

# F1 Green Reward Remortgage

with a reduced product fee and £750 cashback

For portfolio & non-portfolio landlords improving the energy efficiency of their properties

## F1 Green Reward Mortgage

Product Group F1 Green Reward	Rate	LTV	Fee	Max Loan	ICR	ERC
Remortgage Only 5 Year Fixed	3.75%	75%	0.75%	£1M	Basic rate taxpayers and Limited Companies: 125% x pay rate  Higher rate taxpayers: 145% x pay rate	5%, 4%, 3%, 2%, 1%

Our new Green Reward Remortgage product is designed to support landlords who have recently improved the energy efficiency of their property.

Landlords are eligible if their property\* has been issued with an Energy Performance Certificate (EPC) rating of 'C' or above within the last 12 months.

The product offers a reduced product fee of 0.75% and comes with a cashback on completion of £750.

Landlords may also apply for the Green Reward Re-mortgage if they initially purchased their property within the last 6 months, subject to the following:

- We will not accept re-mortgaging within 6 months if the initial purchase was in cash
- Lending may be based on the current property valuation (not initial purchase price) where significant improvements have been made, subject to proof of the works carried out and their cost
- Properties must be registered at the Land Registry, or proof of submission available.

\*Note that Green Reward is only available on standard properties and we cannot accept applications for listed properties.

All loans revert to BBR +4.99%.

16 February 2020

To discuss your case call today **0344 770 8032**

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For Intermediaries only