

Professional Consultants Certificate (PCC) Acceptance Criteria

Lender	Answer
Accord Buy to Let	Yes, if the building work has been monitored by a professional consultant and provided any certificate given by a professional consultant meets the requirements of 6.7.4 and the appendix to the Handbook. We do not have our own form of certificate.
Accord Mortgages Ltd	Yes, if the building work has been monitored by a professional consultant and provided any certificate given by a professional consultant meets the requirements of 6.7.4 and the appendix to the Handbook. We do not have our own form of certificate.
Adam & Company	Refer to us in writing. See 1.11
Adam & Company International	Refer to us in writing. See 1.11
Ahli United Bank (UK) plc	Yes, provided it has been built under the supervision of a qualified architect or surveyor with adequate professional indemnity insurance and you have received documentary evidence to evidence this together with building regulation sign off.
Aldermore Bank PLC	We do not have our own form of certificate.
Allied Irish Bank (GB), a trading name of AIB Group (UK)	Refer to AIB Group (UK) plc, Central Securities (GB)
Atom Bank plc	Where the property does not have the benefit of a New Home Warranty scheme or suitable alternative as listed in 6.7.1 and has been built in the last 10 years then we will not proceed.
	However, for Converted Properties we will proceed providing confirmation is received that the property is subject to full building regulations, planning permissions and completion certificate.
	CARE for Conversions where FULL STRUCTURAL alterations have occurred then a New Home Warranty scheme should be in place as detailed in Section 2 6.7.1
	Where clarification is required, please refer to Mortgage Completions Team, as per 1.11.
Aviva Equity Release UK Ltd	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant with adequate professional indemnity insurance of at least £1 million and the professional consultant has provided the Professional Consultant's Certificate in the format set by the CML. A retrospective Professional Consultant's Certificate will not be accepted.
Bank of China	No.
Bank of Ireland (UK) plc	Only if a Professional Consultants Certificate (complying with the requirements set out in parts 6.7.4 & 6.7.5 and in the form of Appendix 1) is provided as an alternative.

Bank of Ireland as Bank of Ireland Mortgages	Only if a Professional Consultants Certificate (complying with the requirements set out in parts 6.7.4 & 6.7.5 and in the form of Appendix 1) is provided as an alternative.
Bank of Scotland Beginning A	Yes, provided there are no more than 15 properties in any one development site and construction is monitored by a suitably qualified professional consultant.
	We only require this where the property is to be occupied for the first time.
Bank of Scotland Beginning O	Yes, provided there are not more than 15 properties in any one development site and the construction is being monitored by a suitably qualified professional.
	We only require this where the property is to be occupied for the first time.
Barclays Bank UK PLC	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant with adequate professional indemnity insurance and the professional consultant has provided the Professional Consultant's Certificate in the format set by the CML.
Barnsley Building Soc, a trading name Yorkshire Building Soc	Yes, if the building work has been monitored by a professional consultant and provided any certificate given by a professional consultant meets the requirements of 6.7.4 and the appendix to the Handbook. We do not have our own form of certificate.
Birmingham Midshires	Yes, provided there are no more than 15 properties on any one development site and construction has been monitored by a professional consultant.
	We only require this where the new property is to be occupied for the first time.
Bluestone Mortgages	No.
Bradford & Bingley Plc	Yes, provided a Professional Consultant's certificate has been completed



