

# Low deposit lending.



Local banking  
for Britain



# Our low deposit lending range at a glance.

If your client is looking for a more affordable way to buy a home, our low deposit lending range can help.

## Affordable housing

- Shared ownership, Shared Equity, Help to Buy equity loan
- Key worker schemes accepted (subject to valuer confirmation)
- Separate affordable housing range available for Help To Buy, Shared Equity and Shared Ownership applicants, up to 90% LTV
- Remortgages available up to 85% LTV, with a separate product range including cashback towards legal expenses and free valuation\*
- 2 year and 5 year fixed rate products available for purchases

## Help to Buy 1

- Available in England, Wales and Scotland
- Applicants must provide a minimum deposit of 5% of the property value, with the Government providing an equity loan of up to 15% (Scotland) or 20% (England and Wales)
- Maximum property valuations apply: £600,000 in England, £300,000 in Wales, £230,000 in Scotland
- Affordable housing remortgage range available
- Specific London Help to Buy scheme also now available with Government providing an equity loan of up to 40%. Applicants must provide a minimum of 5% of the property value and the maximum property valuation of £600,000 remains

## Concessionary purchase available

- Sitting tenants purchasing from their landlord
- Purchasing from an immediate family member (step and half relatives can contribute)

## Right to Buy

- Lends up to 100% of the discounted price
- Flexibility on property types (refer to valuer before application)
- Uses TSB's core mortgage range

“ Thank you for your quick response to my request for help with one of my cases. It's not very often that BDMs are available to help so quickly and in a positive way. ”

Mark Wilton, Peter Alan Estate Agents

# Expert-to-expert support as standard.

At TSB we do things differently. Here are just some of the ways we work harder for your business:

## Our service promise.

As an intermediary partner you can expect great products and exceptional service. We make working with us as straightforward as possible and we don't use dual pricing.

## Expert ease.

We have a large team of 24 Business Development Managers, so you'll always find an expert with local knowledge in your area. They typically have over ten years' industry experience and will return your call within three hours if it's received before 5pm.

## A more helpful helpline.

Our telephone BDMs and experienced operators will answer your call in an average of 30 seconds. Using their 'one and done' approach, they do their best to give you the answer on the spot.

## Access to underwriters.

To make it easy for you, we use familiar systems. We don't have gatekeepers so you can deal directly with the underwriters on referred cases, and they'll return your call the same day if it's received by 3pm.

**We're here to help you help your clients.**

**Contact Your local BDM**

**Call 0345 307 3355**

**Visit [intermediary.tsb.co.uk](http://intermediary.tsb.co.uk)**

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If you'd like this in another format such as large print,  
Braille or audio please ask your Business Development Manager.

\*Free standard legals provided through TSB nominated firms of conveyancers. Free standard legals do not cover other services such as change of name, transfer of equity, deed of postponement, additional costs in relation to leasehold properties or costs associated with discharging shared equity/shared ownership arrangements. These must be instructed with the conveyancer directly who will confirm the costs associated.

The TSB Intermediary line is open Monday to Friday 9am to 5pm. Calls may be monitored or recorded.

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