

How's the Mortgage and Insurance Landscape Shaping Up for 2025?

Spring Edition



The background of the entire page is a dark, moody photograph. In the upper left, a lamp with a dark shade is visible. In the center-right, a large, dark green plant with large, split leaves (likely a Monstera) is positioned. The overall lighting is low, creating a sophisticated and professional atmosphere.

LOOKING FOR EXPERT MORTGAGE ADVICE ?



*Let us arrange the most appropriate mortgage
for your current needs and circumstances.*

Whether you're investing in Mortgages and Commercial loans, including Bridging and Development finance or General Insurance solutions, covering Residential, Buy to Let properties, Commercial enterprises, and Fleet Insurance.

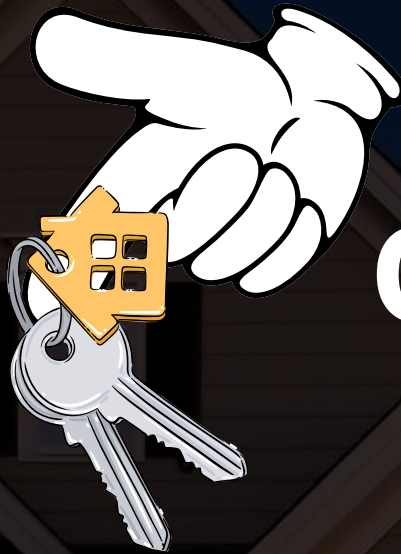
WE CAN HELP !

Our expert professional mortgage advice will will help to find you the most appropriate mortgage deal, whether you're buying a property investment or home.

Your dedicated mortgage adviser will learn about your situation and needs before narrowing down your mortgage options.

To find out what you could borrow and what your payments may be,
Contact us today !

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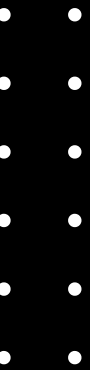
HOW DONALD
TRUMP TARRIF
INFLUENCES
MORTGAGE
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CAN FREELANCERS
TURN THE KEY TO
THEIR DREAM
HOMES IN 2025?

FEEL FINANCIAL
FREEDOM AND
TRANSFORM YOUR
RETIREMENT LIFESTYLE

OUR ADVISOR'S NOTE

“With over 30 years of expertise as brokers specialising in commercial and real estate finance, we are committed to delivering unparalleled excellence. Our services are further strengthened by a dedicated team in General Insurance under BIMA and a comprehensive team at Regency Financial Services, offering tailored solutions for business and family protection.”



The Team Behind **OUR SUCCESS**



**ATUL
NARHARIDAS
PATEL (AJAY)**



**FIONA
ELIZABETH
WISEMAN**



**AJAY PATEL
(AARON)**



**NIKHILESH PATEL
(NIK)**



**ANAND
RAVINDRABHAI
PATEL**

WHAT'S THE OUTLOOK FOR THE MORTGAGE MARKET THIS YEAR?

"As predicted rate changes sweep the UK, what strategic adjustments should homeowners and those considering a lifetime mortgage make to safeguard their investments and leverage new opportunities?"

IMPACT ON THE MORTGAGE MARKET

Mortgage Lending Growth:

With falling interest rates and rising consumer confidence, UK mortgage lending growth is expected to increase from 1.5% in 2024 to 3.1% in 2025.

Housing Market Activity:

Lower interest rates are likely to stimulate housing market activity. However, rising house prices and high mortgage rates may temper this growth.

WHAT POTENTIAL EFFECTS COULD THERE BE ON THE LIFETIME MORTGAGE MARKET?

Affordability and Demand: Lower interest rates can make lifetime mortgage more appealing by reducing borrowing costs, thus boosting demand among homeowners.

Product Offerings: Lenders may tweak their lifetime mortgage products to offer better terms or more flexible repayment options in response to rate changes.

FORECASTED RATE CHANGES

Current Rate: In February 2025, the Bank of England reduced the base rate to 4.5%, with further cuts expected as inflationary pressures ease.

Expected Cuts: Market predictions indicate one to three rate cuts in 2025, though opinions vary. Some analysts forecast rates could fall to approximately 4.23% by the end of the year.

Government Important **UPDATES**

The UK government has announced plans to make commonhold the default tenure for property ownership, aiming to phase out the "feudal leasehold system."

