

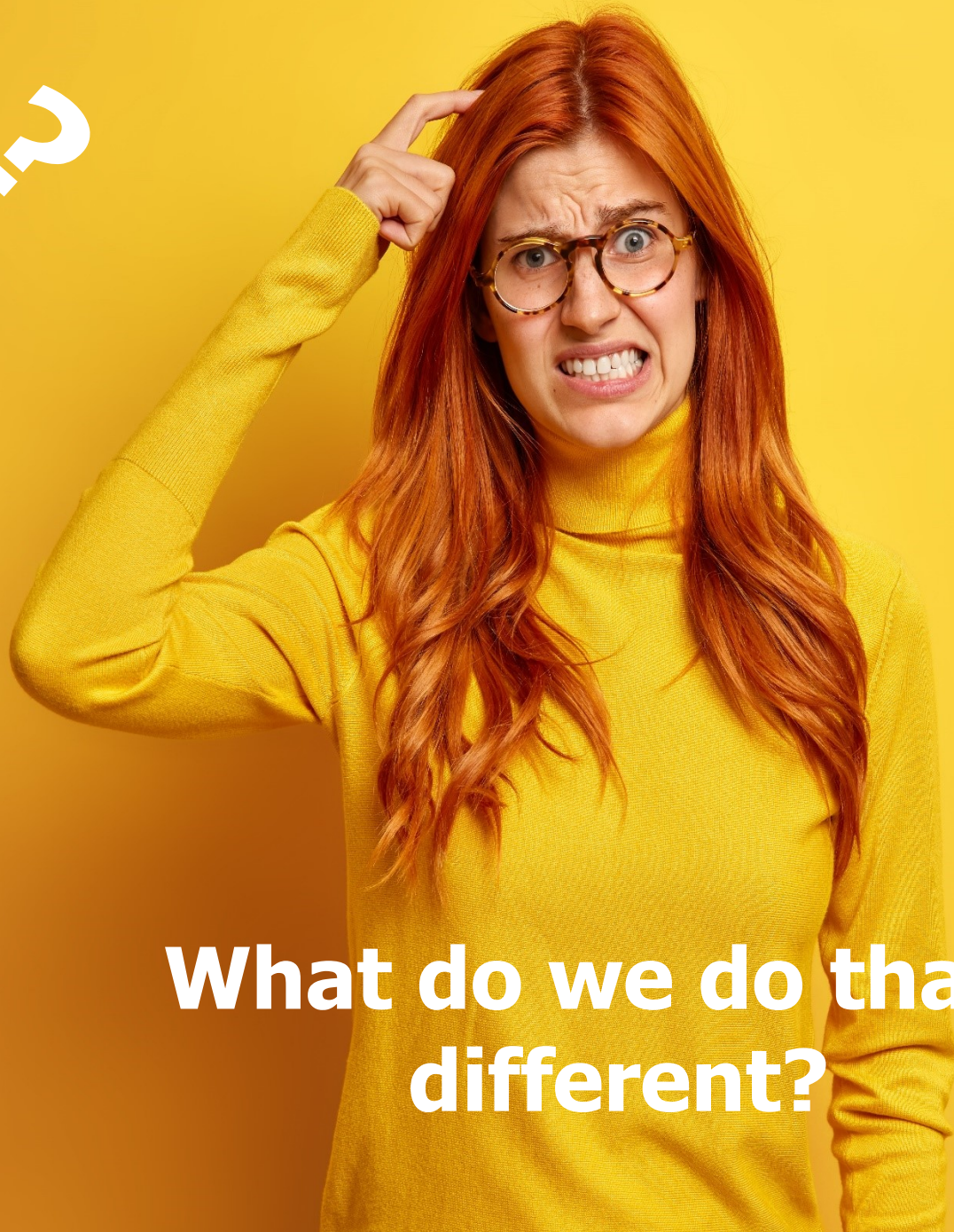
Got something  
a little **unusual**?



