

		With Lender Fee (£300)							Without Lender Fee						
Maximum Loan to Value (LTV)		65.00%	70.00%	75.00%	80.00%	85.00%	90.00%	95.00%	65.00%	70.00%	75.00%	80.00%	85.00%	90.00%	95.00%
Rate	Tracker ¹	3.40% + base rate	3.65% + base rate	4.30% + base rate	5.40% + base rate	6.10% + base rate	10.10% + base rate	11.10% + base rate	3.60% + base rate	3.85% + base rate	4.50% + base rate	5.60% + base rate	6.30% + base rate	10.30% + base rate	11.30% + base rate
	Variable	3.90%	4.15%	4.80%	5.90%	6.60%	10.60%	11.60%	4.10%	4.35%	5.00%	6.10%	6.80%	10.80%	11.80%
	3 Year Fixed ²	4.40%	4.65%	5.30%	6.40%	7.10%	11.10%	12.10%	4.60%	4.85%	5.50%	6.60%	7.30%	11.30%	12.30%
	5 Year Fixed ²	4.65%	4.90%	5.55%	6.65%	7.35%	11.35%	12.35%	4.85%	5.10%	5.75%	6.85%	7.55%	11.55%	12.55%
Minimum Standard Credit Score		350													
Minimum Debt Consolidation Credit Score		375													
Maximum Loan to Income (LTI)		6x					4.5x		6x					4.5x	
Net Loan Amount	Minimum	£10,000			£5,000				£10,000			£5,000			
	Maximum ³	£500,000		£200,000		£100,000	£50,000	£30,000	£100,000				£50,000	£30,000	
Minimum Time in Property		3 months													
Minimum Mortgage History		12 months													
Minimum Valuation		£100,000													
Minimum Time	Employed	3 months													
	Self Employed	12 months													
CCJs/Defaults/Secured Arrears		None in the last 12 months													
Unsecured Arrears		Highest arrear: 1 in the last 12 months, providing currently up to date													
Broker Fee (Maximum 12.5%)		Capped at £7,500													

¹ The rate is subject to a floor of 0.50% so that the Bank of England Base Rate will always be considered to be at least 0.5% even if it is itself lower than 0.5%

² At the end of the fixed rate period, the interest rate will change to a variable interest rate for that product, which may be varied at the discretion of Shawbrook Bank. The current variable rates are shown on this product guide

³ All loan amounts are net of fees except for loan amounts of £500,000, which must include all fees. Gross loan amounts greater than £500,000 may be considered by referral