Under this reform, homeowners will gain a stake in their building's ownership from day one, avoid paying ground rent, and have greater control over building management.

The Commonhold White Paper outlines a comprehensive legal framework to ban new leasehold flats and ensure commonhold works for all types of developments, including mixed-use buildings and shared ownership homes.

Developers will benefit from greater flexibility in development rights, while safeguards will protect consumers.

For the mortgage sector, measures like mandatory public liability insurance, reserve funds, and oversight by commonhold unit owners will provide lenders with greater assurance.



Homeowners will also have more input in budgeting, clearer rules for building management, and additional protections. A Code of Practice will enhance transparency in cost allocation.

The government plans to consult on banning new leasehold flats and strengthen regulations for managing agents.

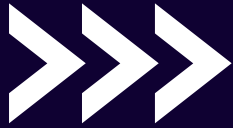
The Leasehold and Commonhold Reform Bill is set to be published later this year.

Housing Minister Matthew Pennycook emphasized the reforms aim to end unfair practices and create a modern housing system.

HOW DO YOU THINK THE ONGOING TRADE TENSIONS AND TARIFFS WILL INFLUENCE MORTGAGE RATES IN THE UK OVER THE NEXT YEAR, AND WHAT STRATEGIES CAN HOMEOWNERS AND POTENTIAL BUYERS EMPLOY TO NAVIGATE THESE CHANGES EFFECTIVELY?



THE RECENT TARIFFS ANNOUNCED BY PRESIDENT DONALD TRUMP HAVE INTRODUCED SIGNIFICANT UNCERTAINTY INTO THE GLOBAL ECONOMIC LANDSCAPE, POTENTIALLY AFFECTING THE UK MORTGAGE MARKET



Swap Rates and Mortgage Pricing:

The tariffs have led to a short-term drop in swap rates, which could precipitate cuts in mortgage product pricing. For instance, five-year swap rates have fallen to 3.85% following the tariff announcement. This reduction in swap rates may allow lenders to offer more competitive mortgage rates, benefiting borrowers.

Inflationary Pressures:

Tariffs can lead to increased inflation as the cost of imported goods rises. This could prompt the Bank of England to maintain higher interest rates to control inflation, potentially keeping mortgage rates high. Conversely, if the tariffs trigger an economic downturn, interest rates might be cut to stimulate growth, leading to lower mortgage rates.

Market Uncertainty:

The tariffs have created uncertainty in global markets, which can affect bond yields and, consequently, mortgage rates. This unpredictability makes it challenging for lenders to set mortgage rates.

Housing Market Trends:

Market Activity: If mortgage rates decrease due to economic slowdowns, it could ignite a surge in market activity, especially among those waiting for rates to drop.

Home Prices: Tariffs imposed on construction materials might escalate homebuilding costs, potentially driving up property prices and affecting affordability.

Government Approach:

Prime Minister Keir Starmer is taking a "calm approach" with ongoing talks for a deal with the US, though the economic impact remains uncertain.

6 **WITH A SURGE IN REMORTGAGING IN 2025 DRIVEN BY FLUCTUATING INTEREST RATES AND EVOLVING MARKET CONDITIONS, HOW CAN HOMEOWNERS SKILFULLY NAVIGATE THIS DYNAMIC LANDSCAPE TO MAXIMIZE THEIR FINANCIAL BENEFITS AND STABILITY?**

Expiring Fixed-Rate Deals:

According to UK Finance, an estimated 1.8 million fixed-rate mortgages are set to mature in 2025. This large number of expiring deals is anticipated to drive a surge in remortgaging as borrowers seek more favourable rates.

Interest Rate Changes: Forecasts suggest a decrease in interest rates throughout 2025, potentially making borrowing more affordable. This downward trend is likely to encourage borrowers to remortgage to secure lower rates.

Market Growth: UK Finance predicts a 30% increase in remortgaging activity, with the market expected to reach £76 billion in 2025. Improved affordability and lower interest rates are key drivers of this growth.

*Applies early repayment charges



95% LTV MORTGAGES

There is a push for more 95% LTV mortgages, potentially supported by government guarantees, making it easier for first-time buyers with smaller deposits to enter the market.

