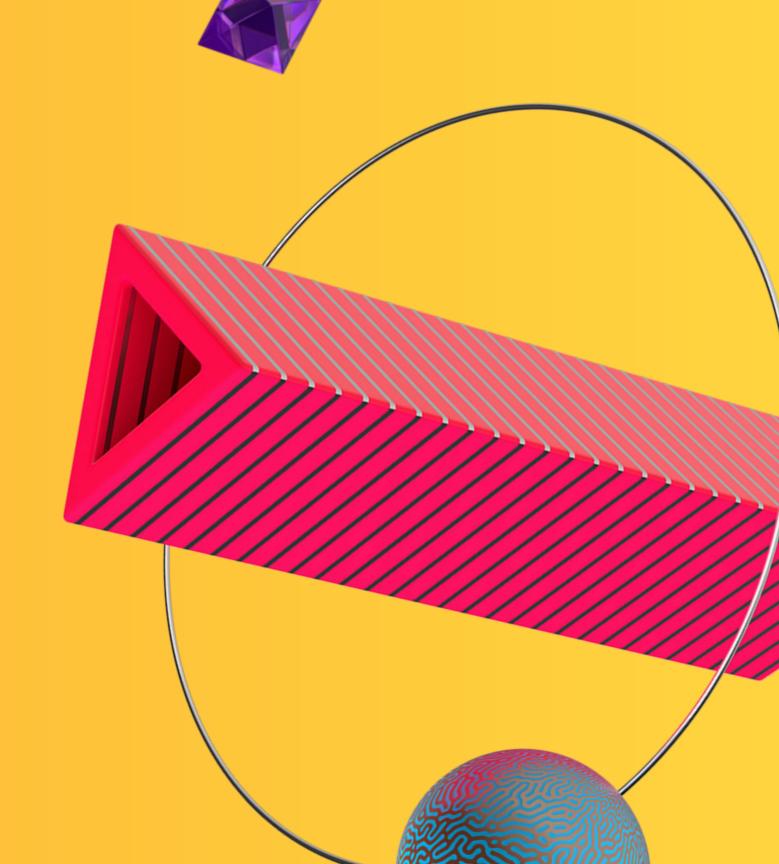
LANDBAY

Product Guide

19 AUGUST 2025 | LBPG190825



Welcome to Landbay

Whether you're a first time landlord, or a professional growing a large portfolio – we'd love to help. Our vision is to be the go-to funding partner for the private rental sector. Choose Landbay and join the thousands of UK intermediaries who've already registered with us.















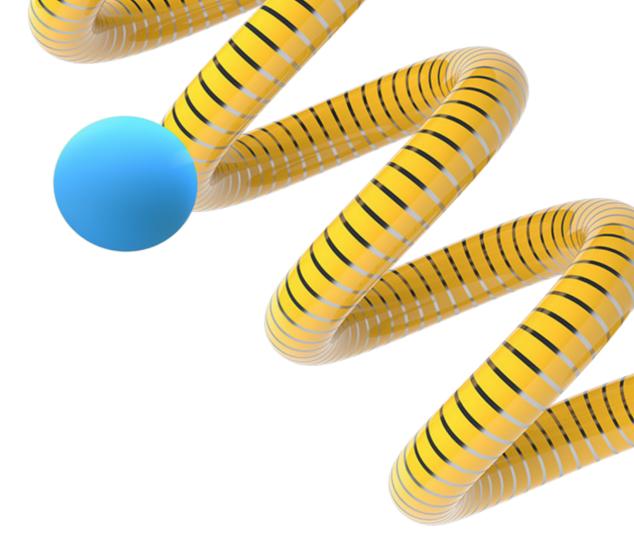




- Experts at the end of the line
- Fast decisions you can count on
- Smart technology designed for you



- HMO and MUFBs (up to 12 beds)
- 2 year trackers (no ERC)
- SPV, LLP & trading Limited Companies



