

Afin Professional

Mortgage eligibility



Professionals Mortgage Eligibility

- A minimum of one applicant must be a professional to qualify for the professional product
- A professional is defined as someone currently practising and holding the relevant qualification
- The minimum age for the professional applicant is 21
- If the first applicant meets our Professional criteria, the second applicant can be a non professional (aged 18+)

Minimum income criteria

- A young professional (up to 35 years old)
 - Up to 80% LTV
 - Minimum application income of £35,000 pa
 - Up to 90% LTV*
 - Sole applications - minimum income £50,000
 - Joint applications - minimum income £75,000 (with the professional applicant earning £50,000+)
- Older professionals (36 years +)
 - All LTVs - Minimum application income £70,000 pa

* 90% LTV must be inclusive of all fees. Lending to 90% LTV is for purchase transactions only.

Profession	Role/Qualification	Professional Body
Accounting	Chartered Accountant ACA	https://find.icaew.com/
	Certified Accountant ACCA	Find an accountant ACCA Global
	Management Accountant CIMA	AICPA & CIMA AICPA & CIMA (aicpa-cima.com)
	Public Sector Accountant CPFA	Members directory CIPFA
Architects	Chartered Architect RIBA	RIBA Find an Architect (architecture.com)
	Architect registered with the ARB	Public Information - Architects Registration Board (arb.org.uk)
Chartered Tax Adviser	Chartered Tax Adviser (CTA)	ATT/CIOT Portal - Find A Member (tax.org.uk)
Chiropodist	Chiropodist, Medical Degree	Check the Register, find a registered health and care professional hcpc-uk.org
Commercial Pilots	Valid Air Transport Pilots Licence	Licences and other approvals Civil Aviation Authority (caa.co.uk)
Engineers	Chartered Mechanical Engineer – CEng.	Membership and Registration – Institution of Mechanical Engineers (imeche.org)
	Chartered Civil Engineer, Member of ICE	Find a member Institution of Civil Engineers (ICE)
	Chartered Structural Engineer (MIStructE)	Find an Engineer - The Institution of Structural Engineers (istructe.org)

Profession	Role/Qualification	Professional Body
IT	Masters / doctoral degree / MBA / Postgraduate certificate	Evidence of Degree
Legal	Barrister/Solicitor	Find a Solicitor - The Law Society
Medical	Doctor - GP/Specialist (anaesthetists, surgeons and consultants)	The medical register - GMC (gmc-uk.org)
	Dentist	Search Registers (gdc-uk.org)
	Pharmacist	Registers General Pharmaceutical Council (pharmacyregulation.org)
	Radiographer, Medical Degree	Check the Register and find a registered health and care professional (hcpc-uk.org)
	Physiotherapist	Evidence of Degree
Optometrist	Optometrist, Medical Degree	Search Register General Optical Council
Scientist/Researcher	Masters degree/PhD/Doctorate/Medical or Clinical degree/Specialist advanced degree	Evidence of Degree
Surveyors	Chartered Building Surveyor MRICS/FRICS	RICS Find a Surveyor (ricsfirms.com)
	Chartered Builder/Engineer (ACIB; MCIQB)	Search for a Chartered Company Member The Chartered Institute of Building (ciob.org)
Vet	Veterinary Surgeon	Check our Registers - Professionals (rcvs.org.uk)

Afin Bank t/a Afin is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Afin Bank Limited is registered on the Financial Services Register reference number 1004742. Registered in England and Wales under company number 13090556 with registered office address at 10 Chiswell Street, London EC1Y 4XY.