



You deserve the best. So we're getting **better and better.**

Your business doesn't stand still and neither do we. To keep us both ahead of the game, we've made buy-to-let bigger, lending broader and service smarter.

Bigger, better buy-to-let

Because you and your clients deserve the best, our buy-to-let offering is getting better and better.

- > We say yes to portfolio landlords with up to 10 mortgaged properties (up to 5 / £3m with us).
- > Our max term increased to 35 years from 25 years.
- > Free valuations for remortgages, then choose between free legal work or cashback.

Broader, better lending

When it comes to what you do, we know a broad lending policy matters. So we've made our lending criteria better and better, helping even more of your customers get the deal that's right for them.

Interest-only loans...

- > We say yes to sale of mortgaged property as a repayment vehicle for applications that meet the following criteria:
 - Up to 65% LTV
 - Where the term of the loan does not extend into retirement
 - Where a minimum equity of £300,000 is available
- > Income multiples increased – from 3.5 to 4.
- > And higher LTVs, up from 70% to 75% LTV.

Remortgage...

- > 95% LTV now available for remortgage customers. Fee-free, plus free valuations and legal work.

Smarter, better service

When you're dealing with your client's documents, we know safe, speedy and smooth is key. So we've made our service better and better.

With our new secure document transfer service, you can send us documents like payslips securely, at any stage of an application. You can do this in any of the following four ways:

- In Virgin Money Online (VMO) once you have submitted your application.
- On VMO at any time once your application has been submitted.
- Using the secure link which we will email to you following completion of an application.
- Use the existing unsecure method by emailing your documents to docs@virginmoney.com for new business or ptdocs@virginmoney.com for product transfers.

Slicker service from us. More business for you.

Visit virginmoneyforintermediaries.com or call your dedicated BDM to find out more.