Ours Insights Newsletter

By

MORTGAGES FOR DOCTORS

What We Will Cover

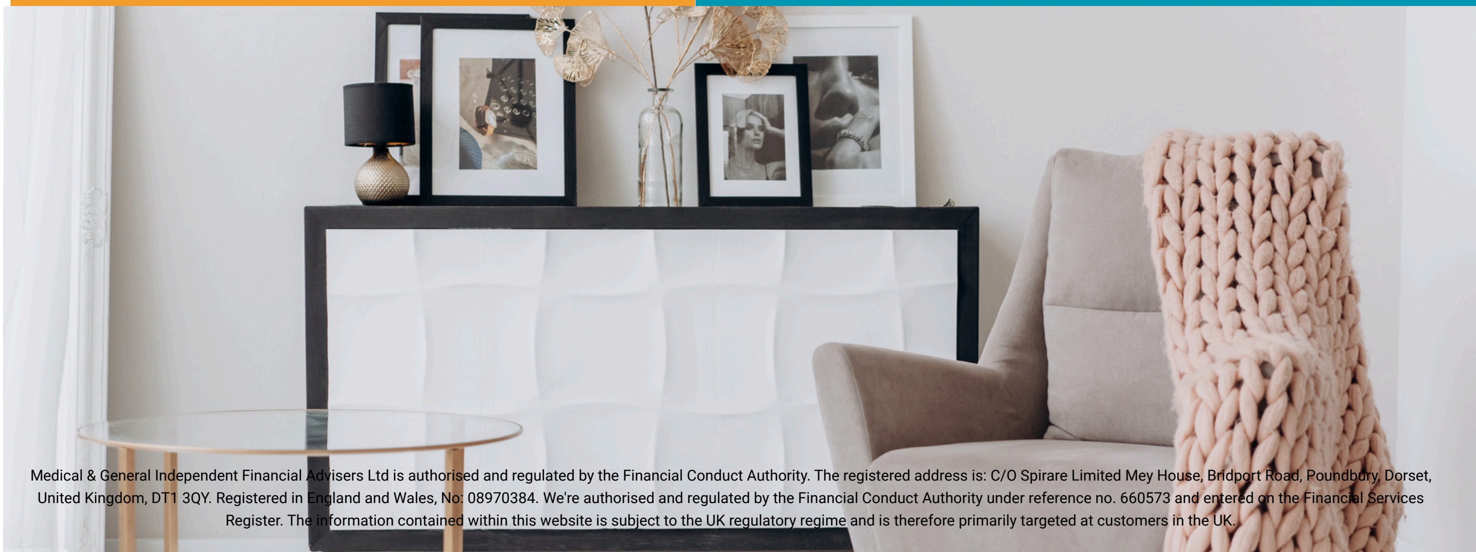
In This Issue

- Industry News
- Criteria updates:
- Lender & Insurer Addition
- Top Tips
- Property Tenure
- Cash back

Welcome to:

August

Issue 2026



Industry News

Bank of England

Next Review

17th September 2026

Key Points

The Bank of England's Monetary Policy Committee (MPC) has kept the Bank Rate at 3.75%, as it believes current interest rates are appropriate to bring inflation back to the 2% target over the medium term.

While inflation has fallen to 2.6%, it is expected to rise again due to higher energy prices caused by ongoing disruption in the Middle East. These increased energy costs may lead to higher household bills and could prompt businesses to raise prices.

However, higher mortgage and borrowing costs are slowing spending, and a softer labour market is reducing pressure on wage growth. These factors should help limit the wider impact of rising energy prices on inflation.

The MPC cannot control global energy prices but remains focused on preventing temporary price rises from causing longer-term inflation. It will continue to monitor developments closely and take action as needed to ensure inflation returns to target.

Source from: www.bankofengland.co.uk

Information correct at time of publication and subject to change

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Criteria

Changes and Updates

Lender UPDATES

HALIFAX

EXCLUSIVE LLOYDS PREMIER MORTGAGE DEALS ONLY FOR ELIGIBLE MEMBERS

- Halifax offers exclusive mortgage products with a 0.20% rate discount for Lloyds Premier customers. Available on most purchase, remortgage, product transfer, and further advance applications across all loan sizes.
- To qualify, applicant must hold a Lloyds Premier current account and have a minimum income of £100,000. Customers can open a new Lloyds Premier account or upgrade an existing Lloyds Bank account to qualify.
- Lloyds Premier includes benefits such as a Bupa Digital Family GP & Wellbeing subscription. The £15 monthly fee can be refunded when account funding or savings balance requirements are met.
- Eligibility criteria and lending policy apply. Whether these products are suitable will depend on your individual circumstances.

