

Intermediary Mortgage Portfolio

Rates correct as of 26 February 2024



marsden
BUILDING SOCIETY

FOR INTERMEDIARY USE ONLY

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Get in touch with our team



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www.themarsden.co.uk/intermediaries

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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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in the Financial Services Register under no: 206050. Marsden Building Society is a member of the Building Societies Association, the Financial Services Compensation Scheme and the Financial Ombudsman Service. Principal Office, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ. *Calls will be recorded and may be monitored. FP194953-002

Later Life

For purchase and remortgage

Proc fee	0.40%
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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
DSR168	Discount	5.49%	30/04/26	7.44% (variable)	30/04/28	9.19%	60%	✓	✓	3% to 30/04/24 3% to 30/04/25 2% to 30/04/26	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSR163	Discount	5.39%	30/04/27	7.44% (variable)	30/04/28	9.19%	60%	✓	✓	3% to 30/04/24 3% to 30/04/25 3% to 30/04/26 2% to 30/04/27	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXR935	Fixed	5.59%	31/03/26	7.44% (variable)	31/03/28	9.19%	60%	✓	✓	3% to 31/03/24 3% to 31/03/25 2% to 31/03/26	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXR936	Fixed	5.99%	31/03/26	7.44% (variable)	31/03/28	9.19%	60%	✓	✓	3% to 31/03/24 3% to 31/03/25 2% to 31/03/26	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXR944	Fixed	4.99%	30/11/27	7.44% (variable)	30/11/28	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	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXR945	Fixed	5.19%	30/04/29	N/A	N/A	9.19%	60%	✓	✓	5% to 30/04/24 5% to 30/04/25 5% to 30/04/26 4% to 30/04/27 3% to 30/04/28 2% to 30/04/29	£0	£1,998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXR946	Fixed	5.39%	30/04/29	N/A	N/A	9.19%	60%	✓	✓	5% to 30/04/24 5% to 30/04/25 5% to 30/04/26 4% to 30/04/27 3% to 30/04/28 2% to 30/04/29	£0	£0	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+
- 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 0.40%

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
DSD164	Discount	5.99%	30/04/26	7.44% (variable)	30/04/28	9.19%	55%	✓	✗	3% to 30/04/24 3% to 30/04/25 2% to 30/04/26	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSD165	Discount	5.89%	30/04/27	7.44% (variable)	30/04/28	9.19%	55%	✓	✗	3% to 30/04/24 3% to 30/04/25 3% to 30/04/26 2% to 30/04/27	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXD937	Fixed	5.99%	31/03/26	7.44% (variable)	31/03/28	9.19%	55%	✓	✗	3% to 31/03/24 3% to 31/03/25 2% to 31/03/26	£0	£0	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%
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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
DSE166	Discount	5.59%	30/04/26	7.19% (variable)	30/04/28	9.19%	80%	Up to 65% LTV	✓	3% to 30/04/24 3% to 30/04/25 2% to 30/04/26	£299	£699	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSE167	Discount	5.49%	30/04/27	7.19% (variable)	30/04/28	9.19%	80%	Up to 65% LTV	✓	3% to 30/04/24 3% to 30/04/25 3% to 30/04/26 2% to 30/04/27	£299	£699	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXE938	Fixed	5.89%	31/03/26	7.19% (variable)	31/03/28	9.19%	80%	Up to 65% LTV	✓	3% to 31/03/24 3% to 31/03/25 2% to 31/03/26	£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%
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Product code	Product type	Rate	Reverts to LVR	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee	Incentives
DSX533	Discount	5.99%	9.34%	30/04/26	75%	✓	✓	3% to 30/04/24 3% to 30/04/25 2% to 30/04/26	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSX534	Discount	5.89%	9.34%	30/04/27	75%	✓	✓	3% to 30/04/24 3% to 30/04/25 3% to 30/04/26 2% to 30/04/27	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX467	Fixed	6.29%	9.34%	31/03/26	75%	✓	✓	3% to 31/03/24 3% to 31/03/25 2% to 31/03/26	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX468	Fixed	5.79%	9.34%	31/07/27	75%	✓	✓	5% to 31/07/24 4% to 31/07/25 3% to 31/07/26 2% to 31/07/27	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX475	Fixed	5.39%	9.34%	30/04/29	75%	✓	✓	5% to 30/04/24 5% to 30/04/25 5% to 30/04/26 4% to 30/04/27 3% to 30/04/28 2% to 30/04/29	£299	1.00%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

Min.
loan
size
£400k

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

Available for purchase and remortgage

Proc fee	0.40%
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Product code	Product type	Rate	Reverts to LVR	Product term end date	Maximum LTV	Interest only	Repayment	ERCs	Booking fee	Arrangement fee^	Incentives
DSM535	Discount	5.89%	9.34%	30/04/26	75%	✓	✓	3% to 30/04/24 3% to 30/04/25 2% to 30/04/26	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
DSM536	Discount	5.79%	9.34%	30/04/27	75%	✓	✓	3% to 30/04/24 3% to 30/04/25 3% to 30/04/26 2% to 30/04/27	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXM470	Fixed	6.29%	9.34%	31/03/26	75%	✓	✓	3% to 31/03/24 3% to 31/03/25 2% to 31/03/26	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXM476	Fixed	5.69%	9.34%	31/05/29	75%	✓	✓	5% to 31/05/24 5% to 31/05/25 5% to 31/05/26 4% to 31/05/27 3% to 31/05/28 2% to 31/05/29	£0	£1,998	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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