

Reliance Bank House Purchase - Available to First Time Buyers

The maximum Reliance Bank will lend against a House Purchase Mortgage is 95% Loan To Value (LTV).

Minimum Loan Size is £125,000

Every case is subject to affordability and underwriting assessment.
Reliance Bank's Mortgage Rate Table is based on our level of service which is Execution Only. Reliance Bank Ltd do not provide advice on mortgages.
The Reliance Bank House Purchase Range can also be accessed by First Time Buyers

Please note that if the product fee is to be added to the loan amount, it cannot exceed the loan to value limit for that product.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE



2 Year Fixed

LTV	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC%*	Product No
Up to 75%	No Product	No Product Currently Avaliable	N/A	No Product Currently Avaliable	No Product Currently Avaliable	N/A	N/A
	No Product		N/A			N/A	N/A
75% to 90%	No Product	No Product Currently Avaliable	N/A		No Product Currently Avaliable	N/A	N/A
	No Product		N/A			N/A	N/A
90% to 95%	No Product	No Product Currently Avaliable	N/A		No Product Currently Avaliable	N/A	N/A

3 Year Fixed - until 31/08/2026

LTV	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC%*	Product No
Up to 75%	4.69%	Home Mortgage Variable Rate (HMVR) 6.75%	£995	3% until 31/08/2024 2% until 31/08/2025 1% until 31/08/2026	Minimum loan amount £125,000 upto £500,000	6.3%	T A
	5.09%		£0			6.4%	T B
75% to 90%	No Product	No Product Currently Avaliable	N/A		No Product Currently Avaliable	N/A	N/A
	No Product		N/A			N/A	N/A
90% to 95%	No Product	No Product Currently Avaliable	N/A		No Product Currently Avaliable	N/A	N/A

*APRC% is for illustrative purposes. The APRC (Annual Percentage Rate of Charge) is the total cost of the credit to the consumer, expressed as an annual percentage.

The APRC (previously known as APR until recent regulatory changes) is the official cost for comparison. It's calculated using the average cost per year, including fees associated with the mortgage. However, it assumes you keep the mortgage for the entire term rather than just the initial deal period, and that the interest rate charged never changes.

All applications are subject to status and our lending criteria. This means that the amount we will lend you will depend on your individual circumstances, the type of property and the amount you borrow. For example, we may require a higher deposit if you are buying a flat or a new build property.

Reliance Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
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