

LANDBAY

Complete 
Your specialist package distributor

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Product Transfer Guide

25 MARCH 2025 | LRBPG250325

AVAILABLE TO LANDBAY BORROWERS WHOSE FIXED RATE IS COMING TO AN END
PROC FEE 0.35%

INTERMEDIARY USE ONLY

Product Transfer product range

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD PROPERTIES - UP TO 75% LTV										All products are subject to a £99 non-refundable administration fee No material changes Trading companies are not accepted No change to existing loan amount Fees can be added
Standard	2 Year Fixed	75%	5.69%	2%	£30k	£1m	6.69%	2%/2%	LVFB7525350-PT	
Standard	2 Year Fixed	75%	5.19%	3%	£30k	£1m	6.19%	2%/2%	LVFB7525351-PT	
Standard	2 Year Fixed	75%	4.19%	5%	£30k	£1m	5.50%	2%/2%	LVFB7525352-PT	
STANDARD PROPERTIES - UP TO 70% LTV										
Standard	5 Year Fixed	70%	4.54%	6%	£30k	£1m	4.54%	5%/5%/5%/3%/3%	LVFE7025294-PT	
STANDARD PROPERTIES - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.34%	2%	£30k	£1m	5.34%	5%/5%/5%/3%/3%	LVFE7525291-PT	
Standard	5 Year Fixed	75%	5.14%	3%	£30k	£1m	5.14%	5%/5%/5%/3%/3%	LVFE7525292-PT	
Standard	5 Year Fixed	75%	4.74%	5%	£30k	£1m	4.74%	5%/5%/5%/3%/3%	LVFE7525293-PT	
TRADING COMPANY - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.79%	3%	£75k	£1m	5.79%	5%/5%/5%/3%/3%	LVFE7525339-PT	
Standard	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LVFE7525338-PT	

Gross proc fee is 0.35%.

Product Transfer product range

Small HMO/MUFB

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
SMALL HMO PROPERTIES - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	5.54%	3%	£75k	£1m	7.54%	2%/2%	LHFB7525288-PT	All products are subject to a £99 non-refundable administration fee
Small HMO	2 Year Fixed	75%	4.49%	5%	£75k	£1m	6.49%	2%/2%	LHFB7525290-PT	
Small HMO	5 Year Fixed	75%	5.59%	2%	£75k	£1m	5.59%	5%/5%/5%/3%/3%	LHFE7525336-PT	
Small HMO	5 Year Fixed	75%	5.39%	3%	£75k	£1m	5.39%	5%/5%/5%/3%/3%	LHFE7525345-PT	
Small HMO	5 Year Fixed	75%	4.99%	5%	£75k	£1m	4.99%	5%/5%/5%/3%/3%	LHFE7525344-PT	
SMALL MUFB PROPERTIES - UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	5.54%	3%	£75k	£1m	7.54%	2%/2%	LHFB7525285-PT	No material changes Trading companies are not accepted No change to existing loan amount Fees can be added
Small MUFB	2 Year Fixed	75%	4.49%	5%	£75k	£1m	6.49%	2%/2%	LHFB7525289-PT	
Small MUFB	5 Year Fixed	75%	5.59%	2%	£75k	£1m	5.59%	5%/5%/5%/3%/3%	LHFE7525337-PT	
Small MUFB	5 Year Fixed	75%	5.39%	3%	£75k	£1m	5.39%	5%/5%/5%/3%/3%	LHFE7525343-PT	
Small MUFB	5 Year Fixed	75%	4.99%	5%	£75k	£1m	4.99%	5%/5%/5%/3%/3%	LHFE7525342-PT	

Gross proc fee is 0.35%.

Product Transfer product range

Large HMO/MUFB

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
LARGE HMO PROPERTIES - UP TO 75% LTV										
Large HMO	2 Year Fixed	75%	6.24%	3%	£100k	£1.5m	8.24%	2%/2%	LHFB7525313-PT	All products are subject to a £99 non-refundable administration fee No material changes Trading companies are not accepted No change to existing loan amount Fees can be added
Large HMO	2 Year Fixed	75%	5.24%	5%	£100k	£1.5m	7.24%	2%/2%	LHFB7525315-PT	
Large HMO	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/5%/3%/3%	LHFE7525316-PT	
Large HMO	5 Year Fixed	75%	5.89%	5%	£100k	£1.5m	5.89%	5%/5%/5%/3%/3%	LHFE7525317-PT	
LARGE MUFB PROPERTIES - UP TO 75% LTV										
Large MUFB	2 Year Fixed	75%	6.24%	3%	£100k	£1.5m	8.24%	2%/2%	LHFB7525318-PT	
Large MUFB	2 Year Fixed	75%	5.24%	5%	£100k	£1.5m	7.24%	2%/2%	LHFB7525319-PT	
Large MUFB	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/5%/3%/3%	LHFE7525320-PT	
Large MUFB	5 Year Fixed	75%	5.89%	5%	£100k	£1.5m	5.89%	5%/5%/5%/3%/3%	LHFE7525321-PT	

Gross proc fee is 0.35%.

Valuation fees

All applications are subject to a £99 non-refundable administration fee

Property value	Standard properties	Small HMO	Large HMO/ MUFB
Up to - £150,000	£250	£750	£1200
£ 150,001 - £200,000	£285	£750	£1200
£ 200,001 - £250,000	£315	£750	£1200
£ 250,001 - £300,000	£370	£750	£1300
£ 300,001 - £400,000	£430	£750	£1350
£ 400,001 - £500,000	£490	£900	£1500
£ 500,001 - £600,000	£555	£925	£1600
£ 600,001 - £700,000	£610	£1000	£1700
£ 700,001 - £800,000	£695	£1075	£1825
£ 800,001 - £900,000	£760	£1125	£1950
£ 900,001 - £1,000,000	£860	£1200	£2150
£1,000,001 - £1,200,000	£975	£1275	£2350
£1,200,001 - £1,250,000	£1145	£1350	£2350
£1,250,001 - £1,400,000	£1145	£1350	£2425
£1,400,001 - £1,500,00	£1305	Quote	£2425
£1,500,001 - £1,600,000	£1305	Quote	£2500
£1,600,001 - £1,750,000	£1540	Quote	£2500
£1,750,001 - £1,800,000	£1540	Quote	£2575
£1,800,001 - £2,000,000	£1820	Quote	£2575
£2,000,001 - £2,500,000	Quote	Quote	£3250
£2,500,000+	Quote	Quote	Quote



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