HOW WILL SHIFTING MORTGAGE MARKET DYNAMICS IMPACT YOUR FINANCIAL DECISIONS IN 2025?

The growth in remortgaging activity is expected to contribute to an overall increase in gross mortgage lending, which is forecasted to rise by 11% to £260 billion in 2025.

Source -<https://www.ukfinance.org.uk/system/files/2024-12/Mortgage%20Market%20Forecasts%202025-2026.pdf>

Halifax and CHL Mortgages

Slash Rates: Boost for Borrowers and Landlords

Halifax has introduced significant rate cuts across its remortgage products, with the largest reduction seen in its five-year fixed deal at 90% LTV, now priced at 4.66% with a £999 fee.

Other notable changes include its one-and-a-half-year fixed rate at 60% LTV, reduced to 4.13% with a £1,499 fee, and a fee-free two-year fixed deal at 80% LTV, now at 5.27%.

Additional reductions of up to 0.31% apply to Halifax's product transfer and further advance rates.

Moreover, the bank has launched an interest-only payment calculator for borrowers.

CHL Mortgages for Intermediaries has also cut rates by up to 0.3% across its short-term let products aimed at borrowers looking to let holiday homes or serviced apartments.

Two-year fixes start at 4.09% and five-year fixes from 4.94%, with varied fee options available.

These reductions, building on February's earlier cuts, aim to support landlords exploring diverse investment opportunities.

Both announcements provide relief and opportunities for homeowners, remortgagers, and landlords looking to secure competitive deals.

*Applies early repayment charges

Source - <https://www.mortgagesolutions.co.uk/news/2025/03/06/halifax-cuts-remortgage-rates-chl-mortgages-drops-rates-round-up/>



IN AN ERA DEFINED BY RAPID CHANGE AND INNOVATION, THE INSURANCE LANDSCAPE IS NO EXCEPTION. AS WE MOVE TOWARDS 2025, BUSINESSES AND CONSUMERS ALIKE ARE FACED WITH NEW CHALLENGES AND OPPORTUNITIES IN THE GENERAL INSURANCE MARKET. STAYING AHEAD OF THE CURVE IS NOT JUST A STRATEGY—IT'S A NECESSITY.

DISCOVER HOW YOU CAN NAVIGATE THESE TRANSFORMATIVE CHANGES, ADAPT TO EMERGING TRENDS, AND ULTIMATELY THRIVE IN AN EVOLVING MARKET. WHETHER YOU'RE A BUSINESS LOOKING TO ENHANCE YOUR OFFERINGS OR A CONSUMER SEEKING THE MOST APPROPRIATE COVER, UNDERSTANDING THE FUTURE OF INSURANCE WILL EMPOWER YOU TO MAKE INFORMED DECISIONS AND STAY RESILIENT IN THE FACE OF CHANGE.

Premium Stabilization: After significant increases in 2024, general insurance premiums are expected to remain broadly flat in 2025. This stabilization is driven by a highly competitive market environment, with insurers focusing on volume rather than further price hikes.

Motor Insurance Growth: The motor insurance market is projected to experience growth, with premiums anticipated to rise by up to 6% due to claims inflation and macroeconomic pressures. Valued at USD 23.89 billion in 2024, the market is expected to reach USD 31.65 billion by 2030.

Home Insurance Increases: Home insurance premiums are forecasted to climb by 8%, influenced by rising reinsurance costs and potential weather-related impacts.



‘RIO ISN’T JUST FOR RETIRED PEOPLE

The interest-only mortgage was designed for people over the age of 50 in mind but are ideal for those who aren’t looking for an end date.

UP TO A MAXIMUM LTV OF 75%

The loan-to-value is 75%, which means your loan is for 75% of the home's value.



6 A PATH TO RETIREMENT BLISS WITH RIO MORTGAGES: A CLIENT'S STORY

Retirement Interest-Only (RIO) mortgages are increasingly popular for retirees seeking financial flexibility. Take Peter, a 66-year-old retired engineer from Birmingham, who used an RIO mortgage to support his children financially while maintaining his lifestyle and home.

Peter's Challenges:

Providing financial aid to his children without compromising his retirement.

Avoiding downsizing his sentimental family home.

Managing affordability on a fixed retirement income.

How the Adviser Helped:

After assessing Peter's finances, a mortgage adviser recommended an RIO mortgage.

