

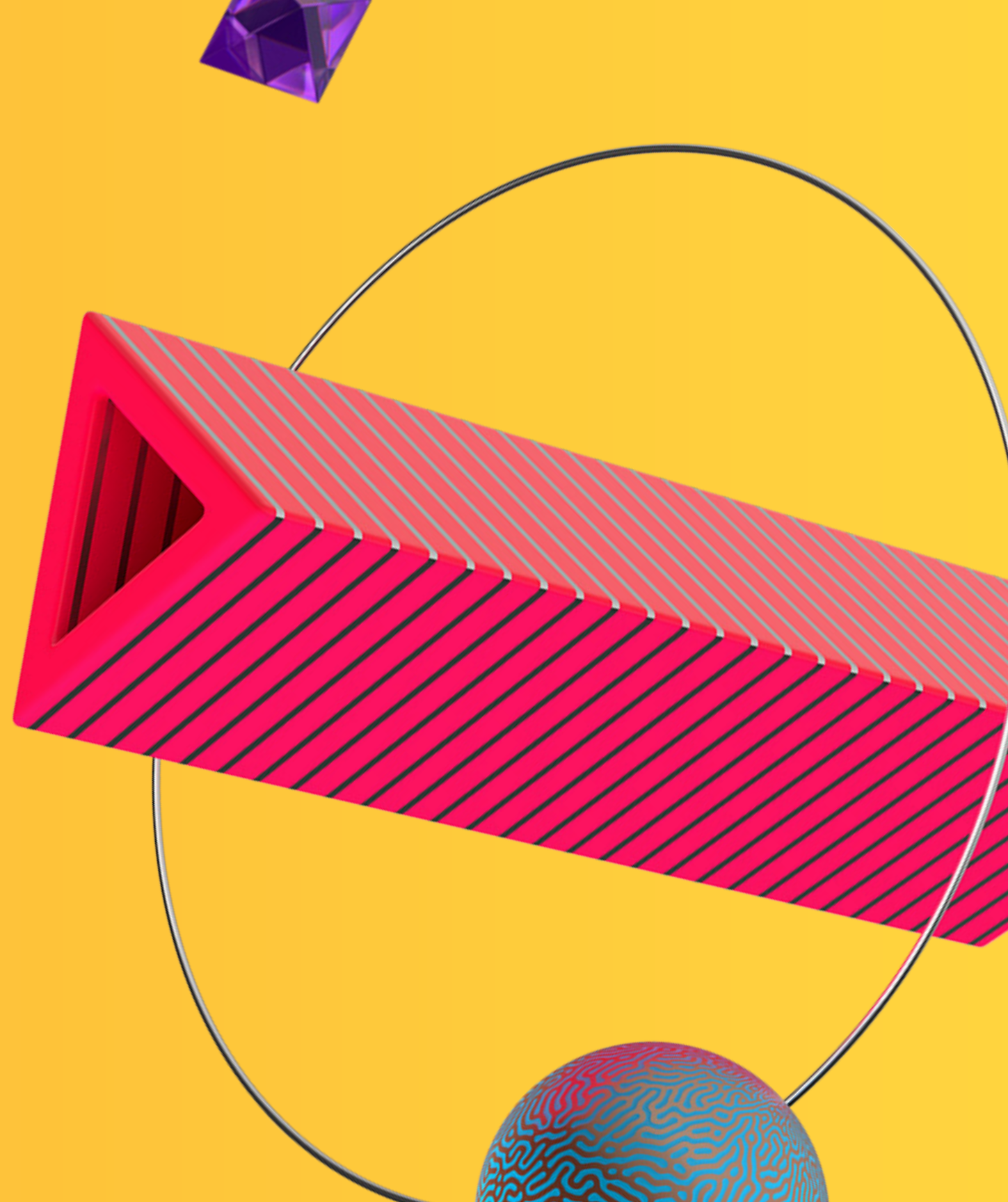
LANDBAY

Product Transfer Guide

19 AUGUST 2025 | LRBPG190825

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

INTERMEDIARY USE ONLY



Summer Specials Product Transfer range

Standard properties only

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD PROPERTIES - 2 YEAR FIXED RATE - UP TO 75% LTV										No £199 administration fee for all Summer Special products • SPV Limited Companies only • Max 15 BTL properties in portfolio • Max exposure - £5M – please refer when over £2M • Property must be let on an AST • Applicants must individually own 75% or more of company shares • Any shareholder not on the application must be an immediate family member • No LLPs • Max age at end of term - 85 • No layered limited companies • Deposits must originate in the UK • Intercompany loans are not acceptable • Please see full lending guide page 13 for full details
Standard	2 Year Fixed	75%	4.79%	2%	£30k	£2m	6.79%	2%/2%	LVFB7525615-PT	
Standard	2 Year Fixed	75%	4.29%	3%	£30k	£2m	6.29%	2%/2%	LVFB7525616-PT	
STANDARD PROPERTIES - 5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	4.89%	2%	£30k	£2m	4.89%	5%/5%/5%/3%/3%	LVFE7525614-PT	
Standard	5 Year Fixed	75%	4.69%	3%	£30k	£2m	4.69%	5%/5%/5%/3%/3%	LVFE7525617-PT	
Standard	5 Year Fixed	75%	4.29%	5%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LVFE7525613-PT	
STANDARD PROPERTIES - FREE VALUATION - 5 YEAR FIXED RATE										
Standard	5 Year Fixed	75%	4.72%	3%	£100k	£1.125m	4.72%	5%/5%/5%/3%/3%	LVFE7525624-PT	
Standard	5 Year Fixed	75%	4.32%	5%	£100k	£1.125m	4.32%	5%/5%/5%/3%/3%	LVFE7525623-PT	

