# AFFORDABILITY BOOSTER MORTGAGE*

An Affordability Booster Mortgage allows you to buy a home, with help from family.

Whether it's help to get on or take the next step on the property ladder– our Affordability Booster Mortgage can take your family member's income into account when working out how much you can borrow.

Each applicant will have joint responsibility for the mortgage payments, but only you will own the property.

Family members won't be co-owners and are not named on the title deeds so they won't have any legal claim over the property or any increase in value. Family members can be removed once your financial position changes.

## How it works:

- Available for first time buyers and home movers who are buying a new home to live in.
- Up to four applicants can apply for an Affordability Booster Mortgage, across a maximum of two households for example, a couple supported by one parent (or one set of parents).
- 15% deposit required - this can be savings or a gifted deposit.
- Available on our range of fixed and variable rate mortgages.
- Terms from 6 years up to 40 years.
- All parties must take legal advice before entering into an Affordability Booster Mortgage. This may incur a cost.
- All parties are liable for payments. If one is unable to make the payments at any point the others are liable for the payments and the full amount of the loan.

Lending criteria, terms and conditions apply.
Not available with Co-Ownership or Foreign Currency Loan applications
*Also known as Joint Mortgage Sole Proprietor.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Help to find YOUR happy place

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