

Rate Guide

New Business & Product Transfers

Effective from 26 February 2025

impact
Specialist Finance

01403 27 26 25 impactpackaging.co.uk



Saffron
For Intermediaries



New Business



Product Guide

Residential Product Range

26 February 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Self Build										
75%	5.99%	SVR -2.55%	24 months	0.5%	SVR-1% (7.54%)	7.5%	None	None	None	DR1454
80%	6.24%	SVR -2.30%	24 months	0.5%	SVR-1% (7.54%)	7.5%	None	None	None	DR1455
Self Build Large Loans										
75%	6.44%	SVR-2.10%	24 months	0.5%	SVR-1% (7.54%)	7.6%	None	None	None	DR1491
80%	6.64%	SVR-1.90%	24 months	0.5%	SVR-1% (7.54%)	7.7%	None	None	None	DR1492
Owner Occupied Mortgages										
80%	5.84%	SVR -2.70%	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	Free Valuation	DR1315
80%	5.37%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	Free Valuation	DR1569
80%	4.97%	Fixed	5 years	£999	SVR-1% (7.54%)	6.7%	3% for 5 years	None	Free Valuation	DR1377
85%	5.47%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	Free Valuation	DR1582
85%	5.07%	Fixed	5 years	£999	SVR-1% (7.54%)	6.8%	3% for 5 years	None	Free Valuation	DR1583
90%	5.57%	Fixed	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	Free Valuation	DR1534
90%	5.17%	Fixed	5 years	£999	SVR-1% (7.54%)	6.8%	3% for 5 years	None	Free Valuation	DR1585
Owner Occupied Second Home										
80%	5.94%	SVR -2.60%	2 years	£999	SVR-1% (7.54%)	7.2%	2% for 2 years	None	Free Valuation	DR1101
Owner Occupied Lending Into Retirement										
60%	5.84%	SVR -2.70%	3 years	£999	SVR-1% (7.54%)	6.9%	2% for 3 years	None	None	DR0655
Owner Occupied Large Loans										
80%	5.84%	SVR -2.70%	2 years	£1,495	SVR-1% (7.54%)	7.5%	2% for 2 years	None	None	DR1371

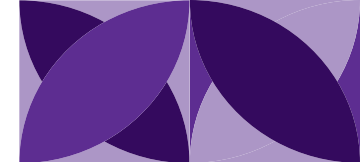


INTERMEDIARY USE ONLY



Residential Product Range

26 February 2025

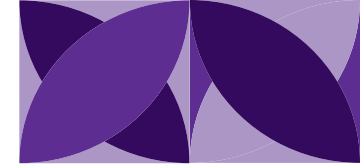


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
RIO Mortgage Power Of Attorney										
60%	5.54%	SVR -3.0%	2 years	£499	SVR (8.54%)	8.4%	2% for 2 years	None	None	DR1308
60%	6.27%	Fixed	5 years	£999	SVR (8.54%)	8.1%	3% for 5 years	None	None	DR1310
RIO Mortgage										
60%	5.84%	SVR -2.7%	2 years	£499	SVR (8.54%)	8.5%	2% for 2 years	None	None	DR1309
60%	6.37%	Fixed	5 years	£999	SVR (8.54%)	8.1%	3% for 5 years	None	None	DR1311
Self Employed Mortgages										
60%	5.84%	SVR -2.7%	2 years	£499	SVR-1% (7.54%)	7.4%	None	None	None	DR1185
80%	5.94%	SVR -2.6%	2 years	£499	SVR-1% (7.54%)	7.4%	None	None	None	DR0955
90%	6.64%	SVR -1.9%	2 years	£499	SVR-1% (7.54%)	7.6%	None	None	None	DR0956
80%	5.67%	Fixed	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	None	DR1470
80%	5.27%	Fixed	5 years	£999	SVR-1% (7.54%)	6.8%	3% for 5 years	None	None	DR1432
85%	5.77%	Fixed	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	None	DR1588
85%	5.67%	Fixed	5 years	£999	SVR-1% (7.54%)	7.0%	3% for 5 years	None	None	DR1543
90%	6.27%	Fixed	2 years	£999	SVR-1% (7.54%)	7.6%	2% for 2 years	None	None	DR1401
90%	5.97%	Fixed	5 years	£999	SVR-1% (7.54%)	7.2%	3% for 5 years	None	None	DR1433
Contractor Mortgages										
60%	5.74%	SVR -2.8%	2 years	£499	SVR-1% (7.54%)	7.4%	None	None	None	DR1188
80%	5.84%	SVR -2.7%	2 years	£499	SVR-1% (7.54%)	7.4%	None	None	None	DR0960
90%	6.54%	SVR -2.0%	2 years	£499	SVR-1% (7.54%)	7.6%	None	None	None	DR0961
80%	5.47%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	None	DR1403
80%	5.07%	Fixed	5 years	£999	SVR-1% (7.54%)	6.8%	3% for 5 years	None	None	DR1507
85%	5.67%	Fixed	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	None	DR1544
85%	5.17%	Fixed	5 years	£999	SVR-1% (7.54%)	6.8%	3% for 5 years	None	None	DR1591
90%	5.77%	Fixed	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	None	DR1407
90%	5.37%	Fixed	5 years	£999	SVR-1% (7.54%)	6.9%	3% for 5 years	None	None	DR1381



