

Reliance Bank Key Worker Discounted Mortgage Range

The maximum Reliance Bank will lend against a Key Worker Mortgage Application is 95% Loan To Value (LTV) against the proposed purchase price of the property.

Only one party to the mortgage must be a Key Worker to qualify for this mortgage product (please refer to the Key Worker occupation list)

All Key Worker Mortgage Products are **only available on Repayment - Capital & Interest**

Key Worker Products **Cannot** be used in conjunction with any other Mortgage Schemes and can only be used for Full Ownership Occupier purposes.

Key Worker Products are available for First Time Buyers / House Purchase customers / Remortgage Customers / Unencumbered (mortgage free properties)

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

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.



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

2 Year Discounted Rate - until 31/07/2026

LTV	Headline Rate	This reverts to	Product fee	Application Fee	Early repayment charge	Loan size (inc all fees)	Cashback £ Paid to Applicants within 60 days of completion	APRC%*	Product No
Up to 75%	4.85% A discount of 2.65% from the Home Mortgage Variable Rate (HMVR) which is currently 7.50%	Home Mortgage Variable Rate (HMVR) 7.50%	£995	n/a	3% until 31/07/2025 2% until 31/07/2026	Minimum loan amount £125,000 up to £1,000,000	£850	7.1%	X 0
	5.25% A discount of 2.25% from the Home Mortgage Variable Rate (HMVR) which is currently 7.50%		£0	n/a			£850	7.2%	X 1
75%-90%	5.50% A discount of 2.00% from the Home Mortgage Variable Rate (HMVR) which is currently 7.50%	Home Mortgage Variable Rate (HMVR) 7.50%	£995	n/a	3% until 31/07/2025 2% until 31/07/2026	Minimum loan amount £125,000 up to £500,000	£850	7.3%	X 2
	5.90% A discount of 1.60% from the Home Mortgage Variable Rate (HMVR) which is currently 7.50%		£0	n/a			£850	7.4%	X 3
90% - 95%	6.30% A discount of 1.20% from the Home Mortgage Variable Rate (HMVR) which is currently 7.50%	Home Mortgage Variable Rate (HMVR) 7.50%	£995	n/a	3% until 31/07/2025 2% until 31/07/2026	Minimum loan amount £125,000 up to £350,000	£850	7.5%	X 4
	6.70% A discount of 0.80% from the Home Mortgage Variable Rate (HMVR) which is currently 7.50%		£0	n/a			£850	7.6%	X 5

*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.

Please note that the headline rate cannot fall below 3.50% once the discount has been applied

Reliance Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Reliance Bank Limited, Faith House, 23 – 24 Lovat Lane, London EC3R 8EB. Telephone: 0207 398 5400.