

For the use of Professional Mortgage Intermediaries only



Home Purchase Plan product guide

Shariah-compliant finance for home purchase and refinance

Effective from 15 April 2025

To provide advice on HPP products you are required to hold specific HPP permissions with the FCA.

All customers of the Bank must be able to read, speak and understand English to a level that they are fully aware of all obligations and requirements when entering any financial arrangements with the Bank.

Validity:

Decision in Principle – 30 Days

Application – 90 Days

Offers – 120 Days (180 Days for New Build Properties Only)

After 120 days (180 days for new build) the Offer may be re-issued at the Bank's discretion for up to a further 120 days (180 days for new build). Any new Offers will be subject to the latest available rental rates, criteria and other terms and may require updated evidence and a new valuation.

Validities are subject to change without notice



HPP Products for home purchase up to 95% FTV and refinance up to 90% FTV – UK Residents only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term					
Green Home Purchase Plan (HPP) - UK residents – up to 95% FTV															
Fixed for 2 years (GHFU1672) Fixed for 2 years (GHFU1673)	6.49% 6.89%	SVR	90% 95%	£149	£999	2% in year 1; 1% in year 2	£84,000 £79,000	£75,000	£750,000 £600,000	Acquisition & Rent • Min = 5 years • Max = 40 years					
Fixed for 5 years (GHFU1674) Fixed for 5 years (GHFU1675)	6.39% 6.79%		90% 95%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£84,000 £79,000		£750,000 £600,000						
Home Purchase Plan (HPP) – UK residents – up to 95% FTV															
Fixed for 2 years (HFU1676) Fixed for 2 years (HFU1677)	6.59% 6.99%		SVR			90% 95%	£149		£999		2% in year 1; 1% in year 2	£84,000 £79,000	£75,000	£750,000 £600,000	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (HFU1678) Fixed for 5 years (HFU1679)	6.49% 6.89%	90% 95%		3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£84,000 £79,000	£750,000 £600,000									

Our Standard Variable Rate (SVR) is currently 7.50%.

Product Notes:

95% FTV products are available to first-time buyers, purchasers and home movers. Refinance is available up to 90% FTV.

Green HPP - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown

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, without notice.

Early Redemption Charges (ERCs) are based on the finance balance outstanding at the time an Additional Acquisition Payment (AAP) is made. A maximum of 10% (minimum £2000) of the outstanding finance balance can be paid off each anniversary year without incurring any charge. Amounts in excess of the 10% in each anniversary year, will be subject to an ERC. The % rate at which the ERC will be payable will be based upon the years elapsed, during the Fixed Rental Rate Period of the product, since completion.

Please see additional product notes on following pages.

All customers of the Bank must be able to read, speak and understand English to a level that they are fully aware of all obligations and requirements when entering any financial arrangements with the Bank.



HPP Products for home purchase and refinance up to 80% FTV – UK Residents

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term
Green Home Purchase Plan (HPP) - UK residents - up to 80% FTV										
Fixed for 2 years (GHFU1664) Fixed for 2 years (GHFU1665)	5.64% 5.74%	SVR	65% 80%	£149	£499	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (GHFU1666) Fixed for 5 years (GHFU1667)	5.60% 5.70%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			
Home Purchase Plan (HPP) - UK residents - up to 80% FTV										
Fixed for 2 years (HFU1668) Fixed for 2 years (HFU1669)	5.74% 5.84%	SVR	65% 80%	£149	£499	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (HFU1670) Fixed for 5 years (HFU1671)	5.70% 5.80%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			

Our Standard Variable Rate (SVR) is currently 7.50%.

Product Notes:

Green HPP - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown

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, without notice.

HPP products stress rates: 2-year fixed term products are stressed at 1% above payrate and 5-year fixed term products are stressed at the pay rate.

Early Redemption Charges (ERCs) are based on the finance balance outstanding at the time an Additional Acquisition Payment (AAP) is made. A maximum of 10% (minimum £2000) of the outstanding finance balance can be paid off each anniversary year without incurring any charge. Amounts in excess of the 10% in each anniversary year, will be subject to an ERC. The % rate at which the ERC will be payable will be based upon the years elapsed, during the Fixed Rental Rate Period of the product, since completion.