Jargon CORNER

REPOSESSION

is when a lender takes possession of an asset that has been used as security for a loan because the borrower has fallen behind on their repayments. For example, if mortgage payments are not maintained, the lender may repossess the property to recover the outstanding debt.

Insurer UPDATES

DID YOU KNOW?

DUAL LIFE ASSURANCE

This means that if one partner passes away, the surviving partner's policy remains fully in place. Instead, it provides a dual life solution, where each partner has their own individual cover. This type of policy can be overlooked, when compared against joint life policies.

Of course this depends on the rationale for the insurance, e.g. is this to cover a mortgage debt in the event of death or a discretionary amount. Available by select providers.

INFORMATION PURPOSES ONLY & CORRECT AT THE TIME OF ISSUE

NOTE: ALL CONTENT IS SUBJECT TO LENDER & INSURER CRITERIA, CLIENT ELIGIBILITY & ASSESSMENT OF CIRCUMSTANCES

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Property Tenure

First Time *Buyer* HUB

Buying your first home can be an exciting process. It is considered one of the biggest life events you will ever experience.

This week we summarise the following :

Freehold vs Leasehold

Cash back

5 Top Tips (for any homemover)

Property Tenure

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FREEHOLD
You own the building

You own the property and the land
Complete control of your home inside and out.

No time limit
You own it forever and can pass it down or sell it.

No ground rent
You don't pay ground rent to anyone.

More freedom
Make changes to your property (subject to planning permission).

Often higher value
Freehold properties typically have greater long-term value.

VS

LEASEHOLD
You own the lease

You own the property for a term
Usually between 99 and 999 years, not the land it sits on.

Limited time
The lease has a set end date (the term reduces over time).

Pay ground rent
You pay ground rent to the freeholder.

Landlord involvement
You may need permission from the freeholder for changes.

May affect value
Shorter leases and high ground rent can impact property value.

Weighing Up the Difference,
Allow Us to Explain.

Your home may be repossessed if you do not keep up with your monthly repayments.

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CashBack

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INTERESTED IN CASH BACK?

Some mortgage products include cashback incentives.

Availability depends on the lender, mortgage product and your individual circumstances.

CASH BACK
COULD BE YOURS

FOR ELIGIBLE CLIENTS, FIND OUT IF YOU QUALIFY.
Speak to us today and let's explore your options.

WHAT COULD YOU DO WITH YOUR CASH BACK?

UPGRADE YOUR HOME
Treat yourself to that new sofa or dream kitchen upgrade.

COVER LENDER PRODUCT FEES
Use it to pay for product fees and keep more money in your pocket.

ENJOY A WELL DESERVED BREAK
Put it towards a holiday and make memories that last.

BOOST YOUR SAVINGS
Add it to your savings or overpayments and save for the future.

MORE THAN JUST A MORTGAGE.
LET'S GET YOU MORE.

Your home may be repossessed if you do not keep up repayments on your mortgage.
This is subject to lender criteria and customer eligibility.

INFORMATION PURPOSES ONLY & CORRECT AT THE TIME OF ISSUE

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Top tips for house moving

The Journey

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TOP 5 TIPS

FOR HOME MOVERS & FIRST TIME BUYERS

Buying a property is a big step.
These tips can help you move forward with confidence.

01	**GET YOUR FINANCES IN SHAPE** Check your credit report, reduce debt and save for your deposit and costs.	A strong financial position opens more doors.
02	**KNOW HOW MUCH YOU CAN AFFORD** Speak to a mortgage adviser to get a clear idea of your borrowing power.	Know your budget, shop with confidence.
03	**DO YOUR RESEARCH** Explore areas, property values and future growth potential.	The right location can make all the difference.
04	**GET MORTGAGE AGREEMENT IN PRINCIPLE** Shows sellers you're serious and strengthens your offer.	Be prepared, be in a stronger position.
05	**THINK LONG TERM** Consider your future needs, not just your current ones.	Make a move that works for today and tomorrow.

READY TO TAKE THE NEXT STEP?
Get in touch for expert mortgage advice tailored to you.

Your home may be repossessed if you do not keep up repayments on your mortgage.
This is subject to lender criteria and customer eligibility.

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Examples shown for illustration purposes only.
Mortgage availability is subject to status, affordability and lender criteria