

# 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\*
  - Minimum income £40,000 for sole/ primary applicant

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

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

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