Summer Specials

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	6 - 2 YEAR FIXED RATE - UP									
Standard	2 Year Fixed	75%	4.79%	2%	£30k	£2m	6.79%	2%/2%	LVFB7525611	
Standard	2 Year Fixed	75%	4.29%	3%	£30k	£2m	6.29%	2%/2%	LVFB7525612	No £199 administration fee for all Summer Special products
STANDARD PROPERTIES	S - 5 YEAR FIXED RATE - UP	TO 75% LTV							1	SPV Limited Companies only Max 15 BTL properties in portfolio
Standard	5 Year Fixed	75%	5.09%	1%	£30k	£2m	5.09%	5%/5%/5%/3%/3%	LVFE7525607	Max exposure - £5M - please refer when over £2M Property must be let on an AST
Standard	5 Year Fixed	75%	4.89%	2%	£30k	£2m	4.89%	5%/5%/5%/3%/3%	LVFE7525610	Applicants must individually own 75% or more of company shares
Standard	5 Year Fixed	75%	4.69%	3%	£30k	£2m	4.69%	5%/5%/5%/3%/3%	LVFE7525608	Any shareholder not on the application must be an immediate family member No LLPs
Standard	5 Year Fixed	75%	4.29%	5%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LVFE7525609	Max age at end of term - 85 No layered limited companies Deposits must originate in the UK
REMORTGAGE - FREE VA	ALUATION - STANDARD PRO	OPERTIES - 5 Y	EAR FIXED	RATE						Intercompany loans are not acceptable Please see <u>full lending guide</u> page 13 for full details
Standard	5 Year Fixed	75%	4.72%	3%	£100k	£1.125m	4.72%	5%/5%/5%/3%/3%	LVFE7525626	uetuno
Standard	5 Year Fixed	75%	4.32%	5%	£100k	£1.125m	4.32%	5%/5%/5%/3%/3%	LVFE7525625	

Limited Edition

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
AVM - STANDARD PROPER	RTIES - UP TO 75% LTV									All AVM products are subject to a £249 non-refundable administration fee
AVM Standard	5 Year Fixed	75%	5.39%	2%	£75k	£562.5k	5.39%	5%/5%/5%/3%/3%	LVFE7525604	Max property value up to £750k Includes blocks of up to 6 storeys
AVM Standard	5 Year Fixed	75%	5.19%	3%	£75k	£562.5k	5.19%	5%/5%/5%/3%/3%	LVFE7525605	Excludes new builds Excludes ex-local deck access
AVM Standard	5 Year Fixed	75%	4.79%	5%	£75k	£562.5k	4.79%	5%/5%/5%/3%/3%	LVFE7525606	Excludes self-built/developed properties Excludes day 1 remo
AVM Standard	5 Year Fixed	70%	4.59%	6%	£75k	£525k	4.59%	5%/5%/5%/3%/3%	LVFE7025603	Lease must be greater than 85 years Maximum exposure of £5M per borrower
STANDARD PROPERTIES -	UP TO 75% LTV									
Standard	5 Year Fixed	75%	5.39%	2%	£75k	£1m	5.39%	5%/5%/5%/3%/3%	LVFE7525549	
Standard	5 Year Fixed	75%	5.19%	3%	£75k	£1m	5.19%	5%/5%/5%/3%/3%	LVFE7525550	
Standard	5 Year Fixed	75%	4.79%	5%	£75k	£1m	4.79%	5%/5%/5%/3%/3%	LVFE7525555	
Standard	5 Year Fixed	70%	4.59%	6%	£75k	£1m	4.59%	5%/5%/5%/3%/3%	LVFE7025548	

For AVM ICR rules, please see ICR rules page

Limited Edition product range has a maximum exposure of £7M per borrower.







Limited Edition

HMO/MUFB properties

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	5 Year Fixed	75%	5.49%	2%	£100k	£1m	5.49%	5%/5%/5%/3%/3%	LHFE7525543	
Small HMO	5 Year Fixed	75%	5.29%	3%	£100k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525539	
Small HMO	5 Year Fixed	75%	4.89%	5%	£100k	£1m	4.89%	5%/5%/5%/3%/3%	LHFE7525538	First-time landlords are not accepted
SMALL MUFB PROPERTIES	- UP TO 75% LTV									
Small MUFB	5 Year Fixed	75%	5.49%	2%	£100k	£1m	5.49%	5%/5%/5%/3%/3%	LHFE7525541	
Small MUFB	5 Year Fixed	75%	5.29%	3%	£100k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525542	
Small MUFB	5 Year Fixed	75%	4.89%	5%	£100k	£1m	4.89%	5%/5%/5%/3%/3%	LHFE7525540	

For AVM ICR rules, please see ICR rules page

Limited Edition product range has a maximum exposure of £2M per borrower. Once exceeded standard products can be selected above £2M.







AVM products

Standard properties - 2 year fixed rate

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	I	1		I	I	1			All AVM products are subject to a £249
Standard	2 Year Fixed	75%	5.24%	2%	£30k	£562.5k	7.24%	2%/2%	LVFB7525473	Max property value up to £750k Includes blocks of up to 6 storeys
Standard	2 Year Fixed	75%	4.74%	3%	£30k	£562.5k	6.74%	2%/2%	LVFB7525472	Excludes new builds Excludes ex-local deck access Excludes self-built/developed properties Excludes day 1 remo
Standard	2 Year Fixed	75%	3.74%	5%	£30k	£562.5k	5.74%	2%/2%	LVFB7525477	Lease must be greater than 85 years All fixed rates revert to 3.49%+BBR.

