together.

Regulated First Charge Rates Table

Regulated Second Charge Rates Table

Regulated CBTL Rates Table

Regulated Bridging Rates Table

Regulated Products Criteria Guide

Personal Finance.

Exclusive Product Guide

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Packagers 0161 933 7101
Introducers 0161 452 3615

For use by professional finance and mortgage intermediaries only. This document and the information it contains should not be shared with clients. This pack and its contents supersedes all previous packs, criteria, special plans and commissions.

1st Charge Criteria

Shared Ownership and Right to Buy – 100% of purchase price accepted up to maximum LTV. First-time buyers and gifted deposits accepted.

AVMs

Hometrack valuations accepted up to £500k maximum loan size for 1st Charge Mortgages, £250k maximum for other products, subject to criteria. See our Valuation & Legal Advice Guide.

Title Insurance & Solicitors Costs

Solicitors are only needed where there is a change to the title or for purchases. Together legal costs are not charged on residential products. Applicants are responsible for paying their own legal costs if applicable.

Referrals & Case Studies

Criteria detailed on this product guide is the maximum before referral. Refer applications to us and we'll review these using our common sense approach.

Visit our case studies to see how we've supported our customers.

Larger Loans

For loans above £1m please see our Premier for Intermediaries guide.

Premier for Intermediaries

Valuation & Legal Advice Guide

Case Studies

Product Transfer Guide

Regulated First Charge Mortgages - Rates Table

	0 Demerits in the last 12 months (max 1 in 36)		Up to 3 Demerits in the last 12 months	
	First Charge Prime Plus		First Charge Prime	
£1,995 Product Fee	**≤ 65% LTV**	**≤ 75% LTV**	**≤ 65% LTV**	**≤ 75% LTV**
2 Year Discounted Rate	8.30%	8.50%	8.55%	8.75%
Variable Rate	9.10%	9.30%	9.35%	9.55%
2-year fixed	8.90%	9.10%	9.15%	9.35%
5-year fixed	8.09%	8.29%	8.34%	8.54%
Reversion Rate	9.80% made up of THMR + 1.80% (Together Homeowner Managed Rate (THMR) is currently 8.00%)			
Max. LTV (Purchase)	75%		75%, 65% Semi-Commercial	
Max. LTV (Remortgage)	75%		75%, 65% Semi-Commercial	
Max. LTV (Non-Standard Properties)	65%			
Min. Loan Size	£50,000			
Max. Loan Size (75% LTV)	£500,000			
Max. Loan Size (70% LTV)	£1,000,000			
Term Length (Discounted, Variable & 2 Yr Fixed)	3 – 40 years			
Term Length (5 Yr Fixed)	6 – 40 years			
Maximum Demerits	0 in 12, 1 in 36		3 in 12	
CCJs & Defaults	0 in 24		3 in 12	
Secured Arrears	0 in 12, 1 in 36		3 in 12	
Unsecured Arrears	0 in 6, 2 in 24		Refer if declining in the last 6 months	
Debt Management Plans, IVAs, Bankruptcy	Not Accepted		Satisfied for 2 or more years, by referral	

Key features	
2-year fixed ERC	3%, 2%
5-year fixed ERC	5%, 4%, 3%, 2%, 1%
2-year discounted ERC	3%, 2%
Variable ERC	No ERC
Variable Max. Loan Size	£250,000
Product Fee	£1,995

Regulated First Charge Rates Table

Regulated Second Charge Rates Table

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Regulated Bridging Rates Table

Regulated Products Criteria Guide

Designed to help a variety of customers, including:

- First-Time Buyers
- Shared Ownership
- Right to Buy
- Self-Employed
- Impaired Credit

Need to know

First time buyers and gifted deposits accepted. Transfer of Equity and Gifted Equity also accepted.

Shared Ownership and Right to Buy – 100% of purchase price accepted up to maximum LTV. Shared Ownership remortgage accepted by referral.

Customers are more than just a credit score, if the sums show affordability, we do our best to make it happen. Visit our Criteria Guide for more information and demerit definitions.

LTV is calculated on ***net*** loan value, including broker fees.