INTERMEDIARY USE ONLY





Residential Product Range

26 February 2025

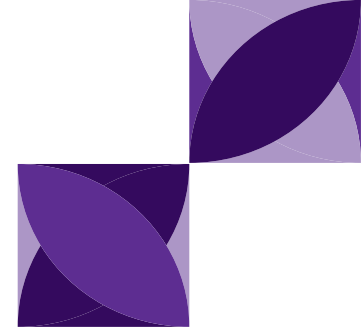
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
First Time Buyer										
90%	6.07%	Fixed	2 years	None	SVR-1% (7.54%)	7.5%	2% for 2 years	None	Free Valuation	DR1426
95%	6.47%	Fixed	2 years	None	SVR-1% (7.54%)	7.6%	2% for 2 years	None	Free Valuation	DR1428
90%	5.47%	Fixed	5 years	None	SVR-1% (7.54%)	6.9%	3% for 5 years	None	Free Valuation	DR1466
95%	5.67%	Fixed	5 years	None	SVR-1% (7.54%)	7.0%	3% for 5 years	None	Free Valuation	DR1468
Joint Borrower Sole Proprietor (FTB)										
95%	5.97%	Fixed	5 years	None	SVR-1% (7.54%)	7.1%	3% for 5 years	None	Free Valuation	DR1334
Professional Income Boost										
80%	5.37%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	None	DR1557
80%	4.97%	Fixed	5 years	£999	SVR-1% (7.54%)	6.7%	3% for 5 years	None	None	DR1558
85%	5.47%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	None	DR1559
85%	5.07%	Fixed	5 years	£999	SVR-1% (7.54%)	6.8%	3% for 5 years	None	None	DR1560
90%	5.57%	Fixed	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	None	DR1561
90%	5.17%	Fixed	5 years	£999	SVR-1% (7.54%)	6.8%	3% for 5 years	None	None	DR1562



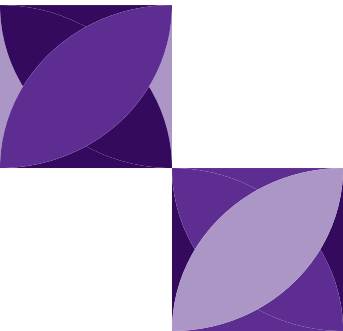
INTERMEDIARY USE ONLY

Buy to Let Product Range

26 February 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
75%	6.24%	SVR -2.3%	2 years	£1,999	SVR (8.54%)	8.5%	2% for 2 years	None	None	DR1439
75%	6.07%	Fixed	5 Years	£1,999	SVR (8.54%)	7.9%	3% for 5 years	None	None	DR1441
Expat BTL										
75%	6.24%	SVR -2.3%	2 years	£1,995	SVR (8.54%)	8.5%	2% for 2 years	None	None	DR1574
75%	5.97%	Fixed	5 years	1.5%	SVR (8.54%)	7.9%	3% for 5 years	None	None	DR1476
75%	5.77%	Fixed	5 years	£2,500	SVR (8.54%)	7.8%	3% for 5 years	None	None	DR1525
Limited Company BTL										
75%	6.24%	SVR-2.3%	2 years	£1,999	SVR (8.54%)	8.5%	2% for 2 years	None	None	DR1360
75%	5.97%	Fixed	5 years	1.5%	SVR (8.54%)	7.9%	3% for 5 years	None	None	DR1444
75%	5.87%	Fixed	5 years	£2500	SVR (8.54%)	7.8%	3% for 5 years	None	None	DR1702



