Members/ Product Transfers

With effect from 23 June 2026 • Standard Variable Rate 7.64% • For professional use only

<p><b>Product Range Purpose</b></p> <ul style="list-style-type: none"> <li>• Designed for existing Darlington Building Society borrowers looking to switch to a new product or raise additional borrowing.</li> <li>• Available up to a maximum of 90% LTV across Residential, Buy-to-Let and Shared Ownership</li> </ul>	<p><b>Restrictions</b></p> <p><b>Not suitable for:</b></p> <ul style="list-style-type: none"> <li>• Seeking a property with restrictions on staircasing.</li> <li>• Are severely credit impaired borrowers.</li> <li>• Are purchasing a property to let.</li> <li>• Cases outside lending/property criteria</li> </ul>	
<p><b>Product Range Features</b></p> <ul style="list-style-type: none"> <li>• No legal or valuation costs</li> <li>• No product fees</li> <li>• Procuration fee of 0.30%</li> <li>• Revert to 7.64% SVR after the product end date</li> <li>• Capital Repayment/ Interest only / Part &amp; Part available</li> <li>• All Product Transfer products permit one capital repayment up to 10% of balance during incentive period</li> <li>• Available for Product Transfers and Further Advances</li> </ul>	<p><b>Minimum &amp; Maximum Loan</b></p>	
	<p>£1,000</p>	<p><i>Minimum</i></p>
	<p>£2,500,000</p>	<p><i>Maximum</i></p>

## Residential Product Transfers

LTV	Product	Product Code	Rate Payable	Until	Reverting to	ERC	Product Fee	APRC	MSO Code
80%	2 Year Discount	D2592	4.99%	31/07/2028	SVR (currently 7.64%)	2% until 31/07/2027 1% until 31/07/2028	FREE	7.30%	MR2592 MI2592
80%	2 Year Fixed	FR2648	5.09%	31/08/2028		3% until 31/08/2027 2% until 31/08/2028	FREE	7.36%	MR2648 MI2648
80%	5 Year Fixed	FR2635	5.19%	31/08/2031		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	FREE	6.76%	MR2635 MI2635
90%	2 Year Fixed	FR2627	5.49%	31/08/2028		3% until 31/08/2027 2% until 31/08/2028	FREE	7.46%	MR2627 MI2627
90%	5 Year Fixed	FR2636	5.49%	31/08/2031		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	FREE	6.90%	MR2636 MI2636

## Buy to Let/ Holiday Let Product Transfers

80%	2 Year Fixed BTL	FR2640	5.49%	31/08/2028	SVR (currently 7.64%)	3% until 31/08/2027 2% until 31/08/2028	FREE	7.47%	MI2640 MR2640
80%	5 Year Fixed BTL	FR2644	5.59%	31/08/2028		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	FREE	6.97%	MI2644 MR2644

## Shared Ownership Product Transfers

95%	2 Year Fixed	FR2670	5.99%	31/08/2028	SVR (currently 7.64%)	3% until 31/08/2027 2% until 31/08/2028	FREE	7.61%	MR2670
95%	5 Year Fixed	FR2687	5.99%	31/08/2031		5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031	FREE	7.22%	MR2687

# Self Build

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<p><b>Product Range Purpose</b></p> <ul style="list-style-type: none"> <li>• Designed to support lending for Self Build mortgages up to 80% LTV (up to 90% LTC on selected products)</li> <li>• To support self and custom build projects with staged funding options.</li> <li>• Only available via BuildLoan</li> </ul>	<p><b>Restrictions</b></p> <p><b>Not suitable for:</b></p> <ul style="list-style-type: none"> <li>• Applicants not building or commissioning a self/ custom build property</li> <li>• Cases outside lending or property criteria</li> </ul>	
<p><b>Product Range Features</b></p> <ul style="list-style-type: none"> <li>• Portable products</li> <li>• Revert to 7.64% SVR after initial period</li> <li>• Available in Scotland</li> <li>• Capital Repayment basis ( * Interest Only available )</li> <li>• No compulsory Insurance</li> <li>• Legal fees payable by applicant</li> <li>• All products get one capital repayment up to 10% of balance during fixed/discounted period</li> <li>• National availability (95% excludes London)</li> <li>• Product fees can be added to the loan on all products</li> </ul>	<p><b>Minimum &amp; Maximum Loan</b></p>	
	<p><b>New customers, out of area: £50,000</b>  <b>DL, TS, DH, YO, SR and HG postcode: £25,000</b></p>	<p><i>Minimum</i></p>
	<p>£1,000 existing customers</p>	
<p>Up to 75% LTV = £1,500,000  75.01 - 80% = £750,000  80.01 - 90% = £500,000  90.01 - 95% = £400,000</p>	<p><i>Maximum</i></p>	

## Self Build: 75% LTV

LTV	Product	Product Code	Rate Payable	LTC	Until	Reverting to	ERC	Unit Fee	MSO Code	Product Type	Incentives
75%	Advance Large Loan	D2544	5.84%	85%	31/07/2028	SVR (currently 7.64%)	2% until 31/07/2027 1% until 31/07/2028	Product fee £999	MI2544 MR2544	Remortgage & Purchase	
75%	Arrears Large Loan	D2543	5.64%	85%	31/07/2028		2% until 31/07/2027 1% until 31/07/2028	Product fee £999	MI2543 MR2543	Remortgage & Purchase	

## Self Build: 80% LTV

80%	Advance	D2548	5.69%	85%	31/07/2028	SVR (currently 7.64%)	2% until 31/07/2027	Product fee £999	MI2548 MR2548	Remortgage & Purchase	
80%	Arrears	D2547	5.49%	85%	31/07/2028		2% until 31/07/2027	Product fee £999	MI2547 MR2547	Remortgage & Purchase	
80%	Advance	D2542	6.09%	85%	31/07/2028		2% until 31/07/2027	Product fee £999	MI2542 MR2542	Remortgage & Purchase	Contribution of up to £1,500 towards ASF
80%	Arrears	D2541	5.89%	85%	31/07/2028		2% until 31/07/2027	Product fee £999	MI2541 MR2541	Remortgage & Purchase	Contribution of up to £1,500 towards ASF
80%	Advance High LTC	D2546	6.19%	90%	31/07/2028		2% until 31/07/2027	Product fee £999	MI2546 MR2546	Remortgage & Purchase	Contribution of up to £1,500 towards ASF

### Advance Large loan

- Borrowers seeking funds upon completion of build stages for self & custom builds.
- Applicants with loans up to £1.5m

### Advance

- Borrowers seeking funds at the start of each stage release to support self & custom builds.

### Arrears

- Borrowers seeking funds upon completion of build stages for self & custom builds.

### Advance High LTC

- "Borrowers seeking funds at the start of each stage release to support self & custom builds. Applicants requiring higher proportion of loans against the total build costs."

Darlington  
Intermediaries  
CONFIDENCE IN EVERY CASE

## Intermediary Support

☎ 01325 741 004

✉ [intermediaries@darlington.co.uk](mailto:intermediaries@darlington.co.uk)

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