METRO BANK This is Relationship Banking

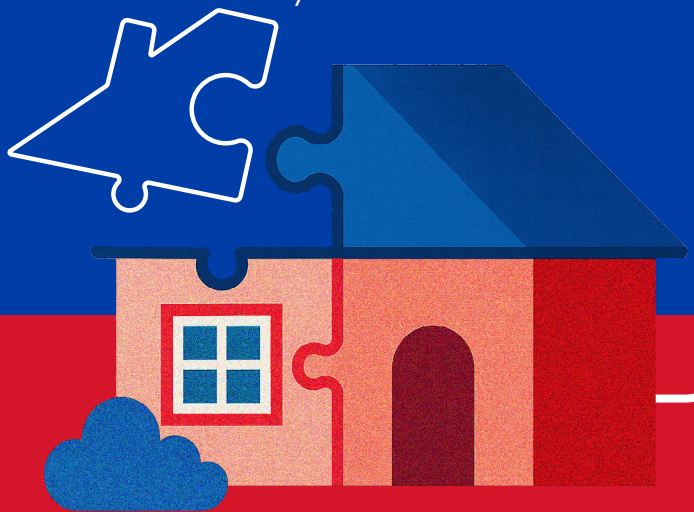
Less than perfect credit profile

Not every customer has a perfect credit profile - and that's where Metro Bank can help. From low credit scores and past defaults to arrears or a recently settled IVA, our solutions are designed to help you support more customers. If they don't fit our Core Range, our Near Prime range could be the perfect fit.

Reasons to use Metro Bank

- Settled IVAs accepted day 1 on receipt of the completion certificate — no waiting period (Near Prime Range only)
- Broad criteria for CCJs and Defaults
- No limit on Utility and Communication Defaults
- No cap on Unsecured Arrears if clear in the last 3 months
- Capital raising, including debt consolidation
- Multiple repayment options available – interest only and P&P

All applications are subject to application score card, underwriting assessment and meeting Metro Bank's Lending Criteria overleaf.



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	Standard - 95% Max LTV (includes BTL - 80% Max LTV)	Near Prime – 85% Max LTV
IVA/Protected Trust Deed	Must have been satisfied more than 3 years.	Satisfied.
CCJs	No CCJs registered in last 3 months. Max £1,500 CCJs registered within last 36 months (satisfied and unsatisfied combined).	No CCJs registered in last 3 months. Max £2,000 CCJs registered within last 24 months (satisfied and unsatisfied combined).
Defaults	No Defaults registered in last 3 months. Max £1,500 Defaults registered within last 36 months (satisfied and unsatisfied combined).	No Defaults registered in last 3 months. Max £2,000 Defaults registered within last 24 months (satisfied and unsatisfied combined).
Missed Mortgage or Secured Loan Payments	No missed payments in the past 3 months. Max status 2 in last 36 months.	No missed payments in the past 3 months. Max status 2 in last 24 months.
Unsecured Arrears	No missed payments in the past 3 months.	
Communication and Utility arrears and defaults	No maximum but may impact Credit Score.	
Debt Management Plan Arrangement to Pay	Satisfied.	
Bankruptcy	Must be discharged and order registered more than 6 years prior to the application.	Must be discharged and order registered more than 3 years prior to the application.
Property Repossession	Accepted if older than 6 years at the time of application.	
Payday Loans/Short Term Lending	No evidence of payday lending in the last 12 months, subject to Underwriter review. Payday lending and past-term bridging finance are not accepted.	

We're here to help

If you have any questions, please get in touch with your local Business Development Manager, or call our Broker Helpdesk on **0203 427 1019**.

Our opening hours are 9am to 5.30pm from Monday to Wednesday and on Friday, and 10am to 5.30pm on Thursday. Metro Bank won't charge you for your calls, however you may be charged by your service provider. To use our mortgage calculators to work out how much your customer could borrow, go to metrobankonline.co.uk/intermediaries. For our full terms and conditions, please read through our Mortgage Lending Criteria Guide.

For FCA authorised intermediaries only

Your customers home may be repossessed if they do not keep up repayments on their mortgage. Lending is subject to meeting Metro Bank's eligibility criteria.

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