

Intermediary Mortgage Portfolio

Rates correct as of 03 April 2024



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Get in touch with our team



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Incentives explained

Free valuations

Some of our products offer a free standard valuation on properties up to the value of £500,000. A charge will apply to properties above this. If the mortgage does not complete and the valuation has been carried out, the valuation fee is non-refundable and non-transferable.

Legal assist

Some of our remortgage products are eligible for a fee assisted legal service, available when using the Society's nominated legal firm. We'll pay for the standard legal work involved in moving the mortgage to us. Your client may incur some costs in redeeming their mortgage. If the mortgage does not complete, no legal costs are incurred.

How to apply

- Check your client's affordability using our affordability calculators available to download online.
- Download and complete an AIP form and email it to our team.
- To secure the funds, we'll contact your client and send an acknowledgement to you.
- Submit your application online using our broker login.

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Later Life

For purchase and remortgage

| | |
|----------|-------|
| Proc fee | 0.55% |
|----------|-------|

| Product Code | Product Type | Initial Rate | End Date | Follow-On Rate* | Follow-On Rate End Date | Reverts to SVR | LTV | Interest Only | Repayment | ERCs | Booking Fee | Arrangement Fee^ | Incentives |
|--------------|--------------|--------------|----------|------------------|-------------------------|----------------|-----|---------------|-----------|--|-------------|------------------|---|
| | | | | | | | | | | | | | |
| DSR183 | Discount | 5.69% | 30/06/26 | 7.24% (variable) | 30/06/29 | 9.19% | 60% | ✓ | ✓ | 3% to 30/06/24 3% to 30/06/25 2% to 30/06/26 | £0 | £0 | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |
| DSR184 | Discount | 5.39% | 30/06/26 | 7.24% (variable) | 30/06/29 | 9.19% | 60% | ✓ | ✓ | 3% to 30/06/24 3% to 30/06/25 2% to 30/06/26 | £0 | £998 | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |
| FXR954 | Fixed | 5.79% | 30/06/26 | 7.24% (variable) | 30/06/29 | 9.19% | 60% | ✓ | ✓ | 3% to 30/06/24 3% to 30/06/25 2% to 30/06/26 | £0 | £998 | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |
| FXR955 | Fixed | 5.19% | 30/06/29 | N/A | N/A | 9.19% | 60% | ✓ | ✓ | 5% to 30/06/24 5% to 30/06/25 5% to 30/06/26 4% to 30/06/27 3% to 30/06/28 2% to 30/06/29 | £0 | £998 | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |
| e FXR956 | Fixed | 4.89% | 30/11/27 | 7.24% (variable) | 30/11/29 | 9.19% | 60% | ✓ | ✓ | 5% to 30/11/24 4% to 30/11/25 3% to 30/11/26 2% to 30/11/27 | £0 | £998 | Only available for remortgage cases. Free valuation on properties up to £500,000. Legal assist available. |

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- Available to borrowers aged 55+
- Minimum income £17,500 per application (joint or single)
- Minimum loan size £30,000
- Maximum loan size £1,250,000
- Minimum property value £150,000
- 5% overpayments each year for products with ERCs

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Retirement Interest Only (RIO)

For purchase and remortgage

| | |
|----------|-------|
| Proc fee | 0.55% |
|----------|-------|

| Product Code | Product Type | Initial Rate | End Date | Follow-On Rate* | Follow-On Rate End Date | Reverts to SVR | LTV | Interest Only | Repayment | ERCs | Booking Fee | Arrangement Fee^ | Incentives |
|--------------|--------------|--------------|----------|------------------|-------------------------|----------------|-----|---------------|-----------|--|-------------|------------------|--|
| DSD185 | Discount | 5.39% | 30/06/26 | 7.24% (variable) | 30/06/29 | 9.19% | 55% | ✓ | ✗ | 3% to 30/06/24 3% to 30/06/25 2% to 30/06/26 | £0 | £998 | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |
| FXD957 | Fixed | 5.79% | 30/06/26 | 7.24% (variable) | 30/06/29 | 9.19% | 55% | ✓ | ✗ | 3% to 30/06/24 3% to 30/06/25 2% to 30/06/26 | £0 | £998 | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- Available to borrowers aged 55+
 - Must be affordable to both applicants (if joint)
 - Minimum loan size £30,000
- Maximum loan size £1,250,000
 - To be repaid when a life event is triggered (no max term)
 - 5% overpayments each year for products with ERCs

