



# Mortgage Product Guide

**For Intermediaries Only**

14th November 2024

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For more information, please click the name of a product on any of the following pages or visit  
[www.bucksbs.co.uk/intermediaries/products/](http://www.bucksbs.co.uk/intermediaries/products/)



# Prime

## Prime 95 for Purchases Only Fixed Rate to 28/02/2030 (FH07)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.29%	5 Years	8.59% variable	5% to 28/02/2026 4% to 28/02/2027 3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£50,000	£500,000	95% including fees	7.7%	N/A	N/A	Yes

## Prime 80 up to £1m Fixed Rate to 29/02/2028 (F966)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.69%	3 Years	8.59% variable	3% to 28/02/2026 2% to 28/02/2027 1% to 29/02/2028	£250,000	£1,000,000	80% including fees	7.9%	N/A	£999	Yes

## Prime (Continued)

### Prime 90 Fixed Rate to 28/02/2030 (F962)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	4.99%	5 Years	8.59% variable	5% to 28/02/2026 4% to 28/02/2027 3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£50,000	£750,000	90% including fees	7.6%	N/A	£999	Yes

### Prime 90 Fixed Rate to 28/02/2027 (F964)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.69%	2 Years	8.59% variable	2% to 28/02/2026 1% to 28/02/2027	£50,000	£750,000	90% including fees	8.3%	N/A	N/A	Yes

## Prime (Continued)

### Prime 75 Desktop Option Fixed Rate to 28/02/2030 (F963)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	4.99%	5 Years	8.59% variable	5% to 28/02/2026 4% to 28/02/2027 3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£50,000	£750,000	75% including fees	7.6%	N/A	£999	No

### Prime 75 Desktop Option Fixed Rate to 28/02/2027 (F965)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.69%	2 Years	8.59% variable	2% to 28/02/2026 1% to 28/02/2027	£50,000	£750,000	75% including fees	8.2%	N/A	N/A	No

## Non-Standard & Impaired Credit

### Non Standard Credit Fixed to 29/02/2028 (F967)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.19%	3 Years	8.59% variable	3% to 28/02/2026 2% to 28/02/2027 1% to 29/02/2028	£50,000	£500,000	80% including fees	8.3%	N/A	£999	Yes

### Impaired Credit 3 Year Discount (IC50)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	6.49% variable*	3 Years	8.59% variable	3% in Year 1 2% in Year 2 1% in Year 3	£50,000	£500,000	70% including fees	8.4%	N/A	£999	Yes

\*Discount of 2.10% from our Standard Variable Rate (SVR), currently 8.59% variable for 3 years.

## Non-Standard & Impaired Credit (Continued)

### Impaired Credit 3 Year Fixed to 29/02/2028 (IC51)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.39%	3 Years	8.59% variable	3% to 28/02/2026 2% to 28/02/2027 1% to 29/02/2028	£50,000	£500,000	70% including fees	8.4%	N/A	£999	Yes

# Later Life Lending

## Retirement Desktop Option Fixed to 28/02/2030 (RE61)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.49%	5 Years	8.59% variable	5% to 28/02/2026 4% to 28/02/2027 3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£50,000	£750,000	75% including fees	7.8%	N/A	£999	No

## Retirement Fixed Rate to 28/02/2030 (RE62)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.49%	5 Years	8.59% variable	5% to 28/02/2026 4% to 28/02/2027 3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£50,000	£1,000,000	75% including fees	7.8%	N/A	£999	No

## Later Life Lending (Continued)

### Retirement Interest Only 5 Year Discount (RI33)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.49% variable*	5 Years	8.59% variable	N/A	£25,000	£750,000	60% including fees	7.9%	N/A	£499	No

\*Discount of 3.10% from our Standard Variable Rate (SVR), currently 8.59% variable for 5 years, but which will not go below a floor of 2.50% during this period

### Retirement Interest Only 5 Year Discount Desktop Option (RI34)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.49% variable*	5 Years	8.59% variable	N/A	£25,000	£750,000	60% including fees	7.9%	N/A	£499	No

\*Discount of 3.10% from our Standard Variable Rate (SVR), currently 8.59% variable for 5 years, but which will not go below a floor of 2.50% during this period

## Later Life Lending (Continued)

### Retirement Interest Only Fixed to 28/02/2030 (RI39)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.49%	5 Years	8.59% variable	5% to 28/02/2026 4% to 28/02/2027 3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£25,000	£750,000	60% including fees	7.9%	N/A	£499	No

### Retirement Interest Only Desktop Option Fixed to 28/02/2030 (RI40)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.49%	5 Years	8.59% variable	5% to 28/02/2026 4% to 28/02/2027 3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£25,000	£750,000	60% including fees	7.9%	N/A	£499	No

# Deposit Lite

## Deposit Lite - Dual Physical Valuations Fixed to 28/02/2030 (FA79)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.69%	5 Years	8.59% variable	5% to 28/02/2026 4% to 28/02/2027 3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£50,000	£500,000	100% on applicants property purchase (overall 80% LTV with parents property equity) including fees	7.9%	N/A	£999	Yes

