

# Handelsbanken

## mortgages

All mortgage applications are underwritten and credit approved locally. We have a personal approach and assess each case on its own merits.

This is a summary of our current regulated mortgage offering. For further detail and to discuss a specific case, please contact your local branch: [handelsbanken.co.uk/findmybranch](https://handelsbanken.co.uk/findmybranch).

### Products (Please refer to the Product Matrix for further detail)

#### Standard

- Fixed Rates (2/3/4/5/10)
- Handelsbanken Base Rate (HBR) Base Rate Tracker
- Offset

#### Standard Plus

- Fixed Rates (2/3/4/5/10)
- HBR Base Rate Tracker
- Offset

#### Specialist

- Residential Development Loan (Self Build)
- Current Account Mortgage
- Bridging Loan
- Foreign Currency Mortgage
- Second Charge Mortgage
- Consumer Buy-to-Let

### Loan

#### Term

Minimum: 1 year  
Maximum: 35 years (on Standard and Standard Plus)

#### Max LTV

75% (exceptions considered\*)

#### Loan size

Minimum: £5,000  
Maximum: case-by-case basis

#### Repayment method

Capital and interest, interest only, part and part

#### Affordability

Affordability is based on an applicant's income and commitments, and stressed at a rate set by Handelsbanken in line with regulation

#### Portability

Yes – rate and loan fully portable (subject to criteria at time of porting application\*\*)

#### Offer validity

6 months

#### Capital raise

Considered for any legal purpose\*

\*\* Excluding Residential Development Loan (Self Build) and Bridging Loans

\* Considered on a case by case basis – please refer to your local branch

**Applicants**

<b>Maximum applicants</b>	4
<b>Minimum age</b>	18 years old
<b>Maximum age</b>	75 years for interest-only repayment mortgages 80 years for capital and interest repayment mortgages
<b>Lending into retirement</b>	Applicants considered where it can be evidenced the customer has the ability to repay the mortgage into retirement
<b>Allowable gross income</b>	<ul style="list-style-type: none"> <li>• No minimum income requirement</li> <li>• PAYE – bonus, commission and overtime</li> <li>• Self-employed – will take into account salary, dividends and retained net profit (potentially return of director’s loan)</li> <li>• Investment income</li> <li>• Foreign currency (limited to EUR / DKK / NOK / SEK / USD)</li> <li>• Pension income</li> <li>• Rental income</li> </ul>

**Property**

<b>Ownership</b>	Joint borrower/sole proprietor
<b>Location</b>	England, Wales and Scotland only
<b>Construction</b>	Non-standard construction considered
<b>Tenancy (Consent to Let)</b>	Will consider properties with tenanted annexes*
<b>Type</b>	<ul style="list-style-type: none"> <li>• Holiday homes and second homes</li> <li>• Self-contained annexes*</li> <li>• Ability to take additional security*</li> <li>• Agricultural ties*</li> <li>• Equestrian properties*</li> <li>• Mixed use properties*</li> </ul>

\*\* Excluding Residential Development Loan (Self Build) and bridging loans

\* Considered on a case by case basis – please refer to your local branch

**For the use of mortgage intermediaries only**