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Expat Residential

For purchase and remortgage

Proc fee 0.40%

| Product Code | Product Type | Initial Rate | End Date | Follow-On Rate* | Follow-On Rate End Date | Reverts to SVR | LTV | Interest Only | Repayment | ERCs | Booking Fee | Arrangement Fee^ | Incentives |
|--------------|--------------|--------------|----------|------------------|-------------------------|----------------|-----|---------------|-----------|--|-------------|------------------|--|
| DSE186 | Discount | 5.79% | 30/06/26 | 6.99% (variable) | 30/06/29 | 9.19% | 80% | Up to 65% LTV | ✓ | 3% to 30/06/24 3% to 30/06/25 2% to 30/06/26 | £299 | £699 | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |
| DSE187 | Discount | 5.79% | 30/06/27 | 6.99% (variable) | 30/06/29 | 9.19% | 80% | Up to 65% LTV | ✓ | 3% to 30/06/24 3% to 30/06/25 3% to 30/06/26 2% to 30/06/27 | £299 | £699 | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |
| FXE958 | Fixed | 5.89% | 30/06/26 | 6.99% (variable) | 30/06/29 | 9.19% | 80% | Up to 65% LTV | ✓ | 3% to 30/06/24 3% to 30/06/25 2% to 30/06/26 | £299 | £699 | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |
| FXE959 | Fixed | 5.49% | 30/06/29 | N/A | N/A | 9.19% | 80% | Up to 65% LTV | ✓ | 5% to 30/06/24 5% to 30/06/25 5% to 30/06/26 4% to 30/06/27 3% to 30/06/28 2% to 30/06/29 | £299 | £699 | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- Must be a UK citizen
- Minimum salary £37,500 per application
- Minimum loan size £30,000
- Maximum loan size £1,250,000
- 5% overpayments each year for products with ERCs

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Expat Buy to Let

For purchase and remortgage

| | |
|----------|-------|
| Proc fee | 0.40% |
|----------|-------|

| Product code | Product type | Rate | Reverts to LVR | Product term end date | Maximum LTV | Interest only | Repayment | ERCs | Booking fee | Arrangement fee | Incentives |
|--------------|--------------|-------|----------------|-----------------------|-------------|---------------|-----------|--|-------------|-----------------|--|
| DSX541 | Discount | 5.99% | 9.34% | 30/06/26 | 75% | ✓ | ✓ | 3% to 30/06/24 3% to 30/06/25 2% to 30/06/26 | £299 | 0.40% | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |
| DSX542 | Discount | 5.99% | 9.34% | 30/06/27 | 75% | ✓ | ✓ | 3% to 30/06/24 3% to 30/06/25 3% to 30/06/26 2% to 30/06/27 | £299 | 0.40% | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |
| FXX478 | Fixed | 6.29% | 9.34% | 30/06/26 | 75% | ✓ | ✓ | 3% to 30/06/24 3% to 30/06/25 2% to 30/06/26 | £299 | 0.40% | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |
| FXX479 | Fixed | 5.69% | 9.34% | 30/06/29 | 75% | ✓ | ✓ | 5% to 30/06/24 5% to 30/06/25 5% to 30/06/26 4% to 30/06/27 3% to 30/06/28 2% to 30/06/29 | £299 | 1.00% | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |

Additional information

- Must be a UK citizen
- Minimum salary £37,500 per application
- Minimum loan size £100,000 unless otherwise stated
- Maximum loan size £1,250,000
- 5% overpayments each year for products with ERCs

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Furnished Holiday Let

For purchase and remortgage

| | |
|----------|-------|
| Proc fee | 0.40% |
|----------|-------|

| Product code | Product type | Rate | Reverts to LVR | Product term end date | Maximum LTV | Interest only | Repayment | ERCs | Booking fee | Arrangement fee^ | Incentives |
|--------------|--------------|-------|----------------|-----------------------|-------------|---------------|-----------|--|-------------|------------------|--|
| DSM543 | Discount | 5.99% | 9.34% | 30/06/26 | 75% | ✓ | ✓ | 3% to 30/06/24 3% to 30/06/25 2% to 30/06/26 | £0 | £998 | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |
| FXM480 | Fixed | 6.39% | 9.34% | 30/06/26 | 75% | ✓ | ✓ | 3% to 30/06/24 3% to 30/06/25 2% to 30/06/26 | £0 | £998 | Free valuation on properties up to £500,000. Legal assist on remortgage cases. |

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- 60% LTV restriction on flats
 - Minimum personal income £25,000 per application
 - Minimum property value £125,000
 - Minimum loan size of £30,000
- Maximum loan size £1,250,000
 - We take 30 weeks’ rental income using an average of weekly low, medium and high season
 - Applicants can reside in the property for up to 90 days a year

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