

Minimum Equity for Interest Only

For interest-only mortgages, sale of property is an acceptable repayment vehicle subject to equity. The equity requirement differs between location. There is a £300,000 minimum equity requirement in London and Southeast and £150,000 elsewhere. Please view our [lending criteria](#) for full information.

To help identify the location of a property, areas are categorised by postcode below:

Postcode Letter	Region	Postcode Letter	Region
BR	London	W3	London
CR	London	W4	London
DA	London	W5	London
E1	London	W6	London
E2	London	W7	London
E3	London	W8	London
E4	London	W9	London
E5	London	WC	London
E6	London	BN	South East (England)
E7	London	CT	South East (England)
E8	London	GU	South East (England)
E9	London	HP	South East (England)
EC	London	ME	South East (England)
EN	London	MK	South East (England)
HA	London	OX	South East (England)
IG	London	PO	South East (England)
KT	London	RG	South East (England)
N1	London	RH	South East (England)
N2	London	SL	South East (England)
N3	London	SO	South East (England)
N4	London	SP	South East (England)
N5	London	TN	South East (England)
N6	London		
N7	London		
N8	London		
N9	London		
NW	London		
RM	London		
SE	London		
SM	London		
SW	London		
TW	London		
UB	London		
W1	London		
W2	London		