Britannia, a trading name of The Co-operative Bank plc	The matter should be referred to Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek, who will consider each case on an individual basis.
Buckinghamshire Building Society	No
Capital Home Loans	Yes, but only if it has the benefit of a professional consultants certificate.
Chelsea Building Society (a trading name of Yorkshire BS)	Yes, if the building work has been monitored by a professional consultant, provided any certificate given by a professional consultant meets the requirements of 6.7.4 and the appendix to the Handbook. We do not have our own form of certificate.
Clydesdale Bank plc	Yes, if there is a Professional Consultants Certificate that complies with the requirements of section 6 of the Lenders' Handbook.
Co-operative Bank plc	No
Coutts	Refer to us in writing. See 1.11
Coutts Finance Co	Refer to us in writing quoting our reference. See 1.11
Coventry Building Society	Yes, if an appropriate Professional Consultant's Certificate is available (a Consultant's Certificate is not required for properties over 10 years old).
Cynergy Bank	Refer to Mortgage Fulfilment Team as per 1.11.b
Darlington Building Society	No (see 6.7.6 below) unless the development has been monitored by a Professional Consultant with acceptable level of professional indemnity insurance and has suitable qualifications. Please refer to Customer Support - Principal Office.
DB UK Bank Ltd	Yes, subject to the professional consultant meeting the requirements detailed
Dudley Building Society	Yes, if an appropriate Professional Consultants certificate is available.
Earl Shilton Building Society	Yes, if building supervised by a qualified architect or another suitably qualified professional consultant
Ecology Building Society	Yes
Family Building Soc (a trading name of National Counties BS)	Yes, subject to compliance with the requirements of para 6.7.4 of Part 1 of the UK Finance Lenders' Handbook.

Fleet Mortgages	Yes, provided that a professional consultants certificate is available and a copy has been sent to us prior to the exchange of contracts in the case of a purchase or before completion in the case of a re-mortgage.
Foundation Home Loans	No.
Furness Building Society	No
GE Money Home Lending Ltd	GE Money Home Lending has withdrawn from the UK mortgage market.
Godiva Mortgages Ltd	Yes if an appropriate Professional Consultant's Certificate is available (a Consultant's Certificate is not required for properties over 10 years old).
Habito	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant with adequate professional indemnity insurance and the professional consultant has provided the Professional Consultant's Certificate in the format set by the CML.
Halifax	Yes, provided there are no more than 15 properties on any one development site and construction has been monitored by a professional consultant.
	We only require this where the new property is to be occupied for the first time.
Halifax Loans Ltd	Yes, provided there are no more than 15 properties in one development site and that construction has been monitored by a professional consultant.
Hampden & Co. plc	Refer to us in writing. See 1.11.
Handelsbanken	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant who holds one or more of the qualifications listed under Part 1, with the exception of fellow or member of the Architecture and Surveying Institute (FASI or MASI) or AssocRICS, and the professional consultant has provided the Professional Consultant's Certificate in the CML form (the date of issue must be confirmed before exchange of contracts).
	An Architects certificate is available along with confirmation that the certificate is for the benefit of the borrower; building regulation sign off is obtained; and Professional indemnity insurance is obtained.
	Where the Property comprises a flat within a building, the Professional Consultants Certificate must also be available for all common parts (including the structure) of any building prior to the completion of the loan.
Harpden Building Society	Refer to Mortgage Department

	Harpenden Building Society
	Mardall House
	9-11 Vaughan Road
	Harpenden, Herts
	AL5 4HU
Hinckley and Rugby Building Society	Refer to Principal Office, Mortgage Department, Advances Section.
Hodge	Yes - providing certain criteria is satisfied – please review the requirements below.
	You must check and confirm the following points to us in writing and await our written confirmation that you may proceed with the case:
	1. That the professional consultant has the appropriate experience referred to in 6.7.4 above (Part 1) and,
	2. That the professional consultant has one or more of the qualifications referred to in 6.7.4 above (Part 1) and,
	3. That the level of indemnity insurance in place is appropriate as detailed in 6.7.5.
	You must NOT submit your COT until we have been provided with all the information requested in points 1 -3 above and confirmed to you in writing that the case may proceed despite the absence of a new home warranty.
Hodge Equity Release	No
Holmesdale Building Society	Yes, when architect supervised and supported by architect certificates.
HSBC UK Bank plc	Where the property does not have the benefit of a New Home Warranty scheme and has been built in the last 10 years then NO, we will not proceed.
	However, for Converted Properties we will proceed providing confirmation is received that the property is subject to full building regulations, planning permissions and completion certificate.



