

Intermediary Mortgage Portfolio

Rates correct as of 20 December 2024

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How to apply

- Check your client's affordability using our affordability calculators available to download online.
- Download and complete an AIP form and email it to our team.
- To secure the funds, we'll contact your client and send an acknowledgement to you.
- Submit your application online using our broker login.

Get in touch with our team



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www.marsdenintermediaries.co.uk

Incentives explained

Free valuations

Some of our products offer a free standard valuation on properties up to the value of £500,000 or £1,000,000 (product dependent). A charge will apply to properties above this. If the mortgage doesn't complete and the valuation has been carried out, the valuation fee is non-refundable and non-transferable. You can find out whether a product offers a free standard valuation by checking the 'Incentives' box.

Where a valuation fee is payable, costs are as follows:

Price/Valuation	Cost
Up to £150,000	£190
Up to £250,000	£205
Up to £350,000	£250
Up to £500,000	£310
Up to £750,000	£450
Up to £1,000,000	£600
Up to £1,500,000	£850
Up to £2,000,000	£1,250
Over £2,000,000	Please refer

Legal assist

Some of our remortgage products are eligible for a fee assisted legal service, available when using the Society's nominated legal firm. We'll pay for the standard legal work involved in moving the mortgage to us. Your client may incur some costs in redeeming their mortgage. If the mortgage doesn't complete, no legal costs are incurred. You can find out whether a product offers legal assist by checking the 'Incentives' box.

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Residential

For purchase and remortgage

Proc fee	0.40%
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	Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to SVR	LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee^	Incentives
Max loan £500k	DS0234	Discount	5.09%	31/03/28	6.29% (variable)	31/03/30	8.84%	95%	✘	✓	3% to 31/03/25 3% to 31/03/26 3% to 31/03/27 2% to 31/03/28	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
	DS0232	Discount	5.29%	30/06/27	6.29% (variable)	30/06/30	8.84%	80%	Up to 60%	✓	3% to 30/06/25 3% to 30/06/26 2% to 30/06/27	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
Max loan £500k	FX018	Fixed	4.99%	30/06/29	6.29% (variable)	30/06/30	8.84%	95%	✘	✓	5% to 30/06/25 5% to 30/06/26 4% to 30/06/27 3% to 30/06/28 2% to 30/06/29	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
	FX021	Fixed	4.99%	30/04/30	N/A	N/A	8.84%	95%	✘	✓	5% to 30/04/25 5% to 30/04/26 5% to 30/04/27 4% to 30/04/28 3% to 30/04/29 2% to 30/04/30	£0	£0	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
	FX020	Fixed	5.79%	30/06/27	6.29% (variable)	30/06/30	8.84%	80%	Up to 60%	✓	3% to 30/06/25 3% to 30/06/26 2% to 30/06/27	£0	£998	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- Minimum loan size £30,000
- Maximum loan size £2,500,000 unless otherwise stated
- Minimum property value £100,000
- Part and part available on 80% LTV products up to 50% LTV
- 5% overpayments each year for products with ERCs

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Lending into Retirement & Later Life

For purchase and remortgage

Proc fee 0.40%

Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to LVR	Maximum LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee^	Incentives
DSR235	Discount	4.99%	30/04/27	6.29% (variable)	30/04/30	8.84%	70%	✓	✓	3% to 30/04/25 3% to 30/04/26 2% to 30/04/27	£0	£998	Free valuation on properties up to £1,000,000. Legal assist on remortgage cases.
FXR022	Fixed	4.79%	30/04/27	6.29% (variable)	30/04/30	8.84%	70%	✓	✓	3% to 30/04/25 3% to 30/04/26 2% to 30/04/27	£0	£1,499	Free valuation on properties up to £1,000,000. Legal assist on remortgage cases.
FXR023	Fixed	4.99%	30/04/27	6.29% (variable)	30/04/30	8.84%	70%	✓	✓	3% to 30/04/25 3% to 30/04/26 2% to 30/04/27	£0	£998	Free valuation on properties up to £1,000,000. Legal assist on remortgage cases.
FXR024	Fixed	4.99%	31/03/30	N/A	N/A	8.84%	70%	✓	✓	5% to 31/03/25 5% to 31/03/26 5% to 31/03/27 4% to 31/03/28 3% to 31/03/29 2% to 31/03/30	£0	£998	Free valuation on properties up to £1,000,000. Legal assist on remortgage cases.