Premier for Intermediaries

Regulated Products Criteria Guide

Regulated Products Valuation & Legal Advice Guide

Regulated Second Charge Mortgages - Rates Table

	0 Demerits in the last 12 months (max 1 in 36)		Up to 3 Demerits in the last 12 months	
	Second Charge Prime Plus		**Second Charge Prime**	
£1,995 Product Fee	**≤ 65% LTV**	**≤ 75% LTV**	**≤ 65% LTV**	**≤ 75% LTV**
2 Year Discounted Rate	8.99%	9.19%	9.24%	9.44%
Variable Rate	9.65%	9.85%	9.90%	10.10%
2-year fixed	9.39%	9.59%	9.64%	9.84%
5-year fixed	8.60%	8.80%	8.85%	9.05%
Reversion Rate	10.00% made up of THMR + 2.00% (Together Homeowner Managed Rate (THMR) is currently 8.00%)			
Max. LTV	75%		75%, 65% Semi-Commercial	
Max. LTV (Non-Standard Properties)	65%			
Min. Loan Size	£30,000			
Max. Loan Size (75% LTV)	£300,000			
Max. Loan Size (70% LTV)	£500,000			
Max. Loan Size (60% LTV)	£750,000			
Term Length (Discounted, Variable & 2 Yr Fixed)	3 – 30 years			
Term Length (5 Yr Fixed)	6 – 30 years			
Maximum Demerits	0 in 12, 1 in 36		3 in 12	
CCJs & Defaults	0 in 24		3 in 12	
Secured Arrears	0 in 12, 1 in 36		3 in 12	
Unsecured Arrears	0 in 6, 2 in 24		Refer if declining in the last 6 months	
IVAs	Not Accepted		Active IVA with 3+ years of payment history by referral, where our funds are to repay the IVA directly. Satisfied IVAs accepted.	
Debt Management Plans and Bankruptcy	Not Accepted		Satisfied for 2 or more years, by referral	

Key features	
2-year fixed ERC	3%, 2%
5-year fixed ERC	5%, 4%, 3%, 2%, 1%
2-year discounted ERC	3%, 2%
Variable ERC	No ERC
Variable Max. Loan Size	£100,000
Product Fee	£1,995

Regulated First Charge Rates Table

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Regulated Products Criteria Guide

Secured loans for any legal purpose, including:

- Home Improvements
- Debt Consolidation
- Transfer of Equity
- Lease Extension

Need to know

Refer to us if your case doesn't meet the criteria, see our referral guide for details on how to refer.

Consent to follow - offers can be issued when consent from the first charge lender for a subsequent charge is the only item outstanding.

Our 2nd Charge Mortgages can support customers with home improvements and debt consolidation - debt consolidation only accepted on capital repayment loans.

Equitable Charges available at on-sale rates with no loading. Accepted up to 65% LTV and a £250k maximum loan size. Refer to the criteria guide for full eligibility requirements.

Premier for Intermediaries

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Regulated CBTL Mortages - Rates Table

	0 Demerits in the last 12 months (max 1 in 24)	0 Demerits in the last 12 months (max 1 in 36)		Up to 3 Demerits in the last 12 months		0 Demerits in the last 12 months (max 1 in 36)		Up to 3 Demerits in the last 12 months	
	CBTL First Charge Exclusive	**CBTL First Charge Prime Plus**		**CBTL First Charge Prime**		**CBTL Second Charge Prime Plus**		**CBTL Second Charge Prime**	
2.5% Product Fee	**≤ 75% LTV**	**≤ 65% LTV**	**≤ 75% LTV**	**≤ 65% LTV**	**≤ 75% LTV**	**≤ 65% LTV**	**≤ 75% LTV**	**≤ 65% LTV**	**≤ 75% LTV**
Variable Rate	8.60%	8.60%	8.80%	8.85%	9.05%	9.15%	9.35%	9.40%	9.60%
2-year fixed	X	8.15%	8.35%	8.40%	8.60%	8.90%	9.10%	9.15%	9.35%
5-year fixed	X	7.90%	8.10%	8.15%	8.35%	8.65%	8.85%	8.90%	9.10%
Reversion Rate	N/A	10.14% made up of THMR + 2.14% (Together Homeowner Managed Rate (THMR) is currently 8.00%)							
Max. LTV	75%	75%		75%, 65% Semi-Commercial		75%		75%, 65% Semi-Commercial	
Max. LTV (Non-Standard Properties)	65%	65%				65%			
Min. Loan Size	£100,000	£50,000				£50,000			
Max. Loan Size (75% LTV)	£250,000	£500,000				£300,000			
Max. Loan Size (70% LTV)	£250,000	£1,000,000				£500,000			
Max. Loan Size (60% LTV)	£250,000	£1,000,000				£750,000			
Term Length (Variable & 2 Yr fixed)	5 – 30 years	4 – 30 years				4 – 30 years			
Term Length (5 Yr fixed)	X	6 – 30 years				6 – 30 years			
Maximum Demerits	0 in 12, 1 in 24	0 in 12, 1 in 36		3 in 12		0 in 12, 1 in 36		3 in 12	
CCJs & Defaults	0 in 12, 1 in 24	0 in 24		3 in 12		0 in 24		3 in 12	
Secured Arrears	0 in 12, 1 in 24	0 in 12, 1 in 36		3 in 12		0 in 12, 1 in 36		3 in 12	
Unsecured Arrears	0 in 12, 1 in 24	0 in 6, 2 in 24		Refer if declining in the last 6 months		0 in 6, 2 in 24		Refer if declining in the last 6 months	
Debt Management Plans, IVAs, Bankruptcy	Not Accepted	Not Accepted		Satisfied for 2 or more years, by referral		Not Accepted		Satisfied for 2 or more years, by referral	