	CARE for Conversions where FULL STRUCTURAL alterations have occurred then a New Home Warranty scheme should be in place as detailed in Section 2 6.7.1
Intelligent Finance	Yes, provided there are no more than 15 properties on any one development site and construction has been monitored by a professional consultant.
	We only require this where the property is to be occupied for the first time.
	Please note we do not require monitoring by a professional consultant for newly converted properties.
Investec Bank plc	Each case will be assessed on its merits - please contact the member of Banking Legal or PBLO notified to you in the Transaction Instructions to discuss the circumstances and to seek approval.
ITL Mortgages	Yes, if an appropriate Consultant's Certificate is available (a Consultant's Certificate is not required for properties over 10 years old).
JPMorgan Chase Bank, N.A.	Refer to office issuing Mortgage Instructions.
Kensington Mortgage Company Ltd	Yes, only if the building work has the benefit of a Professional Consultant's Certificate. The building work must have been monitored by a qualified architect and/ or surveyor ("relevant professional") with adequate professional indemnity insurance and the requirements specified in 6.7.4, 6.7.5 and 6.7.6 of Part 1 of the UK Finance Handbook must be met. We will require the Professional Consultant's certificate which appears at Appendix 1 of the UK Finance Handbook together to be completed and signed by the Relevant Professional prior to Completion.
Kent Reliance (a trading name of OneSavings Bank plc)	Yes, subject to receipt of a satisfactory Professional Consultant's Certificate with proof of Professional Indemnity Insurance
Keystone Property Finance	May be considered provided that a professional consultant's certificate is available, and a copy has been sent to us prior to exchange of contracts in the case of a purchase or before completion in the case of a re-mortgage
Landbay	No
Landmark Mortgages Limited	Yes, but you must be satisfied that the work is being monitored/supervised by a professional consultant and completion of an appropriate Professional Consultant's Certificate.
Leeds Building Society	Yes, we will proceed whereby:

	<p>A Professional Consultants Certificate is available and such certificate meets the requirements of 6.7.1 above and the appendix to the Handbook;</p> <p>An Architects certificate is available along with confirmation that the certificate is for the benefit of the borrower;</p> <p>Building Regulations sign off has been obtained; and</p> <p>Professional Indemnity Insurance is obtained.</p>
Legal & General Home Finance Ltd	No.
LendInvest	No
LiveMore Capital	<p>Yes providing the property was built under the supervision of a person with one of the following qualifications: -</p> <p>FRICS, MRICS, F.I.Struct.E, M.I.Struct.E, FCIQB, MCIQB, FASI, MASI, FB.Eng, MB.Eng, MCIAT, ARB, RIBA, FICE, MICE, and</p> <p>providing they have suitable PI cover in force.</p>
Lloyds Bank plc pre fixed 20/40	Please refer to Mortgage Processing. Please see 1.11.
Lloyds Bank plc pre fixed 50/30/77	Please refer to Mortgage Processing. Please see 1.11a
Lloyds TSB Scotland plc	Please refer to Mortgage Processing. Please see 1.11a
M&S Bank	<p>Where the property does not have the benefit of a New Home Warranty scheme and has been built in the last 10 years then NO we will not proceed.</p> <p>However, for converted properties we will proceed providing confirmation is received that the property is subject to full building regulations, planning permissions and completion certificate.</p>
Magellan Homeloans	If the property was built in the last 10 years a new home warranty will be required.
Manchester Building Society	Refer to Underwriting Department.
Market Harborough Building Society	No
Masthaven Bank	No.
Metro Bank plc	No
Molo Finance Buy to Let Mortgages	<p>If the property does not benefit from a new home warranty, we will consider a Professional Consultant's Certificate.</p> <p>Where the Property comprises a flat within a building, the Professional Consultant's Certificate must also be available for all common parts (including the structure) of any building prior to completion of the loan.</p>