This allowed Peter to release equity from his home, retain ownership, and make manageable interest-only payments.



Benefits:

Low monthly payments within retirement income.

No interest roll-up help ensures the loan balance doesn't grow, but the outstanding capital remains to repay.

Flexibility to maintain his home and support his children.

Why RIO Mortgages?

They're gaining traction due to FCA support and increased retiree demand.

Borrowers must show affordability for monthly payments, avoiding risk.

FOR RETIREES LIKE PETER, RIO MORTGAGES OFFER A SECURE WAY TO ENHANCE THEIR LIFESTYLE WITHOUT GIVING UP CONTROL OVER THEIR HOME.

GIVEN THE 2025 SURGE IN EXPAT MORTGAGE APPLICATIONS AND EVOLVING LENDER RESTRICTIONS, WHAT INNOVATIVE FINANCIAL STRATEGIES CAN EXPATRIATE LEVERAGE TO ENHANCE THEIR ELIGIBILITY AND SECURE OPTIMAL MORTGAGE TERMS WHILE MANAGING CROSS-BORDER FINANCIAL COMPLEXITIES?

The UK property market is showing signs of strong growth in 2025, fuelled by anticipated interest rate cuts, shifting lender policies, and renewed interest from expatriate buyers.

With net mortgage lending projected to increase to 3.1% and London's property market potentially outperforming other regions, expats are presented with unique opportunities and challenges.

This report highlights strategic financial approaches to help global investors secure favourable mortgage terms and effectively manage cross-border financial complexities



Source - <https://nedbankprivatewealth.com/insights/an-outlook-on-the-2025-uk-property-market/>
https://www.morningstar.co.uk/uk/news/AN_1739774999648155800/uk-mortgage-lending-set-for-a-boost-in-2025-%E2%80%94-forecast.aspx

*Applies early repayment charges

The 2025 Mortgage Market: Key Opportunities for Expats

The EY ITEM Club predicts a 16% rise in gross mortgage lending, reaching £275 billion in 2025, boosted by declining borrowing costs that average between 3-4%. This positive trend follows a period of stagnation, with lenders now showing increased confidence in expat applicants.

Interest Rate Relief: Base rate reductions have brought average 2-year fixed mortgages down to around 4%, enhancing affordability for overseas buyers.

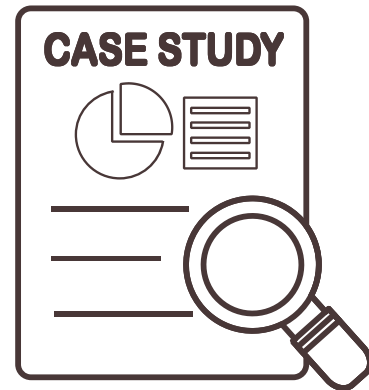
Reduced Risk: Mortgage write-off rates are expected to drop to just 0.001% in 2025, indicating increased lender confidence in expat repayment capabilities.

Regional Variations: London properties are expected to see price growth of around 4%, exceeding the national average of 3% and creating attractive investment opportunities.

How UK Expats Use Bridging Loans

Case Study 1: Buy-to-Let Investment Isla, a British expat living in Dubai, discovered a great investment opportunity in Manchester – an undervalued property she wanted to buy for renting out. By utilizing a bridging loan, she was able to:

- Secure the property swiftly, outpacing other interested buyers
- Conduct necessary renovations to boost its rental value
- Switch to an expat buy-to-let mortgage after six months



Case Study 2: Family Home Purchase The Wilson family, British expats based in Singapore, aimed to buy a new home in the UK before their return. By opting for a bridging loan, they managed to:

- Purchase their dream family home while still abroad
- Avoid losing the property due to a slow-moving property chain
- Repay the bridging loan after selling their existing UK property

INNOVATIVE FINANCING MODELS FOR EXPAT BORROWERS

BRIDGING LOANS FOR QUICK ACQUISITIONS

With 42% of expats using bridging loans to speed up property purchases, these short-term financing tools offer considerable advantages:

Speed: Bridging loans enable expats to secure properties in as little as 14 days, bypassing the longer processing times of traditional mortgages.

Portfolio Growth: Expats are using bridging loans to quickly renovate properties before refinancing them at a higher loan-to-value (LTV).