## Deposit Lite - Desktop Option Fixed to 28/02/2030 (FA80)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.69%	5 Years	8.59% variable	5% to 28/02/2026 4% to 28/02/2027 3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£50,000	£500,000	100% on applicants property purchase (overall 80% LTV with parents property equity) including fees	7.9%	N/A	£999	Yes

# JBSP Deposit Lite

## JBSP Deposit Lite Dual Physical Valuations Fixed Rate to 28/02/2030 (DJ11)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.79%	5 Years	8.59% variable	5% to 28/02/2026 4% to 28/02/2027 3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£50,000	£500,000	100% on applicants property purchase (overall 80% LTV with parents property equity) including fees	7.9%	N/A	£999	Yes

## JBSP Deposit Lite Desktop Option Fixed Rate to 30/11/2030 (DJ12)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.79%	5 Years	8.59% variable	5% to 28/02/2026 4% to 28/02/2027 3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£50,000	£500,000	100% on applicants property purchase (overall 80% LTV with parents property equity) including fees	7.9%	N/A	£999	Yes

# Buy to Let

## Buy to Let Fixed Rate to 28/02/2030 (B071)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.19%	5 Years	8.59% variable	5% to 28/02/2026 4% to 28/02/2027 3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£50,000	£500,000	80% including fees	7.8%	N/A	£1195	Yes

# Holiday Let

## Holiday Let 2 Year Fixed Rate to 28/02/2027 (HL34)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.69%	2 Years	8.59% variable	2% to 28/02/2026 1% to 28/02/2027	£50,000	£750,000	75% including fees	8.3%	N/A	£1195	Yes

# ExPat

## Ex-Pat Holiday Let 2 Year Discount (EX60)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.99% variable*	2 Years	8.59% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	75% including fees	8.4%	N/A	£1195	Yes

\*Discount of 2.60% from our Standard Variable Rate (SVR), currently 8.59% variable for 2 years, but which will not go below a floor of 2.50% during this period

## Ex-Pat BTL Fixed Rate Until 29/02/2028 (EX61)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.99%	3 Years	8.59% variable	3% to 28/02/2026 2% to 28/02/2027 1% to 29/02/2028	£50,000	£500,000	75% including fees	8.3%	N/A	£1195	Yes

## ExPat (Continued)

### Ex-Pat BTL Fixed Rate Desktop Option Until 29/02/2028 (EX62)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.99%	3 Years	8.59% variable	3% to 28/02/2026 2% to 28/02/2027 1% to 29/02/2028	£50,000	£500,000	75% including fees	8.3%	N/A	£1195	No

## Self & Custom Build

### Self Build Advance - 2 Year Discount Up to £1m (SB2C)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	6.49% variable*	2 Years	8.59% variable	3% for 2 Years	£100,000	£1,000,000	80% including fees	9.0%	N/A	£1499	No

\*Discount of 2.10% from our Standard Variable Rate (SVR), currently 8.59% variable for 2 years

### Self Build Arrears - 2 Year Discount Up To £1m (SB3C)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	6.35% variable*	2 Years	8.59% variable	3% for 2 Years	£100,000	£1,000,000	80% including fees	8.9%	N/A	£1499	No

\*Discount of 2.24% from our Standard Variable Rate (SVR), currently 8.59% variable for 2 years

### Self Build Advance ERC Free 2 Year Discount Up to £1m (SB4C)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	6.54% variable*	2 Years	8.59% variable	N/A	£100,000	£1,000,000	80% including fees	9.0%	N/A	£1499	No

\*Discount of 2.05% from our Standard Variable Rate (SVR), currently 8.59% variable for 2 years

# Valuation Scale & Fees

Purchase Price/Estimated Value Not Exceeding	Fee (VAT inc.)
£100,000	£160
£150,000	£200
£200,000	£230
£250,000	£250
£300,000	£275
£400,000	£340
£500,000	£400
£600,000	£540

Purchase Price/Estimated Value Not Exceeding	Fee (VAT inc.)
£700,000	£585
£800,000	£655
£900,000	£740
£1,000,000	£800
£1,250,000	£895
£1,500,000	£1,020
£1,750,000	£1,100
£2,000,000	£1,310

**Valuation fees are inclusive of VAT**  
**Fees are available on request for any property over £2,000,000**

# Find Your Key Account Manager



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## General Enquiries

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Call: 01494 879 500

# Further Information



Manual underwriting  
on all cases



Limited tranche  
availability



Available for  
properties across  
England and Wales

Individual product T&Cs apply. Other fees apply.

Early Repayment Charges will apply to any lump sum or full redemption paid over 10% of the capital balance

Please visit [www.bucksbs.co.uk](http://www.bucksbs.co.uk) for more information

Rates are correct at **14th November 2024**

**WARNING: The mortgaged property may be repossessed if repayments are not kept up on the mortgage.**

## Contact Us

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