

# YOUR QUESTIONS ANSWERED

## REMORTGAGE



### Q | What types of remortgage clients can you help?

**A** We help a wide range of remortgage clients, whether they're looking to raise capital, consolidate debt, release equity, or simply move to a better deal. We're particularly strong where clients are newly self-employed or have credit file complexities.

### Q | How much can my client borrow on a remortgage?

**A** For residential remortgages, we can lend up to 90% LTV, and for Buy to Let, up to 80% LTV.

### Q | Can you help clients with credit file complexities?

**A** Yes, we don't rely on credit scores and instead look at the full picture. We can consider clients with historic defaults, arrears, or even DMPs. View our [full credit history guide](#) for more information.

### Q | Can my client consolidate debt or raise capital as part of their remortgage?

**A** Absolutely. We offer debt consolidation up to 90% LTV on residential and your landlord clients can remortgage for capital raising up to 80% LTV.

### Q | Do you accept clients who are newly self-employed?

**A** Yes. If your client is recently self-employed, we can consider them with just 1 year's trading history, up to 85% LTV. For a higher LTV, we will need 2 year's trading history.

### Q | Are there any upfront application fees?

**A** No, we don't charge upfront application fees.

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