Chain Breaking: Bridging loans can be used to complete property purchases without waiting for the sale of an existing property.

Specialist lenders are now providing cross-collateralized bridging products that allow expats to secure loans against assets in both the UK and overseas, typically at LTVs of 60-70%.



Leveraging Equity After Stamp Duty Changes

The reduction of the stamp duty threshold in April 2025 to £125,000 requires creative equity management

Cross-Charging: Investors with UK property portfolios valued at £500,000 or more can access top-up mortgages at up to 65% LTV without needing to refinance their existing properties, thus preserving valuable cash reserves.

Market Timing: Data indicates that a significant percentage of clients are purchasing additional properties before the stamp duty changes come into effect, planning to sell after the deadline to take advantage of potentially distressed sales.

OVERCOMING EXPAT-SPECIFIC MORTGAGE HURDLES

Residency and Currency Considerations

Only 18% of UK lenders are willing to accept mortgage applications from residents in high-risk countries.

Visa Status: Tier 1 Investor Visa holders secure 75% LTV vs. 60% for Tier 2 applicants.

Currency Management: HSBC Expat offers multi-currency offset mortgages, reducing exchange risks for USD/EUR earners by 15-20%.

Credit History Preservation: Maintaining UK bank accounts and electoral register can substantially improve credit scores by 40-60 points annually.

EXAMPLE CALCULATION:

LIFETIME MORTGAGE= (CURRENT VALUE×0.65) –REMAINING MORTGAGE
LIFETIME MORTGAGE= (CURRENT VALUE×0.65) –REMAINING MORTGAGE

A £800,000 LONDON FLAT WITH £300,000 OUTSTANDING COULD RELEASE £220,000 FOR NEW PURCHASES.

Note - This information does not contain all of the details you need to choose a mortgage. Make sure that you read the separate key facts illustration before you make a decision.

TAX-EFFICIENT OWNERSHIP STRUCTURES

Analysis indicates that 34% of foreign buyers are using limited companies or SPVs (Special Purpose Vehicles) for property ownership, primarily to:

Deduct Mortgage Interest: Corporate structures enable the deduction of mortgage interest from rental income, offering a tax advantage compared to individual ownership.

Plan for Inheritance Tax: SPVs based in locations such as the Channel Islands can help shield £1M+ estates from UK inheritance tax while still maintaining mortgage eligibility.

KEY PLAYERS IN THE LENDING MARKET

MAINSTREAM VS. SPECIALIST LENDERS

While HSBC Expat leads with 85% approval rates for £100k+ earners, specialist lenders are crucial for expats with unique circumstances:

Lender Type	Avg. LTV	Rate Range	Key Advantage
International Banks	75%	4.2-5.1%	Multi-currency offset accounts
Private Equity Funds	80%	5.8-7.5%	No residency requirements
Lenders	85%	3.9-4.8%	Cross-border income aggregation