Key features	
2-year fixed ERC	3%, 2%
5-year fixed ERC	5%, 4%, 3%, 2%, 1%
Variable ERC	No ERC
Product Fee	2.5% (max. £3,000)

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Regulated Products Criteria Guide

What is a Consumer Buy-to-Let (CBTL) mortgage?

A CBTL mortgage is a type of buy-to-let mortgage specifically designed for individuals who are not professional landlords but are renting out a property, often due to unexpected circumstances like inheriting a property or relocating. These are regulated by the Financial Conduct Authority (FCA).

Need to know

Most types of ASTs (Assured Shorthold Tenancy) accepted.

We use 100% of rental income or 90% of a projection if the property is empty or there's no AST in place.

Expat applicants accepted.

The maximum LTV is calculated based on the ***net*** loan value and broker fee. Any additional fees, including the product fee, will affect the affordability assessment.

For our ICR criteria, visit our Criteria Guide.

Equitable Charges available at on-sale rates with no loading. Accepted up to 65% LTV and a £250k maximum loan size. Refer to the criteria guide for full eligibility requirements.

Criteria Guide

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Regulated Bridging - Rates Table

2% Product Fee (min £1,495)		Customers with 0 Demerits in the last 12 months – Prime Plus: Exclusive First Charge	First Charge	Exclusive Second Charge	Second Charge	Customers with up to 2 Demerits in the last 12 months – Prime: Exclusive First Charge	First Charge	Exclusive Second Charge	Second Charge
Fixed Rate	≤60% LTV	0.79%	0.83%	0.94%	0.98%	0.91%	0.93%	1.01%	1.03%
	≤75% LTV	0.79%	0.93%	0.94%	1.08%	0.91%	1.03%	1.01%	1.13%

Max. LTV (including rolled-up)	Purchase	75%	75%	x		75%	75%	x	
	Remortgage	70% (Up to 75% by Referral)							
Min. Loan Size		£50,000							
Max. Loan Size (70% LTV)		£1,000,000 (£500,000 up to 75%)		£500,000		£1,000,000 (£500,000 up to 75% LTV)		£500,000	
Max. Loan Size (60% LTV)		£1,000,000*		£750,000		£1,000,000*		£750,000	
Term Length		12 months							
Maximum Demerits		0 in 12				2 in 12			
CCJs & Defaults		0 in 12				2 in 12			
Secured Arrears		0 in 12				2 in 12			
Debt Management Plans, IVAs, Bankruptcy		Not Accepted							

Accepted exit strategies
Sale of current owner-occupied property
Re-mortgage (DIP required)
Inheritance (grant of probate issued)
Pension Drawdown

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Regulated Products Criteria Guide

Bridging finance for a range of needs, including:

- Home Improvements
- Downsizing
- Chain Break
- New home purchase at auction

All loan purposes considered by referral subject to exit strategy

Need to know

Refer to us if your case doesn't meet the criteria, see our referral guide for details on how to refer.

*For loans above £1m please see our Premier for Intermediaries product guide. We can conside loans >£3m by referral.

All Regulated Bridging interest repayments are rolled up. Maximum applicant age – 85 years at the end of term (higher by referral).

Equitable Charges available at on-sale rates with no loading. Accepted up to 65% LTV and a £250k maximum loan size. Refer to the criteria guide for full eligibility requirements.

Premier for Intermediaries

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Regulated Products - Criteria Guide

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Who we help - Income (This list is not exhaustive for full list click here)

- Employed: no minimum term in current role if 12 months continuous employment (if less than 12 months continuous employment, a minimum of 6 months with current employer is required).
- Self-employed: the last two SA302, tax overviews and up to date business banking statements (last 3 months) or accountant's certificate is required. Minimum of 1 year self-employed, projections can be used with accountant's reference.
- Contractors, zero-hour contracts and retired applicants are accepted.
- Annual, half-yearly, quarterly and regular monthly bonuses can be accepted, as well as regular commission and overtime.
- Benefits/DWP can be accepted.

