Selina

Excellent ★★★★★ Trustpilot | Authorised and regulated by the FCA

A smarter way to pay for school fees

As featured in theguardian THE TIMES TechCrunch TheObserver Forbes

You have more access to credit than you think

You've worked hard to build value in your home and pay down your mortgage. Now, it's time to use that investment to secure your child's future. **We will unlock your home's value** by opening a line of credit, giving you the flexibility to manage school fees, and any other expenses, on a term that suits you.

What is a Selina HELOC?

A Selina HELOC combines the ease of a credit card with the lower costs of a mortgage. You have the freedom to draw funds as needed, paying interest only on what you use.

Plan ahead with confidence

Access funds when you need them, paying interest only on the balance you use. No need to work out exactly how much you're going to need.

Unlock total flexibility

Unlock the excess value in your home and give yourself a line of credit. Borrow up to £500,000, and spread payments over up to 30 years.

Borrow more, pay less interest

Draw, repay, and redraw funds as needed — paying interest only on what you use, not on unused funds in your account.

How does it work?

Your Existing Mortgage
The amount left to pay on your mortgage

Your Home Equity
The Value of your home that you own less any borrowing

Selina HELOC
The Value of your home unlocked as a line of credit

A HELOC works by enabling you to borrow against the equity that you've built up in your home.You then receive your funds as a line of credit, rather than a fixed lump sum as you would with more traditional borrowing methods.

Swap large termly school fees for low monthly HELOC payments

Meet Sarah, a homeowner and parent. Needing flexibility for rising school fees, she chose Selina's HELOC. After a quick online quote and chat with an advisor, she was funded in 48 hours.

First Term Fees
School Uniforms

Term 1

Drawn	**£10,000**
Monthly payment	**£109.97**

Music lessons
School trips

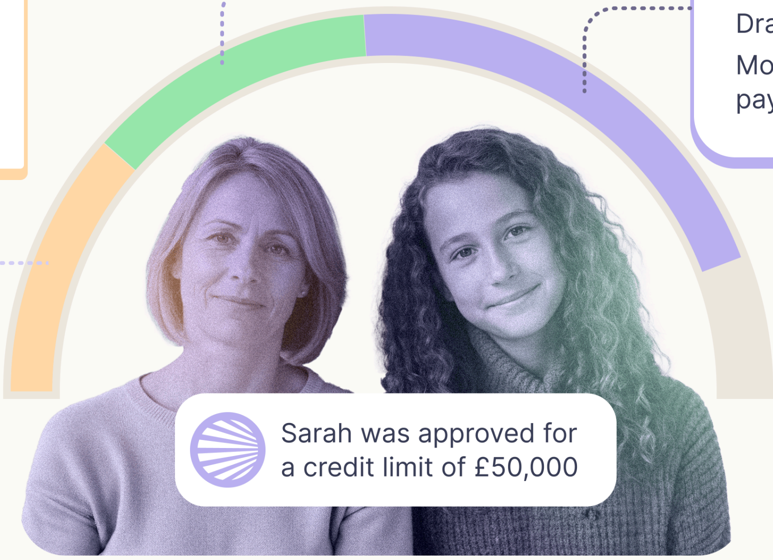
Term 2

Drawn	**£22,000**
Monthly payment	**£185.17**

Family Holiday
Kitchen Renovation

Term 3

Drawn	**£32,000**
Monthly payment	**£248.00**



Use the HELOC flexibly for five years...

If Sarah's circumstances change, she can pay off her balance at any time without early repayment charges.

Whether she..

- ✓ Receives a bonus
- ✓ Receives inheritance
- ✓ Rolls it into her existing mortgage

* A 5 year Flexible HELOC of £100,000 drawn out in full over 25 years results in 300 monthly payments of £783.81 at a variable rate of 7.55%, set at 3.8% above the Bank of England Base Rate. The total cost over the full term is £235,143.70, including interest of £129,543.70, an arrangement fee of £3,000 and a product fee of £2,600 added to the balance. APRC: 8.49%.

We believe families should have easy access to the wealth in their homes

- We provide a professional approach with a **personal touch**
- In just 5 years, we've helped **thousands** of families with our HELOC
- We're here to make borrowing **stress free**

Get peace of mind with our personalised service

Our fast, hassle-free process gets you from enquiry to funds without the hassle. You'll have access to our qualified mortgage advisors guiding you every step of the way. No broker fees, just expert support to help you make the right financial choice—quickly and confidently.

Get a quote in just a few minutes

- Borrow £5k - £500k
- Simple and hassle free
- Quoting has no impact on your credit score

Discount Code: SBSSF26

Share the discount code with an advisor and we'll waive the arrangement fee

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments.

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