Newcastle for Intermediaries

Flexible lending, real people, and decisions that make sense

Why do brokers choose Newcastle for Intermediaries?

- Tech that makes submitting cases easier, backed by common-sense case-by-case decisions
- Competitive proc fees with 0.40% new business (resi), 0.50% new business (BTL) and 0.30% retention
- Proactive partnership - we'll tell you when your clients are coming up to maturity
- Regional BDMs who know your market, available virtually and face-to-face
- Switch clients up to 3 months before maturity with no ERCs
- Daily website service level updates to keep cases moving quickly

Quick links to everything you need

Click below to get started

Login | Register | Current products
Affordability calculator | Lending criteria | Find your BDM
Proposition range | Product transfer

Powered by Partnership

This information is for use by authorised mortgage intermediaries only and should not be relied on by customers.

All lending is subject to criteria and affordability. Please refer to our full lending policy for more information.
Correct as of 23/07/2026.

Affordability that works harder

Helping you support more clients when affordability is the barrier

- No maximum age at the end of term for standard repayment mortgages
- Affordability Boost offering a more favourable affordability assessment for fixed rates of 69 months or over
- Up to 95% LTV for purchase and remortgage (up to 98% LTV via First Step range)
- Up to 40-year mortgage terms
- Up to 95% LTV new build houses (90% LTV for flats[1]) and incentives accepted up to 5%
- Flexible overpayments (monthly and annual allowances included)

Criteria that reflects real life

Life isn't always 9 to 5, and neither are your clients' incomes

- Contractor day rate calculated at 5 × 46 weeks, with just 1 month's remaining contract required
- Salary, net dividends, or share of net profit before corporation tax considered for limited company directors
- Family or tenant concessionary purchases up to 100% of sale price (up to 95% OMV)[2]
- Interest-only affordability assessed on an interest only basis (no minimum income requirement)
- Foreign nationals up to 95% LTV, subject to visa criteria and DIP referral. Minimum 2 years' UK residency and 3 months left on visa
- Extended 9-month offer validity for new build applications

Mortgages built for today's market

Developed with broker feedback to support market needs

First Step (up to 98% LTV)

Helping buyers, where at least one applicant is a first-time buyer

- Up to 98% LTV (minimum £5k non-gifted deposit)
- 5-year fixed rate mortgages
- Loan sizes from £96,000 to £350,000
- Not available for new build properties

Joint Mortgage Sole Proprietor

Combining incomes to improve affordability

- Available up to 95% LTV on residential properties
- Supporting income doesn't need to come from a family member
- No maximum age at end of term (up to age 78 at application)
- Sole ownership remains with occupying borrower[3]

Enhanced+

For higher earners, first-time buyers and complex income cases

- Borrow up to 6× income (5.5× self-employed) with joint income of over £75k
- Up to 90% LTV and loans from £450k to £3.5m
- 100% bonus, commission and additional income considered
- Dedicated underwriter support for complex cases

[1] 80% LTV for one bedroom flats. [2] The property must be owned 100% by the client on completion of the loan with no further restrictions in place. [3] The supporting applicant will be jointly liable for the mortgage and must obtain independent legal advice.