

# Movers and first time buyers.



Local banking  
for Britain



# Our movers and first time buyers range at a glance.

With up to 95% LTV we can help your clients buy their first home, or move on to their next.

## 95% LTV products

- £250,000 maximum loan including fees (eg mortgage account fees, product fees)
- 2, 5 and 10 year fixed rates available
- For applicants with higher credit scores
- Gifted deposits accepted
- Not available for Affordable Housing and New Builds
- Soft footprint on the DIPs

## Affordable housing

- Help to Buy 1 scheme available across England, Scotland and Wales along with participation in specific Help to Buy London scheme

## Other LTV ratios

- 95% LTV up to £250k
- 90% LTV up to £750k
- 85% LTV up to £1 million
- 80% LTV up to £2 million

“ The application was put in a week ago and already the paperwork is in the post, the valuation is done, and the mortgage offer has been issued. Cannot ask for more – if only other providers were as slick.

Openwork adviser



# 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.

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

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