

Residential Product range

Product		Standard Range			Limited Edition Range**			
Credit Status	Mortgage Arrears	None in last 12 months			None in last 12 months			
	CCJ's / Defaults	None in last 36 months			None in last 36 months			
	Bankruptcy Order / IVA	None			None			
Maximum LTV		65%	75%	80%	65%	75%	80%	
1 year discount – initial rate		-	-	-	-	-	4.39%	4.69%
2 year discount – initial rate		3.98%	4.98%	5.68%	-	-	-	-
3 year discount – initial rate		-	-	-	-	-	4.69%	4.99%
Completion fee*		1.25%	1.25%	1.25%	-	-	£1999	£999
1 year fixed – initial rate		-	-	-	-	-	4.99%	5.39%
2 year fixed – initial rate		4.78%	5.18%	5.78%	-	3.99%	-	-
Completion fee*		-	-	-	-	£1999	£1999	£999
3 year fixed – initial rate		4.88%	5.28%	5.88%	5.08%	5.48%	6.08%	-
5 year fixed – initial rate		4.98%	5.38%	5.98%	5.13%	5.53%	6.13%	-
Completion fee*		1.25%	1.25%	1.25%	£99	£99	£99	-
Reversion rates		4.98% AMR + 0.00%	5.48% AMR + 0.50%	5.73% AMR + 0.75%	4.98% AMR + 0.00%	5.48% AMR + 0.50%	5.73% AMR + 0.75%	5.73% AMR + 0.75%
Term Variable rate		-	-	-	-	-	4.98% AMR + 0.00%	5.38% AMR + 0.40%
Completion fee*		-	-	-	-	-	1.75%	0.50%
Aldermore Managed Rate (AMR)		4.98%						

Residential specific criteria

- Affordability based income calculation. *Login to the Aldermore application processing system to access our residential calculator*
- First time buyers accepted on all residential products

*Completion fees will be deducted from the advance on completion and cannot be added to the loan.

**Limited edition products are subject to strict funding limits and subject to withdrawal at short notice.

Free legal fees on remortgages

Buy to Let Product range

Product		Buy to Let Range			Limited Edition Range**	
Credit Status	Mortgage Arrears	None			None	
	CCJ's / Defaults	None			None	
	Bankruptcy Order / IVA	None			None	
Maximum LTV		65%	70%	75%	70%	75%
2 year discount – initial rate		4.98%	5.68%	5.78%	-	-
Completion fee*		1.25%	1.75%	2.25%	-	-
2 year fixed – initial rate		-	-	-	-	5.69%
Completion fee*		-	-	-	-	2.25%
3 year fixed – initial rate		5.78%	5.78%	5.78%	-	-
Completion fee*		1.50%	2.00%	2.50%	-	-
4 year fixed – initial rate		-	-	-	-	5.99%
Completion fee*		-	-	-	-	£1,495
5 year fixed – initial rate		5.93%	5.93%	5.93%	-	-
Completion fee*		1.25%	1.75%	2.25%	-	-
Reversion rates		5.48% AMR + 0.50%	5.73% AMR + 0.75%	5.98% AMR + 1.00%	-	5.98% AMR + 1.00%
Term Variable rate		-	-	-	4.98% AMR + 0.00%	5.28% AMR + 0.30%
Completion fee*		-	-	-	1.50%	1.50%
Aldermore Managed Rate (AMR)		4.98%				

Buy to Let specific criteria

- Rental coverage 125% at the product pay rate or reversion rate (whichever is higher). *Login to the Aldermore application processing system to access our Buy to Let calculator*
- Maximum 2 Buy to Let properties with Aldermore Mortgages (plus 1 residential property), subject to a maximum total exposure of £1m
- Applicants must own at least 1 existing Buy to Let property
- Assured Shorthold Tenancy (AST) required, for a maximum of 1 year
- Property cannot be occupied by family members
- Maximum age 75 years at end of mortgage term

**Free legal fees
on remortgages**

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