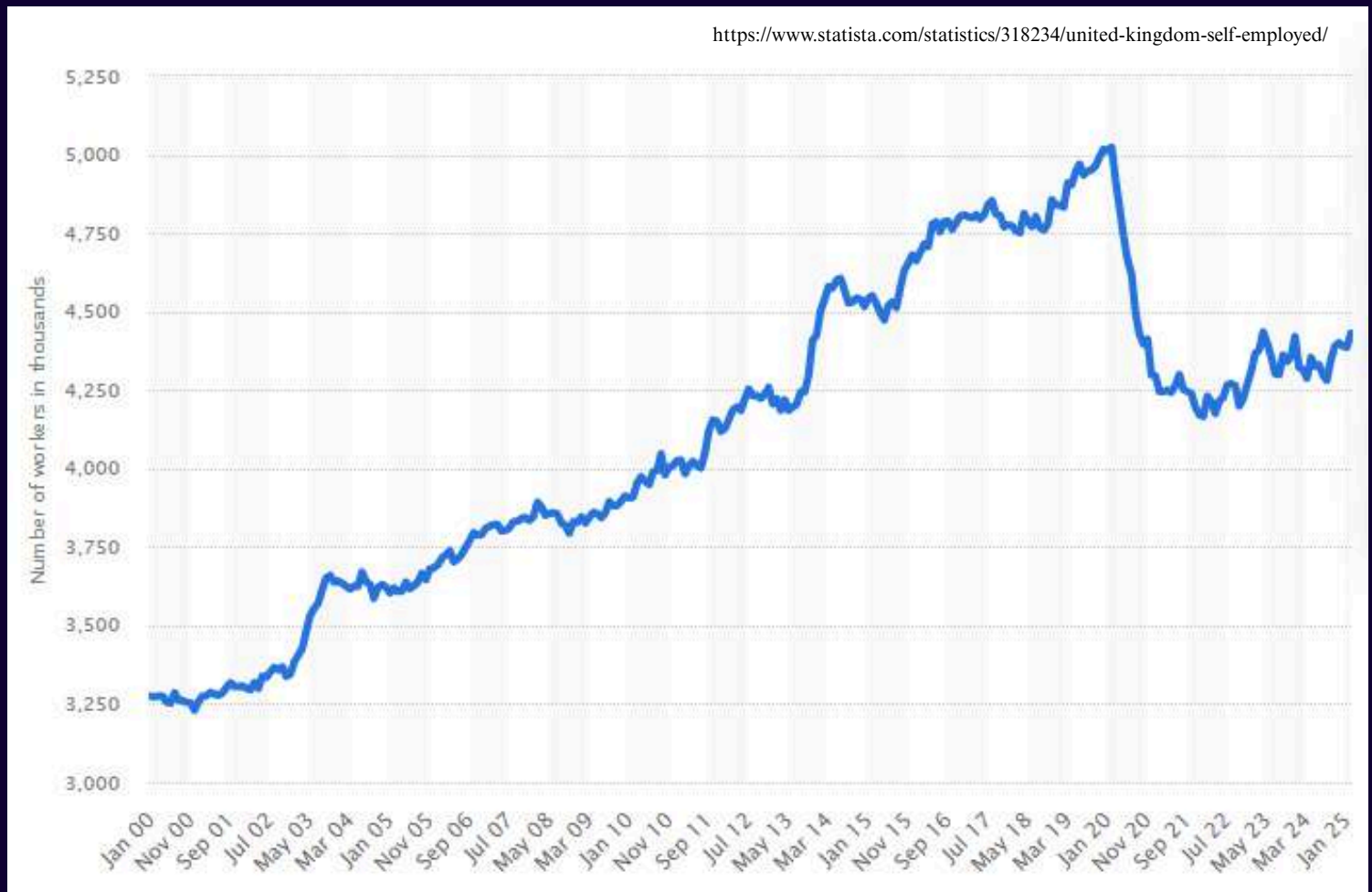
STEPS TO THRIVE AND SUCCEED AS AN EXPAT

Currency Hedging: Use Forward contracts to lock in GBP rates for 6-12 months to mitigate 65% risks of currency volatility.

Portfolio Optimisation: Consider liquidating non-core overseas assets to increase UK deposit amount, which can help you qualify for preferential sub-4% rates.

Regulatory Alignment: Keep up to date with Q3 2025 Financial Conduct Authority changes that may affect non-resident borrower protections.

"Do you know how self-employed and freelance professionals can secure mortgages tailored to their unique financial situations, and what innovative strategies and documentation requirements are essential for maximizing their mortgage eligibility in 2025?"



***PAST PERFORMANCE IS NOT A GUIDE TO FUTURE PERFORMANCE.**

The Size of the Self-Employed Workforce:

In February 2025, the UK boasted an impressive 4.4 million self-employed workers. This substantial number represents a significant portion of the workforce, underscoring the importance of this demographic in the economy.



Contribution to the Workforce:

Self-employed individuals make up about 13.1% of the total employed population in the UK. This percentage reflects their vital role in driving economic growth and innovation.

Regional Distribution: London and the Southeast are hotspots for self-employment, with approximately 757,000 and 644,000 self-employed individuals respectively. These regions are hubs for entrepreneurship and freelance work, contributing significantly to local economies.

Economic Impact: Freelancers alone have contributed a staggering £270 billion to the UK economy in recent years. This figure highlights the substantial economic impact of self-employed professionals and their critical role in shaping the country's financial landscape.

Demographics: Interestingly, the most numerous self-employed age group is those aged 45-54 years, with over 1.3 million individuals. Historically, there have been more self-employed men than women, although this gap is gradually narrowing.