Monmouthshire Building Society	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant and the professional consultant has provided the Professional Consultant's Certificate in the CML Form.
Mortgage Agency Services	Mortgage Agency Services PO Box 138 Plymouth Devon PL1 1XY
Mortgage Express	Yes, provided a Professional Consultant's certificate is completed
Mortgage Express No 2	
National Counties Building Society	Yes, subject to compliance with the requirements of para 6.7.4 of Part 1 of the UK Finance Lenders' Handbook.
National Westminster Bank plc	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant and the professional consultant has provided the Professional Consultant's Certificate in the CML form. In addition, you must confirm the Certificate was issued prior to exchange of contracts.
Nationwide Building Society	i) Yes if an appropriate Professional Consultant's Certificate is available or
	ii) Yes providing the property is over two years old.
Nedbank Private Wealth Ltd	You must refer to us.
New Street Mortgages	Yes, only if the building work has the benefit of a Professional Consultant's Certificate. The building work must have been monitored by a qualified architect and/ or surveyor ("relevant professional") with adequate professional indemnity insurance and the requirements specified in 6.7.4, 6.7.5 and 6.7.6 of Part 1 of the CML Handbook must be met. We will require the Professional Consultant's certificate which appears at Appendix 1 of the CML Handbook together to be completed and signed by the Relevant Professional prior to Completion.
NRAM Ltd	Yes, but you must be satisfied that the work is being monitored/supervised by a professional consultant and completion of an appropriate Professional Consultant's certificate.
Paragon Buy to Let Mortgages	Yes. Where the Property comprises a flat within a building, the Professional Consultants Certificate must also be available for all common parts (including the structure) of any building prior to completion of the loan.
Paragon Residential Owner-Occupied Mortgages	Yes. Where the Property comprises a flat within a building, the Professional Consultants Certificate must also be available for all common parts (including the structure) of any building prior to completion of the loan.
Paratus AMC Ltd	No.
Parity Trust	Refer to 1.7
Pepper Money	No
Pepper Money (PUK)	No
Platform (a trading name of The Co-operative Bank p.l.c.)	Refer to office issuing Mortgage Instructions.

Precise Mortgages (Charter Court Financial Services Ltd)	Only if there is a Professional Consultants Certificate. The issuing architect should have minimum professional indemnity insurance equivalent to the greater of £500,000 or the property value. The qualifications required are set out in 6.7.4 Part 1.
Principality Building Society	Yes - providing certain criteria is satisfied – please review the requirements below.
	You must check and confirm the following points to us in writing and await our written confirmation that you may proceed with the case:
	1. That the building work has been monitored by a professional consultant and,
	2. That the professional consultant has the appropriate experience referred to in 6.7.4 above (Part 1) and,
	3. That the professional consultant has one or more of the qualifications referred to in 6.7.4 above (Part 1) and,
	4. That the level of indemnity insurance in place is appropriate as detailed in 6.7.5 and;
	5. That the professional consultant has completed and submitted to you the Professional Consultant's Certificate located in the appendix to this Handbook.
	You must NOT submit your COT until we have been provided with all the information requested in points 1 -5 above and confirmed to you in writing that the case may proceed despite the absence of a new home warranty.
Rooftop Mortgages Ltd	Yes, providing the consultant's professional indemnity has been verified.
Saffron Building Society	Yes, where the building work has been monitored by a professional consultant, provided any certificate given by a professional consultant meets the requirements of 6.7.4 and the appendix to the Handbook.
	We do not have our own form of certificate
Sainsbury's Bank	Yes, if the property has been built/converted within the last 6 years and has the benefit of a Professional Consultants Certificate which complies with the requirements of Section 6 of the Lenders Handbook.
Santander UK plc	We will only accept properties which have been supervised by professionals who hold one or more of the qualifications listed under Part 1, with the exception of fellow or member of the Architecture and Surveying Institute (FASI or MASI).