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- Available to borrowers aged 55+ approaching or in retirement
- Minimum income £17,500 per application (joint or single)
- Minimum loan size £30,000
- Maximum loan size £2,500,000
- Minimum property value £150,000
- Part and part available with no restriction on the interest only element
- 5% overpayments each year for products with ERCs

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Retirement Interest Only (RIO)

For purchase and remortgage

Proc fee	0.40%
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Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to LVR	Maximum LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee^	Incentives
FXD025	Fixed	4.99%	30/04/27	6.29% (variable)	30/04/30	8.84%	65%	✓	✗	3% to 30/04/25 3% to 30/04/26 2% to 30/04/27	£0	£998	N/A

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- Available to borrowers aged 55+
- Must be affordable to both applicants (if joint)
- Minimum loan size £30,000
- Maximum loan size £2,500,000
- To be repaid when a life event is triggered (no max term)
- 5% overpayments each year for products with ERCs

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Expat Residential

For purchase and remortgage

Proc fee 0.40%

Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to SVR	LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee	Incentives
DSE236	Discount	4.99%	30/04/28	6.29% (variable)	30/04/30	8.84%	80%	Up to 65% LTV	✓	3% to 30/04/25 3% to 30/04/26 3% to 30/04/27 2% to 30/04/28	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXE026	Fixed	5.29%	30/04/27	6.29% (variable)	30/04/30	8.84%	80%	Up to 65% LTV	✓	3% to 30/04/25 3% to 30/04/26 2% to 30/04/27	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXE027	Fixed	5.39%	31/03/30	N/A	N/A	8.84%	80%	Up to 65% LTV	✓	5% to 31/03/25 5% to 31/03/26 5% to 31/03/27 4% to 31/03/28 3% to 31/03/29 2% to 31/03/30	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

Additional information

- Minimum salary £37,500 per application
- Minimum loan size £30,000
- Maximum loan size £2,500,000
- 5% overpayments each year for products with ERCs
- Part and part available up to 50% LTV
- Must be a UK citizen or foreign national with indefinite leave to remain/pre-settled or settled UK status
- Foreign nationals with Skilled Worker Visa (previously T2) can also be considered subject to meeting UK residency and Visa validity timescales

FOR INTERMEDIARY USE ONLY

Expat Buy to Let

For purchase and remortgage

Proc fee	0.40%
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Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to SVR	LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee [^]	Incentives
DSX565	Discount	5.29%	30/04/28	6.44% (variable)	30/04/30	8.99%	75%	✓	✓	3% to 30/04/25 3% to 30/04/26 3% to 30/04/27 2% to 30/04/28	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX506	Fixed	5.49%	30/04/27	6.44% (variable)	30/04/30	8.99%	75%	✓	✓	3% to 30/04/25 3% to 30/04/26 2% to 30/04/27	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.
FXX507	Fixed	5.39%	31/03/30	N/A	N/A	8.99%	75%	✓	✓	5% to 31/03/25 5% to 31/03/26 5% to 31/03/27 4% to 31/03/28 3% to 31/03/29 2% to 31/03/30	£299	0.40%	Free valuation on properties up to £500,000. Legal assist on remortgage cases.

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

Additional information

- Minimum salary £37,500 per application
- Minimum loan size £100,000
- Maximum loan size £2,500,000
- 5% overpayments each year for products with ERCs
- Must be a UK citizen or foreign national with indefinite leave to remain/ pre-settled or settled UK status

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Furnished Holiday Let

For purchase and remortgage

Proc fee	0.40%
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Product Code	Product Type	Initial Rate	End Date	Follow-On Rate*	Follow-On Rate End Date	Reverts to LVR	Maximum LTV	Interest Only	Repayment	ERCs	Booking Fee	Arrangement Fee^	Incentives
FXM508	Fixed	5.49%	30/04/27	6.44% (variable)	30/04/30	8.99%	75%	✓	✓	3% to 30/04/25 3% to 30/04/26 2% to 30/04/27	£0	£998	N/A
FXM509	Fixed	5.39%	31/03/30	N/A	N/A	8.99%	75%	✓	✓	5% to 31/03/25 5% to 31/03/26 5% to 31/03/27 4% to 31/03/28 3% to 31/03/29 2% to 31/03/30	£0	£998	N/A

*For products with a follow-on rate, at maturity of the initial product period, borrowers will receive additional product maturity options. ERCs relate to the initial product rate and end date only.

^Where the loan size is over £750,000, a 0.40% arrangement fee will apply.

Additional information

- 60% LTV restriction on flats
- Minimum personal income £25,000 per application
- Minimum property value £125,000
- Minimum loan size of £30,000
- Maximum loan size £2,500,000
- We take 30 weeks' rental income using an average of weekly low, medium and high season
- Applicants can reside in the property for up to 90 days a year

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