



Product Changes Summary

March 2021

APEX 0

- Maximum LTV increased to 85%
- Maximum gross loan size increased from £100,000 to £150,000 up to 75% LTV
- Maximum gross loan size of £100,000 up to 80% LTV
- Maximum gross loan size of £75,000 up to 85% LTV

APEX 1

- Maximum LTV increased to 80%
- Maximum gross loan size increased from £150,000 to £250,000 up to 70% LTV
- Maximum gross loan size increased from £75,000 to £100,000 up to 75% LTV
- Maximum gross loan size of £75,000 up to 80% LTV

APEX 2

- Maximum LTV increased to 75%
- Significant rate reductions up to 1.24% across all LTV's with rates now starting from 5.95%
- Variable rate plans now available without ERC's
- Introduction of a new 5 year fixed rate plan without ERC's
- Maximum gross loan size increased from £100,000 to £250,000 up to 50% LTV
- Maximum gross loan size increased from £75,000 to £150,000 up to 65% LTV
- Maximum gross loan size of £75,000 up to 70% LTV
- Maximum gross loan size of £50,000 up to 75% LTV

BTL

- Maximum gross loan size increased from £125,000 to £150,000 up to 70% LTV
- Maximum gross loan size increased from £75,000 to £100,000 up to 75% LTV
- Introduction of streamlined income proof for BTL applicants where DSCR is below 165% (NB income proof not required if DSCR is over 165%):
 - Employed applicants - One payslip dated within the last 60 days
 - Self employed applicants - Latest SA302

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