

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

- Up to 80% LTV
 - Minimum application income of £35,000 pa
- Up to 95% LTV*
 - Sole applications - minimum income £45,000
 - Joint applications - minimum income £70,000 (with the professional applicant earning £45,000+)
 - If both applicants are professionals earning £35,000+ each, this will also be considered.

** 95% LTV must be inclusive of all fees. Lending to 95% LTV is for purchase transactions only.*

Professional Interest-only criteria

We offer a Professionals Interest-only product

- Interest-only is capped at 75% LTV with maximum loan amount of £1,000,000
- Fees cannot be added if this will take the overall LTV above 75%

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)
Education	Teacher, Lecturer	N/A
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	SearchRegisters (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
	Nurses, Midwives	https://www.nmc.org.uk/
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)

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