



# Morgeisi arbenigol

Ar gyfer eich uchelgais chi. Neb arall, oherwydd dyw un maint ddim yn ffitio pawb.

Morgeisi Tyddynnol

Llog yn Unig / Rhan a Rhan

Hunangyflogedig / Elw Net Cyn Treth

Elw a Gedwir / Benthyciadau Cyfarwyddwyr

Uchafswm o 4 Ymgeisydd

Benthyca at / mewn Ymddeoliad

Landlordiaid Portffolio

Prynu i Osod / Tai Gwyliau i'w Gosod

Rhannol / Lled-Fasnachol

Morgais ar Gartrefi Gwyrdd / BTL

Prynu mewn Ocsiwn

Eiddo â Thai / Rhandy

Ystyrir Adran 106

Morgeisi Gwarantwr

Derbynnir Air BnB

Prynu i Osod Cwmni Cyf / Gosod Gwyliau

Eiddo Lluosog ar yr Un Weithred Hawl

Ecwiti Rhodd / Pryniannau Mantais

Cyfraddau Manteisiol i Weithwyr Proffesiynol / Incwm Uchel

Gwarantu â Llaw – Dim Cyfrifiaduron

Derbynnir Cyfyngiadau Meddiant / Tai Clwm Amaethyddol

Hunan-adeiladu / Trosi Ysguboriau ac Adnewyddu

Pontio Rheoledig

Dim Sgôr Credyd

 Un o'n rheolwyr morgesei

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 [www.swansea-bs.co.uk](http://www.swansea-bs.co.uk)





## Ein Gwasanaethau Morgeisi

**Yn Swansea Building Society, rydyn ni'n cynnig dull personol, synhwyrol wedi'i deilwra i'ch anghenion o fenthycyca ar gyfer morgais, gyda gwarantu unigol a dim sgorio credyd er mwyn eich helpu i ddod o hyd i'r morgais sy'n iawn i chi.**

Mae ein dewis o gynhyrchion morgais yn addas ar gyfer prynu tŷ, ailforgeisio a chodi cyfalaf, ac rydyn ni'n arbenigo yn y sectorau canlynol: hunangyflogedig, hunan-adeiladu / adnewyddu tai, benthycyca ar ôl ymddeoliad, benthycyca byrdymor, eiddo â thir, prynu i osod, cartrefi gwyliau i'w gosod, a meysydd arbenigol eraill yn y farchnad dai.

Os ydych chi'n brynwr tro cyntaf, yn ystyried symud tŷ, yn chwilio am gyfle i godi arian ar eich tŷ presennol neu'n chwilio am ffordd o leihau cost eich taliadau morgais presennol, gall ein tîm cyfeillgar a phrofiadol o reolwyr morgaisi gynnig gwasanaeth morgais ymgynghorol llawn er mwyn eich helpu i ddod o hyd i'r fargen orau ar gyfer eich anghenion. Nodwch os gwelwch yn dda y gellir tynnu cynnyrch a gwasanaethau'n ôl neu'u newid o bryd i'w gilyd.



### **Prynu tŷ**

P'un ai os ydych chi'n bwriadu camu ar yr ysgol eiddo am y tro cyntaf, neu efallai'n ystyried symud i dŷ mwy o faint, mae gennym ddetholiad o gynhyrchion morgaisi i'ch helpu i ddod o hyd i'r morgais cywir ar eich cyfer chi a'ch amgylchiadau ariannol.

### **Ailforgeisio / codi cyfalaf**

Os ydych chi'n dymuno symud eich morgais oddi wrth eich benthyciwr presennol ac / neu'n chwilio am fodd o godi arian ar gyfer unrhyw bwrpas cyfreithlon fel prynu tŷ gwyliau, ad-dalu rhai dyledion, buddsoddi mewn busnes ac ati, beth am siarad ag un o'n rheolwyr morgaisi cyfeillgar a phrofiadol am ein dewis o gynhyrchion morgaisi.



## 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](http://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.



Self-Build/Renovation mortgages only available in Wales and post codes: BS, GL, HR, WR and SY. Other areas considered on a case by case basis.

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.



**SWANSEA**  
BUILDING SOCIETY

Established 1923

[www.swansea-bs.co.uk](http://www.swansea-bs.co.uk)

Effective 1st February, 2024

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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