

# FLEXI FIXED FOR TERM THE MORTGAGE BUILT FOR THE FUTURE



## THE NEXT GENERATION MORTGAGE

Flexi Fixed for Term is a mortgage that changes the game. It offers your clients the chance to fix their mortgage rate for their whole mortgage term. They can choose from a minimum term of 11 years, right up to a maximum term of 40 years (with any term in between). Whatever number of years they choose, they will pay a fixed interest rate for the duration of the mortgage term, which means that their monthly payment will never change. Available to first time buyers, home movers and remortgagers.



## EXTRA BENEFITS, EXTRA FLEXIBILITY



Affordability based on the fixed term rate, not on a future variable stressed rate



Portability and Additional Lending after 12 months



Up to 85% LTV for purchase and remortgage



Eligible Gifted Deposits accepted



Your clients can overpay by 10% from Day 1



Flexible ERCs and none to pay for life events or property sale

New Builds: Up to 85% LTV on houses and flats  
Available in England, Wales, mainland Scotland and Isle of Wight (not available in Northern Ireland).

Self-employed	A minimum of 2 year's trading history is required and the lower of: <ul style="list-style-type: none"> <li>• the most recent year's net profit figure; or</li> <li>• the average of the last 2 years' net profit figures;</li> </ul> will be considered when assessing affordability
Employed	1 year with current employer Up to 100% variable income considered
Loan size	Minimum £75,000 Maximum £2 million (FTBs £1 million)
Repayment types	C&I (repayment only) No interest only or part & part

## PLUS, OUR FLEXIBLE LENDING CRITERIA STILL APPLIES:

- Fully funded Family Gifted Deposits considered
- No credit scoring, soft footprint search
- No upfront Application fees

## FINDING FLEXI FIXED FOR TERM ON SOURCING SYSTEMS

You will find helpful videos on the Flexi Fixed for Term landing page to source the product on Trigold, Twenty7Tec and Mortgage Brain, however here's a handy note for each of those systems:

Trigold	Twenty7Tec	Mortgage Brain
<b>Requirements</b> Initial Term = Term Rate Preference = Fixed	<b>Filters</b> Product type = Fixed Product Period = Term	<b>Product Filters</b> Initial rate type = Fixed Attributes = Lifetime

[FIND OUT MORE ABOUT FLEXI FIXED FOR TERM](#)

[ALL YOUR QUESTIONS ANSWERED - FAQs](#)

[CHECK OUT OUR RATES IN THE RESIDENTIAL PRODUCT GUIDE](#)

[WANT TO SPEAK TO AN EXPERT?  
FIND YOUR BDM](#)

**THIS INFORMATION IS FOR INTERMEDIARIES ONLY**

**Subject to product availability**

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