

Intermediaries

Expat Residential Mortgages

Correct as of 7 November 2018

FOR INTERMEDIARY PROFESSIONALS ONLY

Expat Residential



Key features:

- Must be a UK citizen
- Term up to 35 years
- Minimum salary £37,500 per application
- Minimum property value £125,000
- Mortgage loan up to £750,000 (if above, please refer)
- Part and part interest only up to 60% LTV and top up to product LTV with repayment
- 5% annual overpayments
- Interest only and repayment options available

LTV	Purchase	Remortgage	Rate Type & Term	Rate	Repayment Type		Minimum Loan Size	Term End Date	Booking Fee	Arrangement Fee	Legal Assist*	Cashback*	Product Code
					I/O	Rep							
80%	✓	✓	3 Year Discount	3.24%	✓	✓	£20,000	31.03.21	£299	0.60%		✓	DSE827
	✓	✓	3 Year Fixed	3.74%	✓	✓	£20,000	31.03.21	£299	0.60%		✓	FXE546

Rates valid from 1 October 2018

For more details on ERCs and product features, see table overleaf

All products revert to Standard variable rate (SVR) after product end date. Our current SVR is 6.20%

***Please note** Cashback only available for remortgage cases and does not apply to additional borrowing and purchase cases

Procuration Fee	0.4%
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**Case outside of criteria?
We will always take a look**

Early Repayment Charges

Term	Year 1	Year 2	Year 3	Year 4	Year 5
5 Year	3%	3%	3%	2%	1%
4 Year	3%	3%	3%	2%	
3 Year	3%	3%	2%		
2 Year	3%	2%			
1 Year					

Feature

Cashback

Cashback: Some of our remortgage products are eligible for cashback with no access to our fees assisted remortgage legals. Cashback paid at completion to your client's solicitors.

Valuations

Free standard valuation: Valuation free up to property value of £500k, thereafter a charge will apply. If the mortgage does not complete and the valuation has been carried out, the valuation fee is non-refundable and non-transferrable.

How to apply

Applying with the Marsden is really straightforward. There is no need to register to access Marsden's product range.

- ✓ **Application in Principle-** Download and complete an AIP form and email it to our Intermediary Team
- ✓ **Submit application-** We will acknowledge receipt of your application and contact you directly if we need any additional information.
- ✓ **Book funds-** To secure the funds, we will contact your client and send an acknowledgement back to you.

If you need any further information about your case or would like to know more about our products and services, please get in touch with a member of our Intermediary Support Team.

Get in touch

Intermediary Support Team

Get in touch with a member of our team who will be happy to discuss your case



01282 440583



intermediaries@themarsden.co.uk

Your BDM

Visit our website to find your BDM or speak to our Intermediary Support Team for more information

www.themarsden.co.uk/intermediaries

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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. Lines open 9:00- 5:00 Monday to Friday and 9:00 to 12 noon on Saturday 956-18