SWANSEA
BUILDING SOCIETY

Established 1923

Mortgage Guide

Specialist mortgages

For your life's goals. No one else's because one size doesn't fit all.

- Small Holdings Mortgages
- Interest Only / Part & Part
- Self Employed / Net Profit B4 Tax
- Retained Profit / Director Loans
- Max 4 Applicants
- Lending Into / In Retirement
- Portfolio Landlords
- Buy To Let / Holiday Let
- Part / Semi Commercial
- Green Resi / BTL Mortgages
- Auction Purchases
- Properties With Land / Annexes
- Section 106 Considered
- Guarantor Mortgages
- Air BnB Accepted
- Ltd Co Buy To Let / Holiday Let
- Multiple Properties On Same Title Deed
- Gifted Equity / Concessionary Purchases
- Pref Rates For Professionals / High Income
- Manual Underwriting - No Computers
- Occupancy Restriction / Agricultural Ties Accepted
- Self Build / Barn Conversion & Renovation
- Regulated Bridging
- No Credit Score



one of our mortgage managers

broker@swansea-bs.co.uk

www.swansea-bs.co.uk

FSCS PROTECTED

Self-Build/Renovation Mortgages only available in Wales and post codes: BS, GL, HR. WR and SY.
All other areas considered on a case by case basis.
All other mortgage products available for properties in Wales and mainland England.

The Society reserves the right to withdraw / change any of the above without notice.



Our Mortgage Services

At Swansea Building Society, we offer a personal, tailored and common-sense approach to mortgage lending with individual underwriting and no credit scoring to help you find the mortgage that's right for you.

Our range of mortgage products are suitable for house purchase, remortgage and capital raising and we specialise in the following sectors: self-employed, self-build / house renovation, lending in retirement, short term lending, properties with acreage, buy to let, holiday let, and other specialist areas of the housing market.

Whether you are a first time buyer, looking to move house, looking to raise funds on your existing house or simply looking to lower the cost of your existing mortgage payments, our friendly and experienced team of mortgage managers are able to offer you a full advisory mortgage service to help you find the right deal for your needs. Please note that products and services may be withdrawn or may change at any time.



House Purchase

Whether you are looking to step onto the property ladder for the first time or perhaps thinking about moving to a bigger home, we have a range of mortgage products to help you find the right mortgage for you and your financial circumstances.

Remortgage / capital raising

If you are looking to switch your mortgage from your current lender and / or looking to raise monies for any legal purpose such as to buy a holiday home, pay off some debts, invest in a business etc, why not speak to one of our friendly and experienced mortgage managers about our range of mortgage products.



Niche Mortgage sectors we specialise in:



Mortgages for the Self employed

Are you self-employed but finding no one understands your income? The Society will work closely with your Accountant and consider various sources when assessing income. Retained earnings and one-off items can be added back into the income figures where relevant and other provable sources of income can be used to calculate your true income. The Society does not just look at drawings when assessing your income.

Self- build / Barn Conversions / House Renovation

If you are looking to raise funds to finance the purchase of a plot of land and/or to finance the building of a new self-build property / renovate an existing property (even where no bathroom or kitchen), by releasing money in stages as the build progresses / takes place (based on projected value) rather than a single amount, why not speak to one of our friendly and experienced mortgage managers about our self-build / renovation mortgage products.





Lending in retirement

Are you retired / semi-retired and looking to raise funds using the equity in your own house to, for instance, make home improvements to your property, to give a family member a helping hand onto the housing ladder etc? Maybe you have a mortgage with another lender which is due to expire, and your lender will not allow you to extend the term of the mortgage. Why not speak to one of our friendly and experienced mortgage managers about our Lending in Retirement mortgages.

Short term lending – an alternative to bridging

Have you identified a property but for whatever reason you are not going to be able to sell your current house first? We can assist with a short term mortgage which is cheaper than bridging, and we can lend 100% of the purchase price, subject to a maximum LTV of 60% across both properties. As you need to make monthly mortgage payments during the loan term, we will need to undertake an assessment of affordability and the short term lending can be on interest only if the repayment strategy is 'sale of existing property'.





Small Holdings / Properties with land

Our mortgages for properties with land are designed around anyone looking to buy a rural property which may or may not come with with land and buildings. A business can be run from the property for example, equestrian centre, kennels, cattery etc and we will look at properties which have restrictions such as a section 106. We have years of experience of lending to customers who wish to live and work in the countryside. We will consider properties with land up to 100 acres (as long as not a working farm).

Buy to Let / Holiday Let

Our Buy to Let / Holiday Let mortgages allow you to purchase a residential property for letting on a short-or longer-term basis either as a standalone property or with a commercial element*. Arranging a Buy to Let / Holiday Let mortgage is as easy as a standard mortgage for owner occupation. Purchasing a rental property is different to purchasing a home for yourself. Please remember that this is a business decision which must be treated like an investment. Our friendly and experienced mortgage managers will help guide you through this process.

**Terms and conditions apply*



Other niche Mortgage sectors

The Society has a number of mortgage products which are aimed at niche sectors of the housing market. Our range of mortgage products now caters for the specific needs such as:

- Mortgages for Medical Professionals (Doctors & Dentists)
- Mortgages for Professionals (anyone who needs a professional qualification to do their role)
- Mortgages for Police Officers, Fire Officers, Nurses and key workers.
- Mortgages for High Income earners
- Mortgages for those Lending into Retirement
- Mortgages for Bed and Breakfast properties
- Mortgages for Portfolio landlords
- Mortgages for Limited Companies
- Mortgages where there are multiple properties on the same Title deed.
- Mortgages up to 4 applicants with or without a guarantor
- Mortgages with a guarantor

Services for Prospective Borrowers



Mortgage Decision in Principle

If you are wondering whether or not the Society would, in principle, consider your mortgage application, speak to one of our friendly and experienced mortgage managers free of charge and without obligation. Our mortgage managers are available from 9am to 5pm, Monday to Friday (excluding bank holidays).

Mortgage Advice Available

We will advise and make a recommendation for you after we have assessed your needs in full. You can speak with one of our friendly and experienced mortgage managers free of charge and without obligation. Our mortgage managers are available from 9am to 5pm, Monday to Friday.

Services for Existing Borrowers

Additional Borrowing

If you require additional funds for home improvements or for a wide variety of other purposes, speak to us and we will give you a prompt decision and provide you with a fast, flexible service.

Moving House

If you wish to move to a new house, please speak to one of our friendly and experienced mortgage managers who will discuss your mortgage options available to you.

Reviewing your Existing Mortgage

If you would like to review your existing arrangements and are looking for an alternative mortgage product, our friendly and experienced mortgage managers will be happy to discuss your personal requirements and provide helpful advice on the range of mortgages available.

Find out more

To find out more about any of our mortgage services, you can contact us by visiting or telephoning your local branch office (details at the end of this leaflet).

Alternatively, visit us online at **www.swansea-bs.co.uk/mortgages** for details of the local mortgage manager who covers your area or to request a 'call me back' by one of the mortgage managers.



The Society reserves the right to withdraw/change any of the above without notice.

The Mortgaged Property (which may be your home) may be repossessed if you do not keep up payments on your mortgage. Think carefully before securing other debts against your home.



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Effective 1st October, 2026

Swansea Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206066

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