

# Working with TSB.

With a straightforward system and a service-led proposition, there are lots of reasons why brokers choose to use TSB

## Residential

- Lending available up to 95% LTV
- New build up to 85% LTV on houses
- Remortgaging with additional borrowing available up to 85% LTV
- Affordable housing products available including Help to Buy remortgage
- No minimum time in the UK

## Buy-to-Let

- Non owner occupier acceptable
- First time landlords acceptable (not FTB)
- Minimum income £25,000 per application
- Only one year self-employed needed
- Let-to-Buy acceptable

**Free basic valuations across our product range.**

## Packaging

- Most recent payslip if using basic pay only
- Three months payslips to verify bonus, overtime, and commission
- Employment reference requested for future income
- Bank statements can be used to verify some other incomes including maintenance pay
- SA302s acceptable for sole traders and applicants in partnership
- Accountants reference sent to verify limited company income

## Income

- Future income acceptable
- Day one employment and probationary period accepted
- Less than two years accounts can be considered for self-employed
- Other income acceptable
- Pension contribution ignored for affordability



**Call us**

**0345 307 3355 (Option 3).**



**Or visit**

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