Government Support: During the pandemic, the UK government introduced the Self-Employment Income Support Scheme, which saw millions of claims amounting to £14.5 billion by December 2020. This initiative demonstrated the government's recognition of the challenges faced by self-employed individuals and its commitment to providing support during difficult times.

Mortgage Brokerage: Using a mortgage broker can significantly improve your chances of securing a mortgage by finding lenders more open to self-employed applicants



CAN FREELANCERS TURN THE KEY TO THEIR DREAM HOMES IN 2025?

Being self-employed or a freelance professional in the UK often means navigating a more complex mortgage landscape compared to those with traditional jobs.

But don't worry!



With the right strategies and proper documentation, you can confidently steer through this process. Dive into our comprehensive guide to discover how you could secure mortgages perfectly tailored to your unique financial situation and boost your eligibility for 2025.

Self-employed individuals, including freelancers, contractors, and business owners, are considered for mortgages based on their average income over a defined period, typically two to three years.

Most lenders use an income multiple of 4-4.5 times your average earnings to determine how much you can borrow.

*Let's make those
homeownership dreams
come true!*

Key Documentation Requirements

To apply for a self-employed mortgage, you will need to provide:

Tax Returns (SA302s): One to three years of SA302 forms to assess your income history.

Certified Accounts: Prepared by a qualified accountant, these provide a detailed view of your business's financial health.

Business Bank Statements: Three to six months of statements to demonstrate consistent cash flow.

Proof of ID and Address: Essential for all mortgage applications, these include documents like passports, driving licenses, and utility bills.

Mortgage Options

Bank Statement Loans: These loans assess income based on 12-24 months of bank statements, ideal for those with high business expenses.

Asset Depletion Loans: For borrowers with significant assets but variable income, these loans use asset values to determine income.

Professional Mortgages: Some lenders offer higher income multiples (up to six times) for self-employed professionals like solicitors and doctors.

Innovative Strategies for Mortgage Success

Work with a Specialist Broker:

Brokers experienced in self-employed mortgages can guide you through complex requirements and find the most appropriate lender options.

Improve Your Credit Score: Ensure your credit report is error-free and address any outstanding debts to enhance your mortgage eligibility.

Save a Larger Deposit: A bigger deposit reduces the risk for lenders and can secure most appropriate mortgage rates.

Show Stability: Lenders prefer steady, reliable income. Avoid big expenses in the months leading up to your application.



6 DO YOU KNOW HOW LATER LIFE BORROWERS CAN LEVERAGE INNOVATIVE MORTGAGE OPTIONS TO ACHIEVE THEIR FINANCIAL GOALS, WHETHER IT'S DOWNSIZING, GIFTING TO FAMILY, OR MAINTAINING THEIR CURRENT LIFESTYLE?

Later Life Lending Growth: In Q4 2024, later life mortgage lending increased by 28.2% year-on-year, with 35,840 new loans issued to borrowers aged 55 and over.

Value of Lending: The total value of these loans reached £5.6 billion, marking a 38.6% increase from the previous year.

Lifetime Mortgages: There were 5,700 new lifetime mortgages advanced in Q4, up 6.7% annually, with a total value of £510 million, a 24.4% increase.

Retirement Interest-Only (RIO)

Mortgages: RIO lending rose by 35.6% year-on-year, with 343 loans issued, valued at £35 million, up 34.6%.

Buy-to-Let Loans: There was a 38.4% year-on-year increase in BTL loans for older borrowers, with 11,490 loans valued at £2 billion, reflecting a 48.9% rise on the year before.

Market Share: Residential later life loans accounted for 7.8% of all residential lending, while BTL loans held by older borrowers represented 21.8% of the BTL market.



Employed vs. Self-Employed

Borrowers: There was a 30.5% annual increase in loans held by employed borrowers, while self-employed borrowers saw a 25.4% rise.

Growth Expectations: The market is expected to continue growing as older borrowers seek flexible financial solutions to manage their property wealth and retirement needs.

Product Innovation: Lenders are anticipated to introduce more tailored products to meet the evolving needs of older homeowners, including better integration with financial planning.

Seeking financial freedom in your golden years?