Product Transfer product range

Standard properties - 2 year fixed

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%	5.24%	2%	£30k	£1m	6.24%	2%/2%	LVFB7525481-PT	
Standard	2 Year Fixed	75%	4.74%	3%	£30k	£1m	5.74%	2%/2%	LVFB7525480-PT	
Standard	2 Year Fixed	75%	3.74%	5%	£30k	£1m	5.5%	2%/2%	LVFB7525479-PT	
STANDARD PROPERTIES - UP TO 80% LTV										
Standard	2 Year Fixed	80%	5.69%	3%	£75k	£750k	7.69%	2%/2%	LVFB8025577-PT	

Gross proc fee is 0.35%.

Product Transfer product range

Standard properties - 5 year fixed

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD PROPERTIES - UP TO 70% LTV										
Standard	5 Year Fixed	70%	4.59%	6%	£30k	£1m	4.59%	5%/5%/5%/3%/3%	LVFE7025547-PT	
STANDARD PROPERTIES - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.39%	2%	£30k	£1m	5.39%	5%/5%/5%/3%/3%	LVFE7525546-PT	
Standard	5 Year Fixed	75%	5.19%	3%	£30k	£1m	5.19%	5%/5%/5%/3%/3%	LVFE7525544-PT	
Standard	5 Year Fixed	75%	4.79%	5%	£30k	£1m	4.79%	5%/5%/5%/3%/3%	LVFE7525545-PT	
STANDARD PROPERTIES - UP TO 80% LTV										
Standard	5 Year Fixed	80%	5.69%	3%	£75k	£750k	5.69%	5%/5%/5%/3%/3%	LVFE8025576-PT	
TRADING COMPANY - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.59%	3%	£75k	£1m	5.59%	5%/5%/5%/3%/3%	LVFE7525466-PT	
Standard	5 Year Fixed	75%	5.19%	5%	£75k	£1m	5.19%	5%/5%/5%/3%/3%	LVFE7525442-PT	

Gross proc fee is 0.35%.

Product Transfer product range

Small HMO

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 65% 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
Small HMO	2 Year Fixed	65%	4.79%	3%	£75k	£1.5m	6.79%	2%/2%	LHFB6525500-PT	
Small HMO	2 Year Fixed	65%	3.79%	5%	£75k	£1.5m	5.79%	2%/2%	LHFB6525501-PT	
SMALL HMO PROPERTIES - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LHFB7525488-PT	
Small HMO	2 Year Fixed	75%	3.89%	5%	£75k	£1m	5.89%	2%/2%	LHFB7525482-PT	
Small HMO	5 Year Fixed	75%	5.49%	2%	£75k	£1m	5.49%	5%/5%/5%/3%/3%	LHFE7525537-PT	
Small HMO	5 Year Fixed	75%	5.29%	3%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525536-PT	
Small HMO	5 Year Fixed	75%	4.89%	5%	£75k	£1m	4.89%	5%/5%/5%/3%/3%	LHFE7525533-PT	
SMALL HMO PROPERTIES - UP TO 80% LTV										
Small HMO	2 Year Fixed	80%	5.79%	3%	£75k	£750k	7.79%	2%/2%	LHFB8025579-PT	
Small HMO	5 Year Fixed	80%	5.79%	3%	£75k	£750k	5.79%	5%/5%/5%/3%/3%	LHFE8025578-PT	

Gross proc fee is 0.35%.

Product Transfer product range

Small MUFB

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
SMALL MUFB PROPERTIES - UP TO 65% 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
Small MUFB	2 Year Fixed	65%	4.79%	3%	£75k	£1.5m	6.79%	2%/2%	LHFB6525502-PT	
Small MUFB	2 Year Fixed	65%	3.79%	5%	£75k	£1.5m	5.79%	2%/2%	LHFB6525503-PT	
SMALL MUFB PROPERTIES - UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LHFB7525489-PT	
Small MUFB	2 Year Fixed	75%	3.89%	5%	£75k	£1m	5.89%	2%/2%	LHFB7525483-PT	
Small MUFB	5 Year Fixed	75%	5.49%	2%	£75k	£1m	5.49%	5%/5%/5%/3%/3%	LHFE7525535-PT	
Small MUFB	5 Year Fixed	75%	5.29%	3%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525532-PT	
Small MUFB	5 Year Fixed	75%	4.89%	5%	£75k	£1m	4.89%	5%/5%/5%/3%/3%	LHFE7525534-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										All products are subject to a £99 non-refundable administration fee
Large HMO	2 Year Fixed	75%	6.24%	3%	£100k	£1.5m	8.24%	2%/2%	LHFB7525313-PT	
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	
										No material changes Trading companies are not accepted No change to existing loan amount Fees can be added

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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LANDBAY

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