For the use of Professional Mortgage Intermediaries only



Home Purchase Plan product guide

Shariah-compliant finance for home purchase & refinance

Effective from 6 March 2019



HPP Products for home purchase & refinance

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Incentives	Application Fee	Early Payment Charge	Min Property Value	Term
Home Purchase Plan (HPP) - UK residents								
Fixed for 2 years (HFU031) Fixed for 2 years (HFU034) Fixed for 2 years (HFU035)	3.19% 3.49% 3.69%	4.50% (Standard Variable Rate)	50% 65% 80%	None	£499	None	£50,000	Min = 5 years Max = 35 years
Home Purchase Plan (HPP) – Expats								
Fixed for 2 years (HFE036) Fixed for 2 years (HFE037)	3.69% 3.89%	4.50% (Standard Variable Rate)	65% 75%	None	£699	None	£100,000	Min = 5 years Max = 35 years
Home Purchase Plan (HPP) – International residents								
Fixed for 2 years (HFN038) Fixed for 2 years (HFN039)	3.99% 4.19%	4.50% (Standard Variable Rate)	65% 75%	None	1.0%	None	£100,000	Min = 5 years Max = 35 years

- The above is subject to change due to market conditions and rates. Correct at the time of writing. The Bank reserves the right to withdraw these products at any time
- Minimum age UK residents 18 years / Expats and International residents 21 years
- Rent Only Maximum 65% FTV supported by an acceptable payment structure
- Tariff of Charges available on request



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