	PCCs are only acceptable for single properties or small developments of up to 10 units
	Where our security comprises of a flat in a converted property of no more than 4 units, but the warranty cannot be provided, this is acceptable provided that all our other requirements stated in the Handbook can be met.
Scottish Building Society	No
Scottish Widows Bank	We will proceed if the work is being monitored by a Professional Consultant.
Secure Trust Bank PLC	Yes, if the building work has been monitored by a professional consultant, provided any certificate given by a professional consultant meets the requirements of 6.7.4 and the appendix to the Handbook.
	We do not have our own form of certificate.
Skipton Building Society	Yes, provided there are no more than 15 residential units on the development site and that construction has been monitored by a professional consultant (limited to an Architects or Architectural Technologists Certificate)
St James Place Bank	Yes, provided construction is supervised by a professional consultant.
	We only require this where the property is to be occupied for the first time.
State Bank of India UK	Yes. The building work must have been monitored and supervised by a professional consultant. The consultant must provide a Professional Consultants Certificate and hold one of the qualifications detailed in 6.7.4. The consultant must have an appropriate level of Professional Indemnity Insurance in place.
Swansea Building Society	Yes, if monitored and certified by a qualified and indemnified professional consultant.
The Mortgage Business	Yes, provided there are no more than 15 properties on any one development site and construction has been monitored by a professional consultant.
	We only require this where the property is to be occupied for the first time.
The Mortgage Lender Limited	Yes, provided that a professional consultant's certificate is available, and a copy has been sent to us prior to the exchange of contracts in the case of a purchase or before completion in the case of a re-mortgage.

The Mortgage Works	Yes, provided a professional consultants certificate is available with suitable indemnity insurance or if the property is over two years old.
The Royal Bank of Scotland plc	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant and the professional consultant has provided the Professional Consultant's Certificate in the CML form. In addition, you must confirm the Certificate was issued prior to exchange of contracts.
The Royal Bank of Scotland plc Direct Line Mortgages	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant and the professional consultant has provided the Professional Consultant's Certificate in the CML form. In addition, you must confirm the Certificate was issued prior to exchange of contracts.
The Royal Bank of Scotland plc Direct Line One	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant and the professional consultant has provided the Professional Consultant's Certificate in the CML form. In addition, you must confirm the Certificate was issued prior to exchange of contracts.
The Royal Bank of Scotland plc First Active	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant and the professional consultant has provided the Professional Consultant's Certificate in the CML form. In addition, you must confirm the Certificate was issued prior to exchange of contracts.
The Royal Bank of Scotland plc Natwest one Account	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant and the professional consultant has provided the Professional Consultant's Certificate in the CML form. In addition, you must confirm the Certificate was issued prior to exchange of contracts.
The Royal Bank of Scotland plc One Account	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant and the professional consultant has provided the Professional Consultant's Certificate in the CML form. In addition, you must confirm the Certificate was issued prior to exchange of contracts.
The Royal Bank of Scotland plc Virgin One	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant and the professional consultant has provided the Professional Consultant's Certificate in the CML form. In addition, you must confirm the Certificate was issued prior to exchange of contracts.
The Tipton & Coseley Building Society	No.
Together Personal Finance Limited	No.
Topaz Finance Ltd	Please refer to HML Address and telephone number on Offer of Advance.

TSB Bank plc	A Professional consultant's certificate or acceptable warranty is required. Note: For developments that contain more than 15 units an acceptable warranty as referenced in 6.7.1 must be provided.
Ulster Bank Ltd	Yes, but the building work must be monitored or (if completed) have been monitored by a professional consultant and the professional consultant has provided the Professional Consultant's Certificate in the CML form.
Vida Homeloans	Yes providing the property was built under the supervision of a person with one of the following qualifications: -
	FRICS, MRICS, F.I.Struct.E, M.I.Struct.E, FCIQB,MCIQB,FASI, MASI,FB.Eng, MB.Eng, MCIAT,ARB,RIBA,FICE, MICE
	providing they have PI cover in force.
Virgin Money	Yes, but we'll need an appropriate Professional Consultant's Certificate must be provided instead.
Whistletree (a trading name of TSB Bank plc)	Yes providing the build is being monitored by a professional consultant. If the development contains more than 15 units a new home warranty must be available as referenced in 6.7.1
Yorkshire Bank Home Loans Ltd	Yes if there is a Professional Consultant's Certificate that complies with the requirements of Section 6 of the Lenders' Handbook.
Yorkshire Building Society	Yes, if the building work has been monitored by a professional consultant and provided any certificate given by a professional consultant meets the requirements of 6.7.4 and the appendix to the Handbook. We do not have our own form of certificate.
Zephyr Mortgages	No. Please contact us for instructions on how to proceed

