3 Sep 2026

Residential Product Guide

- Rates from 6.19%
- Maximum financing up to £1.5m
- 12 days from application to offer*

FOR INTERMEDIARY USE ONLY

This guide is correct as of 3 Sep 2026. This guide is designed for use of intermediaries and should not be shared with potential customers. Rates and criteria are subject to change without notice.

**average as of August 2026*

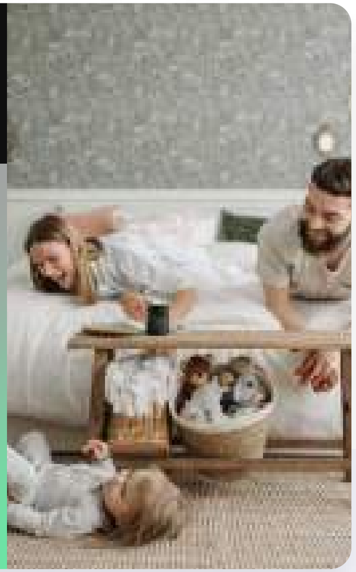
Content

Welcome

StrideUp is on a mission to empower a new generation of homeowners who are often underserved or let down by high-street lenders. A growing number of first-time buyers are locked out of home ownership because of one-size-fits all approach and stringent criteria. We're here to fix that by using a Home Purchase Plan.

Extra flexibility

For buyers falling out of mainstream criteria, or who need that little extra from their income or affordability



Muslims

We are Shariah-compliant for conscientious Muslims in keeping with their faith

stride up

Criteria highlights at a glance

1

Affordability

- Maximum finance £1.5m up to 70% FTV, and £1m up to 80% FTV
- 100% on many income types including second job, allowances, overtime, pensions, tax credits, benefits
- Flexibility to use declared expenditure (where evidenced)
- Zero-hours income can be considered
- Up to 4 applicants' incomes used

2

Foreign nationals

- Foreign nationals considered
- 1 year visa remaining accepted
- Spouse visa applicants treated like permanent residents

3

Self-employed

- Last year's income accepted if trading >2 years
- Only 1 year's trading history required
- Flexibility to use net income or salary and dividends
- Latest year's figures for affordability

Continued..

Criteria highlights at a glance continued..

4

Day rate contractors

- Income based on day rate (even through limited company or umbrella company)
- Enhanced approach for medical professionals

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First-time buyers

- Up to 90% FTV
- 100% gifted deposit (even outside of close family)
- No credit scoring in decisioning or product selection
- All products available to FTBs

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Credit

- CCJs: 0 in 36 months
- Defaults: 0 in 36 months
- Unsecured arrears: worst status of 2 in last 24 months (comms ignored up to £250)
- Secured arrears: 1 missed in 36 months (0 in 6 months)

Residential

StrideUp caters to the most common client requirements that fall outside of mainstream mortgage lending, helping more people buy earlier, bigger or better. StrideUp unlocks home ownership for people on complex incomes, foreign nationals, the self-employed, contractors and PAYE workers falling short of the High Street's income criteria.

Key features

- Up to 4.5x FTI
- No Credit Score
- Catered to Complex Incomes
- Flexible Criteria
- Manual Underwriting
- From 10 - 40 Year Terms

Rates from

6.19%

Up to

90% FTV

Criteria Flexibility Beyond High Street Lenders

Standard Residential Rates

FTV	Product Term	Product	Initial Rate	Reversion Margin	Product Fee
65%	2 Year	Fixed	6.19%	4.24%	£1,249
	5 Year	Fixed	6.24%	4.24%	£1,249
80%	2 Year	Fixed	6.24%	4.24%	£1,249
	5 Year	Fixed	6.34%	4.24%	£1,249
85%	2 Year	Fixed	6.94%	4.24%	£1,249
	5 Year	Fixed	7.04%	4.24%	£1,249
90%	2 Year	Fixed	7.04%	4.24%	£1,249
	5 Year	Fixed	7.14%	4.24%	£1,249

Foreign Nationals

01

Case Study

Felix is a locum doctor who earned £65k last year from several contracts, while his wife works part time earning £11k. They plan to stay in the UK long-term, but are currently on visas that need to be renewed in just over a year.

With StrideUp the family could be eligible for:

£340,000

StrideUp can accept applications from foreign nationals resident in the UK with 1 year visa remaining

Family Supported Applications

Aiden and Claire have two small children and are looking to buy in the North West. Both parents are PAYE workers with Aiden earning £31k and Claire taking home £15k a year, alongside benefits and tax credits of £300 per month. Their extended family are contributing 100% of their deposit.

With StrideUp the family could be eligible for:

£277,000

StrideUp can give full weight to benefits and credits, as well as allow 100% of the deposit to come from gifts from family and friends

Recently Self-Employed

Steve has started a promising business which made £52k over the last year having started 18 months ago. He's also working a zero-hours contract that gave him £8k last year. Debbie earns £10k a year. The couple would like to buy in the East Midlands with a deposit of £62k.

With StrideUp the couple could be eligible for:

£315,000

StrideUp can calculate affordability on the most recent trading year. Combined with an ability to run on declared expenditure (where verified) StrideUp achieves a financing amount that can exceed others

Shariah-Compliant Customers

Omar is moving house due to a marital split. He's been self-employed for 3 years with his income fluctuating around £40k. He has 1 child and pays maintenance of £400 a month. His deposit is £55k. He would like a Shariah-compliant option in keeping with his faith.

With StrideUp Omar could be eligible for:

£225,000

Shariah compliant finance

StrideUp's home purchase plan is an inclusive form of home finance that's certified Shariah-compliant

Select Fees & Charges

Early Payment Charges (EPCs)

Initial Term	Percentage Payable (year)									
	1	2	3	4	5	6	7	8	9	10
2 years	2%	1%								
5 years	3%	2%	2%	1%	1%					

Fees

Product fee	£1,249 Standard
Application fee	£0
Valuations	One free standard val on refinance
Valuation fees	See tariff list
Legals	£250 contribution for panel firms
Adding to balance	Product fees can be added
Overpayments	10% annual allowance
Tariff list	See tariff list at: **intermediaries.strideup.co/resource-hub**

Get in touch

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