INTERMEDIARY USE ONLY



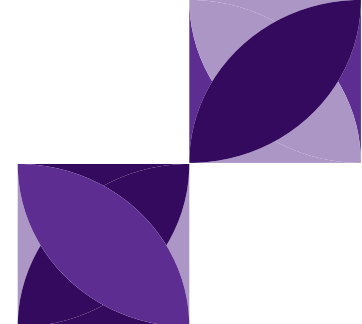
Retentions / Product Transfers



Product Guide

Retentions Residential Product Range

26 February 2025



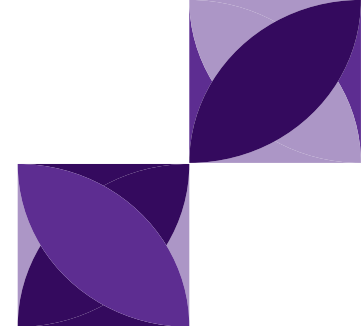
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
60%	5.07%	Fixed	2 years	None	SVR-1% (7.54%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1641
60%	4.87%	Fixed	5 years	None	SVR-1% (7.54%)	6.6%	3% for 5 years	None	No legals or fresh valuation* required	DR1643
80%	5.59%	(SVR-2.95%)	2 years	None	SVR-1% (7.54%)	7.4%	2% for 2 years	None	No legals or fresh valuation* required	DR1385
80%	5.37%	Fixed	2 years	None	SVR-1% (7.54%)	7.4%	2% for 2 years	None	No legals or fresh valuation* required	DR1598
80%	4.97%	Fixed	5 years	None	SVR-1% (7.54%)	6.7%	3% for 5 years	None	No legals or fresh valuation* required	DR1599
85%	5.37%	Fixed	2 years	None	SVR-1% (7.54%)	7.4%	2% for 2 years	None	No legals or fresh valuation* required	DR1653
85%	5.07%	Fixed	5 years	None	SVR-1% (7.54%)	6.7%	3% for 5 years	None	No legals or fresh valuation* required	DR1655
90%	5.94%	(SVR-2.60%)	2 years	None	SVR-1% (7.54%)	7.2%	1% for 2 years	None	No legals or fresh valuation* required	DR1302
90%	5.57%	Fixed	2 years	None	SVR-1% (7.54%)	7.4%	2% for 2 years	None	No legals or fresh valuation* required	DR1657
90%	5.17%	Fixed	5 years	None	SVR-1% (7.54%)	6.8%	3% for 5 years	None	No legals or fresh valuation* required	DR1415
95%	5.97%	Fixed	2 years	None	SVR-1% (7.54%)	7.5%	2% for 2 years	None	No legals or fresh valuation* required	DR1482
95%	5.67%	Fixed	5 years	None	SVR-1% (7.54%)	7.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1659

*If borrower disagrees with indexed LTV a new valuation will be required, which is chargeable



Retentions Buy to Let Product Range

26 February 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
75%	6.39%	(SVR-2.15%)	2 years	None	SVR (8.54%)	8.4%	2% for 2 years	None	No legals or fresh valuation required	DR1690
75%	6.07%	Fixed	5 years	None	SVR (8.54%)	7.8%	3% for 5 years	None	No legals or fresh valuation required	DR1451
Expat BTL										
75%	6.59%	(SVR-1.95%)	2 years	None	SVR (8.54%)	8.5%	2% for 2 years	None	No legals or fresh valuation required	DR1688
75%	6.27%	Fixed	5 years	None	SVR (8.54%)	7.9%	3% for 5 years	None	No legals or fresh valuation required	DR1306
Limited Company BTL										
75%	6.49%	(SVR-2.05%)	2 years	None	SVR (8.54%)	8.5%	2% for 2 years	None	No legals or fresh valuation required	DR1686
75%	6.17%	Fixed	5 years	None	SVR (8.54%)	7.8%	3% for 5 years	None	No legals or fresh valuation required	DR1420
HMO Large										
65%	6.84%	(SVR-1.70%)	3 years	None	SVR (8.54%)	7.9%	0.5% for 3 years	None	No legals or fresh valuation required	DR0693
HMO Small										
75%	6.54%	(SVR-2.00%)	3 years	None	SVR (8.54%)	7.8%	0.5% for 3 years	None	No legals or fresh valuation required	DR0697

