

# At a glance lending guide

You can discuss any cases with our dedicated Helpdesk or BDM's on:

Helpdesk telephone 01633 844380 or email [brokers@monbs.com](mailto:brokers@monbs.com)

Greg Harry mobile 07795 514691

Michael Saunders mobile 07864 979982

Caroline Barrett mobile 07701 373417



We have a dedicated broker helpdesk based in our Head Office

## Did you know...



We lend on Multi-Unit Freeholds up to 75% LTV and up to £1,000,000 per property



We lend on residential up to 80% LTV and BTL up to 75% LTV in England and Wales



We lend on Holiday Lets to Individuals, Joint Applicants and Limited Companies



We pay 0.30% procurement fees on retention products



We do not credit score but credit check



We offer Portfolio mortgages

We lend on interest only up to **50%** LTV on residential lending.

One applicant must earn a minimum income of £50,000 or a joint income of £80,000\*



We lend on Semi-Commercial properties up to 70% LTV



We offer Retirement Interest Only mortgages



We lend up to 80% LTV on new build houses (min 1 bed)



We offer Limited Company Buy-to-Let mortgages



We can offer flexible underwriting and you can discuss cases with our Broker Sales team prior to submission



We accept gifted family deposits

**\*Income criteria differs for Retirement Interest Only mortgages.**

This information is intended for professional intermediaries ONLY. It is not a consumer advertisement and therefore should not be displayed or used as customer information or promotional material. Telephone calls may be monitored and/or recorded for security and training purposes.

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