# Who are we and how can we help?



- ✓ An **award-winning** mutual Building Society established in 1856,
- ✓ Intermediary helpdesk based in Newbury – **no waiting in queues.**
- ✓ Manual **common-sense** based underwriting with **direct contact** to the underwriter once the case has been submitted
- ✓ No credit scoring, we credit search
- ✓ Your 'Decision in Principle' will be acknowledged, and a decision given within 4 working hours, providing all information has been provided.
- ✓ Live chat available



**What do we do that's  
different?**

# First Time Buyers

- **Shared Ownership** 95% on new build flats and houses (staircasing also available.)
- **Help to Buy** – including remortgages
- **First Homes Schemes**
- **Split repayment mortgages** (I/O & C&I)
- **Stipend/bursary income**
- **Gifted deposits**
- **Joint Mortgage Sole Proprietor**
- **Split-term mortgages**
- ALSO we can look at applications **without lengthy employment** history



# Remortgages

- **Day 1 remortgages** to replace bridging
- **Raising for business purposes**
- **Raising for home-improvements/extensions**
- **Complex incomes**
- **Quirky properties** (2 kitchens/no kitchen)
- **No credit scoring**
- **Free legals**
- **Ex-pat remortgages** (BTL and residential)



# Buy to Let/Let to buy

- **Consumer BTL**
- **Regulated BTL**
- **Company Lets**
- **Ltd Co BTL**
- **Ex-Pat BTL**
- **Top Slicing**
- **Non-owner occupier considered**
- **Ltd Co Holiday Let**



# Lending into retirement

- **Lend to age 90 across normal product range**
- **Interest Only (suitable repayment vehicle required)**
- **Pension, rental and investment income (Inc SIPP)**
- **RIO Mortgages**



# Self-employed

- **Sole traders**
- **Ltd Co.**
- **Partnerships (LLP)**
- **1 years accounts considered**
- **Change in status (Sole trader to Ltd Co.)**
- **Day 1 contractors (providing they have history in same field)**
- **Salary + net profit can be considered**
- **One-off capital purchases**





# Foreign currency income

- **Max 75% LTV**
- **9 foreign currencies accepted (see list)**
- **100% of their conversion used for affordability, no "haircut"**
- **Residential and BTL**
- **Ex-pat residential, main earner lives and works abroad, family remain in the UK and reside in the security property**



We can consider applications where income and/or the asset to repay the loan is in the following currencies:

- Euros (EUR)
- US Dollars (USD)
- Canadian Dollars (CAD)
- Hong Kong Dollars (HKD)
- Australian Dollars (AUD)
- Swiss Francs (CHF)
- Singapore Dollars (SGD)
- Qatari Riyals (QAR)
- Saudi Riyals (SAR)

# Unusual properties

- Properties with an annexe
- 2 kitchens/no kitchens
- Renovation projects
- Semi-commercial (cattery on site etc)
- True self-build
- Multiple properties one title (Inc Holiday lets)
- Large acreage





**How to use us!**

# Online, by email, telephone or live chat

- You can discuss your case over the **phone**, **live chat**, via **email** or by submitting a full Decision in Principle – whichever suits you! No wait times!
- **Quick and easy online registration**, within 24 hours
- **Access to underwriters**
- **No queue times**
- **Online system for ESIS and Applications**



## SERVICE STANDARDS

- **Case to offer normally within 10 working days**
- **BDM visits/video meetings available upon request**
- **AIP's within 4-hours**
- **Advisers on hand to discuss cases on telephone, live chat or email.**

# How to contact our team



If you have a case you would like to discuss then please contact our **Intermediary Helpdesk**

Call: **01635 918000**

Email: [brokerenquiries@newbury.co.uk](mailto:brokerenquiries@newbury.co.uk)

Live chat: <https://www.newbury.co.uk/intermediaries/>