* The Bank may consider finance up to £10m subject to terms and prior referral before submission of an application, please contact your BDM or the Direct Team for more details.

Please see additional product notes on next page.



HPP Products for home purchase and refinance up to 80% FTV – UK Expats

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term
Green Home Purchase Plan (HPP) – UK Expats										
Fixed for 2 years (GHFE1616) Fixed for 2 years (GHFE1617)	6.19% 6.39%	SVR	65% 80%	£199	£699	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (GHFE1618) Fixed for 5 years (GHFE1619)	6.09% 6.29%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			
Home Purchase Plan (HPP) – UK Expats										
Fixed for 2 years (HFE1620) Fixed for 2 years (HFE1621)	6.29% 6.49%	SVR	65% 80%	£199	£699	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (HFE1622) Fixed for 5 years (HFE1623)	6.19% 6.39%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			

Our Standard Variable Rate (SVR) is currently 7.50%

Product Notes:

Green HPP - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown

- 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, without notice.
 - Minimum age – UK residents 18 years / UK Expats and International residents 21 years.
 - HPP products are only available on an Acquisition & Rent basis.
 - HPP products stress rates: 2-year fixed term products are stressed at 1% above payrate and 5-year fixed term products are stressed at the pay rate.
 - Early Redemption Charges (ERCs) are based on the finance balance outstanding at the time an Additional Acquisition Payment (AAP) is made. A maximum of 10% (minimum £2000) of the outstanding finance balance can be paid off each anniversary year without incurring any charge. Amounts in excess of the 10% in each anniversary year, will be subject to an ERC. The % rate at which the ERC will be payable will be based upon the years elapsed, during the Fixed Rental Rate Period of the product, since completion.
 - Applicant residency status:
 - All customers of the Bank must be able to read, speak and understand English to a level that they are fully aware of all obligations and requirements when entering any financial arrangements with the Bank.
 - Only applicants currently resident in the UK and who fit the criteria shown in the HPP Criteria document are eligible to apply for our UK Resident HPP products.
 - UK Expats (UK Citizens resident abroad) are eligible to apply for our UK Expat Home Purchase Plan products.
 - International Residents (Foreign Nationals non-resident in the UK) are only eligible to apply for our International Home Purchase Plan products.
 - Other applicants who hold British passports and do not have an automatic right to live and work in the UK are only eligible to apply for our International Home Purchase Plan products.
- Please see <https://www.gov.uk/types-of-british-nationality> for a full list.

* The Bank may consider finance up to £10m subject to terms and prior referral before submission of an application, please contact your BDM or the Direct Team for more details.



HPP Products for home purchase and refinance up to 80% FTV – International Residents

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term
Green Home Purchase Plan (HPP) – International residents										
Fixed for 2 years (GHFN1624) Fixed for 2 years (GHFN1625)	6.39% 6.59%	SVR	65% 80%	£299	1% (Min £999)	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (GHFN1626) Fixed for 5 years (GHFN1627)	6.29% 6.49%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			
Home Purchase Plan (HPP) – International residents										
Fixed for 2 years (HFN1628) Fixed for 2 years (HFN1629)	6.49% 6.69%	SVR	65% 80%	£299	1% (Min £999)	2% in year 1; 1% in year 2	£115,000 £94,000	£75,000	£5m (up to £10m by referral*)	Acquisition & Rent • Min = 5 years • Max = 40 years
Fixed for 5 years (HFN1630) Fixed for 5 years (HFN1631)	6.39% 6.59%		65% 80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000 £94,000			

Our Standard Variable Rate (SVR) is currently 7.50%

Product Notes:

Green HPP - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown

- 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, without notice.
 - Minimum age – UK residents 18 years / UK Expats and International residents 21 years.
 - HPP products are only available on an Acquisition & Rent basis.
 - HPP products stress rates: 2-year fixed term products are stressed at 1% above payrate and 5-year fixed term products are stressed at the pay rate.
 - Early Redemption Charges (ERCs) are based on the finance balance outstanding at the time an Additional Acquisition Payment (AAP) is made. A maximum of 10% (minimum £2000) of the outstanding finance balance can be paid off each anniversary year without incurring any charge. Amounts in excess of the 10% in each anniversary year, will be subject to an ERC. The % rate at which the ERC will be payable will be based upon the years elapsed, during the Fixed Rental Rate Period of the product, since completion.
 - Applicant residency status:
 - All customers of the Bank must be able to read, speak and understand English to a level that they are fully aware of all obligations and requirements when entering any financial arrangements with the Bank.
 - Only applicants currently resident in the UK and who fit the criteria shown in the HPP Criteria document are eligible to apply for our UK Resident HPP products.
 - UK Expats (UK Citizens resident abroad) are eligible to apply for our UK Expat Home Purchase Plan products.
 - International Residents (Foreign Nationals non-resident in the UK) are only eligible to apply for our International Home Purchase Plan products.
 - Other applicants who hold British passports and do not have an automatic right to live and work in the UK are only eligible to apply for our International Home Purchase Plan products.
- Please see <https://www.gov.uk/types-of-british-nationality> for a full list.

* The Bank may consider finance up to £10m subject to terms and prior referral before submission of an application, please contact your BDM or the Direct Team for more details.



For more information, please contact our Residential Property Finance Team:

Kelly Hau

Telephony BDM

T: 08000 356 544 (Option 1)

E: kelly.hau@gatehousebank.com

Simon Field

Telephony BDM

T: 08000 356 544 (Option1)

E: simon.field@gatehousebank.com

Tol Mulka

Telephony BDM

T: 08000 356 544 (Option1)

E: tol.mulka@gatehousebank.com

Thomas Humphreys

Lead Telephony BDM

T: 08000 356 544 (Option 1)

E: thomas.humphreys@gatehousebank.com

Tyler Sullivan

Business Development Manager

- Midlands, East Anglia, the South West, South East
including Watford and Enfield

T: +44 (0)7593 448 441

E: tyler.sullivan@gatehousebank.com

Chris Proudfoot

Business Development Manager

- East Midlands, North West and North East of
England, Yorkshire and The Humber Regions.

M: +44 (0) 7593 446 190

E: chris.proudfoot@gatehousebank.com

Emma Kelman

Business Development Manager

- South East and London

M: +44 (0) 7507 909 686

E: emma.kelman@gatehousebank.com

Lottie Dougill

Head of Intermediary Sales

M: +44 (0) 7851 249 352

E: lottie.dougill@gatehousebank.com



FOR THE USE OF PROFESSIONAL MORTGAGE INTERMEDIARIES ONLY

Gatehouse Bank plc (“Gatehouse”) is a public limited company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and incorporated under the laws of England and Wales with registered number 06260053 having its registered office at The Helicon, One South Place, London, EC2M 2RB, United Kingdom.

T: 08000 356 544 | **E:** bdteam@gatehousebank.com | **W:** www.gatehousebank.com/intermediaries

IMPORTANT NOTICE

This document is issued by Gatehouse and its purpose is to provide information about residential financing products offered by Gatehouse on a non-advised basis, it does not constitute an offer or invitation in respect the products.

No information set out or referred to in this Document shall form the basis of any contract. Any prospective transaction shall be governed by applicable terms and conditions and any agreements entered into by the relevant parties acknowledging that it has not relied on, or been induced to enter into such an agreement by, any representation, warranty, assurance or undertaking save as expressly set out in that agreement. The issue of this document shall not be deemed to be any form of commitment on the part of Gatehouse (or any other person) to proceed with any transaction.

Any recipient of this document in jurisdictions outside the UK should inform themselves about and observe any applicable legal requirements.

Prospective clients should make their own independent assessment when considering the products described in this document. In reaching a decision, prospective clients should discuss their options with an independent financial adviser and seek independent professional tax and legal advice.

By accepting this document, the recipient agrees to be bound by the foregoing limitations.