

# Professional and Newly Qualified Professional Mortgages

Our mortgages for professionals are available for loans up to £1m at 90% LTV. One or more of the applicants must be fully qualified and employed as one of the following: accountant, architect, barrister, chartered surveyor, engineer, financial adviser, medical (ambulance worker, dentist, doctor, nurse, and any NHS band 3+ or non-NHS equivalent), pilot, police officer, solicitor, teacher, vet.



We have a separate range of products for newly qualified professionals. One or more of the applicants must be fully qualified and employed or self-employed in one of the following occupations: accountant, architect, barrister, chartered surveyor, dentist, medical doctor, pharmacist, solicitor or vet. The applicant must have a current income of £30k or more and have fully qualified in the last 5 years.

The newly qualified professional products benefit from enhanced income multiples available up to 5.5x for eligible newly qualified professional applicants. For joint applications where only one applicant is a newly qualified professional, standard multiples apply to the additional applicant's income. Subject to affordability assessment.

**All loans are subject to status and availability. Applicants must be aged 18 or over. Security is required. Not available for business purposes.**

**Apply online** – complete and submit mortgage applications quickly and easily: [www.clydesdaleforintermediaries.co.uk](http://www.clydesdaleforintermediaries.co.uk)

**Phone** – prefer to talk to us? Get in touch with our new enquiries team: 0800 085 2846