

# 90% and 95% LTV Lending



## Who is the range available for?

**90% LTV:** This product range is available for purchase, like for like remortgage and product transfer. Purchases are restricted to a maximum loan size of £500,000 at 90% LTV.

**95% LTV:** This product range is available for purchase and product transfer only. Purchases are restricted to a maximum loan size of £400,000 at 95% LTV.

If applicants have another background property, the maximum LTV is 90%.

## How much can my client borrow?

To find out how much your client could borrow please complete the affordability calculator on our website.

## Is the product range available for houses and flats?

We can accept 90% and 95% LTV lending for both houses and flats, subject to our lending criteria. You can see our full lending policy on our website.

## Adding an arrangement fee to the mortgage?

Yes, you can at 90% LTV but not at 95% LTV – total borrowing including fees must be under 95% LTV.

## Are 90% and 95% LTV products available for new build properties?

No, our standard new build policy applies – please see the criteria on our website.

## Can self-employed applicants apply for 90% and 95% LTV?

Yes, self-employed applicants can apply for high LTV borrowing, subject to lending criteria.

## Can an applicant capital raise if remortgaging to Coventry?

Yes, although the maximum LTV for employed applicants is 75% LTV, and the maximum for self-employed applicants is 65% LTV.

## Can existing Coventry clients apply for further advances?

Yes, the maximum LTV for employed applicants is 95% LTV, and the maximum for self-employed applicants is 65% LTV.



**0800 121 7788**

Monday to Friday 9am – 5pm



**coventryforintermediaries.co.uk**

**FOR INTERMEDIARY AND PROFESSIONAL FINANCIAL ADVISORS ONLY. NOT FOR CUSTOMER USE.**

Your client's home may be repossessed if they do not keep up repayments on their mortgage.

Coventry Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (firm reference number 150892 [www.fca.org.uk](http://www.fca.org.uk)).

Mortgages are subject to acceptance in accordance with our lending criteria. The information in this leaflet is provided for your information only and should not be taken as advice. Legally binding terms and conditions can be found in the mortgage application declaration, the terms and conditions of your mortgage offer and in our mortgage terms and conditions. For more information contact Coventry Building Society.

Coventry Building Society. Principal Office: Coventry House, Harry Weston Road, Binley, Coventry, West Midlands CV3 2TQ.

**COVENTRY**  
for intermediaries