Residential Mortgages

Repayment Mortgages: Available up to a maximum age of 95 at the end of the term, these mortgages allow borrowers to repay both interest and capital over the loan period.

Interest-Only Mortgages:

Available up to a maximum age of 89 when the loan commences, these mortgages require only interest payments during the term, with the capital repaid at the end.

Retirement Interest-Only (RIO) Mortgages

No Specific End Date: Designed for those aged 55 and over, RIO mortgages allow borrowers to stay in their homes without downsizing, with repayment triggered by specific life events.

Flexibility: These mortgages are ideal for maintaining lifestyle without needing to sell the property.

Buy to Let Mortgages

Interest-Only Options:

Available up to a maximum age of 89 when the loan commences, these mortgages are suitable for later life borrowers looking to invest in rental properties.

Income Considerations:

Lenders consider rental income as part of the affordability assessment.

Joint Borrower Sole Proprietor (JBSP) Mortgages

Family Support: This arrangement allows multiple applicants to support a mortgage application without being named on the property deeds, ideal for older borrowers needing assistance from family members.

Flexibility: Up to four incomes can be used for affordability calculations, making it easier for older borrowers to secure a mortgage.



WHO ARE WE ?

Principals Financial Services

BESPOKE MORTGAGE

SOLUTIONS: SECURE YOUR DREAM HOME OR INVESTMENT PROPERTY WITH OUR TAILORED MORTGAGE OPTIONS DESIGNED TO MEET YOUR UNIQUE NEEDS.

COMPREHENSIVE

COMMERCIAL LOANS: FROM BRIDGING TO DEVELOPMENT FINANCE, OUR COMMERCIAL LOAN OFFERINGS SUPPORT YOUR BUSINESS GROWTH AND ASPIRATIONS.

- It may be difficult to sell or realise the investment, or obtain information about its value, or the extent of the risks to which it is exposed.
- The value of investments and income derived from them may go down as well as up. Investors may not get back the full amount of their investment and are not certain to make a profit, they may make a loss.
- As property is a specialist sector it can be volatile in adverse market conditions, there could be delays in realising the investment.
- Property valuation is a matter of judgement by an independent Valuer therefore it is generally a matter of opinion rather than fact.
- Past performance is not a guide to future performance and should not be used to assess the risk associated with the investment.



BIMA INSURANCE PRODUCTS

Buy to Let Insurance: Secure rental properties for landlords and tenants.

Commercial Property Insurance: Tailored coverage for business ventures.

Cyber & Data Insurance: Protect against cyber threats and breaches.

Office Insurance: Safeguard office spaces and assets.

Retail, Shop & Salon Insurance: Comprehensive coverage for retail and salons.

Professional Indemnity Insurance: Legal protection for professionals against claims of inadequate advice or services, ensuring your reputation remains intact.

Motor Fleet Insurance: Reliable coverage for business vehicle fleets.

Travel Insurance: Peace of mind, knowing you are covered for every journey.

REGENCY FINANCIAL SERVICES

Life Insurance: Provide financial security for your loved ones with our reliable life insurance plans.

Income Protection: Protect your income and financial stability in case of illness or injury, ensuring continued peace of mind.

Family Income Plan: Ensure regular income support for your family in unforeseen circumstances, offering long-term financial stability.

Critical Illness Insurance: Receive financial assistance during critical health conditions, allowing you to focus on recovery.

Private Medical Insurance: Access personalized healthcare and specialist treatments, tailored to your specific needs.

Travel & Holiday Insurance: Comprehensive coverage for your travel plans, from cancellations to medical emergencies, ensuring a worry-free experience.



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BIMA

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REGENCY
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THE FINANCIAL CONDUCT AUTHORITY DOES NOT REGULATE SOME ASPECTS OF COMMERCIAL MORTGAGES, BUY TO LET MORTGAGES, BRIDGING FINANCES AND DEBT MANAGEMENT.

- Your home or property may be repossessed if you do not keep up repayments on your mortgage
- A lifetime mortgage is a loan secured against your home. To understand the features and risks, ask for a personalised illustration. Equity release will reduce the value of your estate and may affect your entitlement to means tested benefits
- You may have to pay an early repayment charge to your existing lender if you remortgage.
- Changes in the exchange rate may increase the sterling equivalent of your debt
- The Financial Conduct Authority does not regulate taxation and trust advice.