Who we help - Applicants

- Minimum Age – 18 years.
- Maximum Age – 85 (1st Charge), 80 (2nd Charge) at end of term if retirement income can be proven. No maximum age for CBTL if self funding. Maximum age for Regulated Bridge is 85 at the end of term (higher by referral).
- Maximum Number of Applicants – 4.
- For all applicants currently renting, we require proof of rental payments from the landlord (typically 12 months).
- Expat applicants accepted for CBTL
- Independent legal advice may be required, see our **Valuation & Legal Advice Guide** for further information.

Affordability

CBTL – ICR

- Projected rents accepted to a maximum of 90%.
- Tiered ICR applies:
  - 125% - Basic Rate Taxpayers.
  - 145% - Higher Rate Taxpayers.
  - 165% - Additional Rate Taxpayers.

2nd Charge – Additional Information

- Mortgage Reference Bypass not accepted on Flexible / open plan mortgages (including 2nd Charge CBTL and Regulated Bridge).
- 2nd Charge Mortgages and 2nd Charge CBTL Mortgages - Debt consolidation not permitted on interest only.

The Property - (This list is not exhaustive for full list click here)

- A first charge mortgage is a mortgage on a property of which at least 40% is used or is intended to be used as a dwelling.
- Prime plus: 100% residential properties only.
- Shared Ownership and Right to Buy are permitted. Shared Ownership remortgage accepted by referral.
- 1st and 2nd Charge Prime: Semi-commercial 40% plus residential considered up to a maximum of 65% LTV.
- CBTL Prime: Semi-commercial < 50% business purposes considered.
- Standard property including:
  - Standard construction houses and bungalows (including ex-council);
  - Flats & maisonettes up to 6 storeys (ex-council up to 4 storeys);
  - Purpose built apartments (excluding ex-council).
- Non-standard property, all other property types including;
  - Ex-council flats & maisonettes (over 4 storeys);
  - Non-standard construction, defective, high-rise (over 6 storeys), or poor remarks on valuation.
- LTV for non-standard properties reduced to 65%. This could be reduced further subject to a full assessment.
- Fire Risk Assessment and Cladding:
  - For all flats in blocks (above and below 6 storeys), an up to date Fire Risk Assessment (FRA) must be in place and submitted with the application.
  - External Wall Review (EWS 1 Form) is needed if: the property is known to have ACM cladding (any height); the property has an unknown cladding type and is above 6 storeys in height (over 18m); the property has balconies containing combustible materials (any height).
- Cross Charging accepted for Regulated Bridging (first charge must be on the purchase property with either a first or second charge on the existing residential property). We also accept cross charging using BTL properties.
- Cash values up to 50% LTV considered.

Reversionary Rates

- Our reversion rates track Together Homeowner Managed Rate (THMR) which is currently 8.00%. See rates tables for margin details.

Credit Criteria

- A demerit is allocated for each secured arrears, CCJ and default registered in the last 12 months.
- Individual CCJs and Defaults:
  - 1 Demerit: Unsatisfied: £300 - £10,000, Satisfied: > £3,000.
  - Ignore all: ≤ £300 or satisfied ≤ £3,000.
  - Refer: Unsatisfied > £10,000.
- Secured Arrears – Demerits are defined as the highest number of months in arrears in the last 12 months.
- Up to three settled payday loans in the last 12 months are accepted. One active payday loan will be considered by referral, but must be repaid as part of the new mortgage (remortgage, deed cases and secured loans only).
- No declining unsecured arrears in the last 6 months.

Regulated Bridging – Additional Information

- Refinance of an existing bridge from another provider or Together, debt consolidation, transfer of equity and funds for business use will not be accepted.
- 2nd Charge – can only lend behind 1st charge term (not 1st charge bridge).
- Home improvements where exit is sale, will allow 8 weeks for work to be carried out before the property is marketed.

Equitable Charges

- Max loan £250k up to 65% LTV (higher by referral)
- Declined consent evidence required
- We will not accept applications where consent is refused due to arrears/credit issues on the 1st Charge
- Customer must meet the Prime Plus credit profile
- We will not lend behind flexible mortgages
- Residential security only

Additional Information

Scan the QR codes below for specialist packager information.

Visit our Valuation & Legal Advice Guide

Packaging for us, visit Chalk, your Resource Hub