

Lender	Policy
Lloyds	Conveyancer will advise if lease terms are unreasonable. If so, valuer will determine impact on case-by-case basis.
Nationwide	Won't lend if ground rent is more than 0.1% value of property. Doubling clauses banned.
RBS	Conveyancer and valuer must confirm lease terms are reasonable before funds released.
Santander	Doubling clauses banned – no lending if ground rent increases at more than RPI.
Barclays	No lending on leasehold houses (but they do lend on leasehold flats). Conveyancer will advise if lease terms are unreasonable. If so, valuer will determine impact on case-by-case basis.
HSBC	Failed to respond to enquiries from Which?.
Coventry	Homes with unreasonable clauses will be reviewed on a case-by-case basis.
Virgin Money	Escalating ground rents are OK as long as marketability won't be impacted.
Yorkshire	Maximum initial ground rent of £1,000. Ground rent reviews must be a minimum of 21 years from start of lease and at no more frequent intervals thereafter. Doubling clauses are OK.
TSB	Assesses applications on a case-by-case basis.