

First time buyer calculator

Use our tool to get a good idea of what you could borrow – in just minutes. To fill it in, you'll need to know:

- Your main income details
- Any loan payments or credit cards
- Deposit amount

[Continue >](#)



Key numbers

Don't worry if you're not 100% sure what to put down here. It can be hard to decide on a deposit amount, property price or the length of time needed to pay off a mortgage.

The results page is up next. But you can always come back here to 'play' with the key figures - giving you an instant mortgage answer for a variety of scenarios.

Estimated property price

£ 300,000

Your deposit

£ 45,000

Pay mortgage back over

30 years



Your results

Based on:

Deposit	Property value	Mortgage length	Edit key figures
£20,000	£200,000	32 years	

What's next?

Find out which mortgage is right for you using our rates table.

[View rates](#)

Already know which mortgage you want?

[Find out how you could apply](#)

 **Standard product range** ⓘ

You could afford to borrow	Mortgage length
£180,000	32 years

