



Maximum mortgage term guidelines

Age*	Term	Term
	Buy to Let and Interest Only	Repayment only
18	40	40
19	40	40
20	40	40
21	40	40
22	40	40
23	40	40
24	40	40
25	40	40
26	40	40
27	40	40
28	40	40
29	40	40
30	40	40
31	40	40
32	40	40
33	40	40
34	40	40
35	40	40
36	40	40
37	40	40
38	40	40
39	40	40
40	40	40
41	40	40
42	40	40
43	39	40
44	38	40
45	37	40
46	36	40
47	36	40
48	35	40
49	34	40
50	33	40
51	32	40
52	31	40
53	30	40
54	29	40

Age*	Term	Term
	Buy to Let and Interest Only	Repayment only
55	28	40
56	27	39
57	27	38
58	26	37
59	25	36
60	24	35
61	23	34
62	22	33
63	21	32
64	21	31
65	20	30
66	19	29
67	18	28
68	17	27
69	17	26
70	16	25
71	15	24
72	14	23
73	14	22
74	13	21
75	12	20
76	12	19
77	11	18
78	10	17
79	10	16
80	9	15
81	8	14
82	8	13
83	7	12
84	7	11
85	6	10
86	6	9
87	5	8
88	5	7
89	5	6
90	n/a	5

Subject to minimum term of 5 years and maximum term of 40 years.

* Age of oldest borrower.

Source: Interim Life Tables, United Kingdom (Office of National Statistics). Based on data for the years 2021 - 2023.