For AVM ICR rules, please see ICR rules page



Standard properties - 2 year and 5 year fixed rate

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code
STANDARD PROPERTIES	- UP TO 75% LTV								
Standard	2 Year Fixed	75%	5.24%	2%	£30k	£1m	7.24%	2%/2%	LVFB7525475
Standard	2 Year Fixed	75%	4.74%	3%	£30k	£1m	6.74%	2%/2%	LVFB7525474
Standard	2 Year Fixed	75%	3.74%	5%	£30k	£1m	5.74%	2%/2%	LVFB7525476
STANDARD PROPERTIES	- UP TO 65% LTV	·							
Standard	5 Year Fixed	65%	5.39%	3%	£75k	£3m	5.39%	5%/5%/5%/3%/3%	LVFE6525566
Standard	5 Year Fixed	65%	4.99%	5%	£75k	£3m	4.99%	5%/5%/5%/3%/3%	LVFE6525571
Standard	5 Year Fixed	65%	4.79%	6%	£75k	£3m	4.79%	5%/5%/5%/3%/3%	LVFE6525569
Standard	5 Year Fixed	65%	4.59%	7%	£75k	£3m	4.59%	5%/5%/5%/3%/3%	LVFE6525570

Standard properties - 5 year fixed rate

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									
Standard	5 Year Fixed	75%	5.84%	£1,299	£30K	£64,999	5.84%	5%/5%/5%/3%/3%	LVFE7525464	
Standard	5 Year Fixed	75%	5.59%	3%	£65K	£2m	5.59%	5%/5%/5%/3%/3%	LVFE7525558	
Standard	5 Year Fixed	75%	5.09%	5%	£65K	£2m	5.09%	5%/5%/5%/3%/3%	LVFE7525559	
Standard	5 Year Fixed	75%	4.89%	6%	£65K	£2m	4.89%	5%/5%/5%/3%/3%	LVFE7525557	
Standard	5 Year Fixed	75%	4.69%	7%	£65K	£2m	4.69%	5%/5%/5%/3%/3%	LVFE7525556	
STANDARD PROPERTIES -	UP TO 80% LTV									Excludes properties above/ adjacent commercial. Excludes new build properties.
Standard	5 Year Fixed	80%	5.69%	3%	£75k	£750k	5.69%	5%/5%/5%/3%/3%	LVFE8025581	Excludes Ex-local authority properties At least one applicant must hold more than 12 months of experience



Houses in Multiple Occupation

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 65	% LTV	'			I					
Small HMO	2 Year Fixed	65%	4.79%	3%	£75k	£1.5m	6.79%	2%/2%	LHFB6525504	
Small HMO	2 Year Fixed	65%	3.79%	5%	£75k	£1.5m	5.79%	2%/2%	LHFB6525485	
2 YEAR FIXED RATE - UP TO 75	% LTV			1	1		1			
Small HMO	2 Year Fixed	75%	5.39%	2%	£75k	£1m	7.39%	2%/2%	LHFB7525508	
Small HMO	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LHFB7525497	
Small HMO	2 Year Fixed	75%	3.89%	5%	£75k	£1m	5.89%	2%/2%	LHFB7525486	First-time landlords are not accepted
5 YEAR FIXED RATE - UP TO 65	% LTV									Up to 6 beds/units
Small HMO	5 Year Fixed	65%	5.49%	3%	£75k	£3m	5.49%	5%/5%/5%/3%/3%	LHFE6525568	All fixed rates revert to 3.49%+BBR.
Small HMO	5 Year Fixed	65%	5.09%	5%	£75k	£3m	5.09%	5%/5%/5%/3%/3%	LHFE6525573	
Small HMO	5 Year Fixed	65%	4.89%	6%	£75k	£3m	4.89%	5%/5%/5%/3%/3%	LHFE6525574	
5 YEAR FIXED RATE - UP TO 75	% LTV			1	1					
Small HMO	5 Year Fixed	75%	5.74%	3%	£75k	£2m	5.74%	5%/5%/5%/3%/3%	LHFE7525563	
Small HMO	5 Year Fixed	75%	5.29%	5%	£75k	£2m	5.29%	5%/5%/5%/3%/3%	LHFE7525565	
Small HMO	5 Year Fixed	75%	5.04%	6%	£75k	£2m	5.04%	5%/5%/5%/3%/3%	LHFE7525562	

Houses in Multiple Occupation

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
SMALL HMO - 5 YEAR FIX	ED RATE - UP TO 80% LT\	/								First-time landlords are not accepted Excludes new build properties
Small HMO	5 Year Fixed	80%	5.79%	3%	£75k	£750k	5.79%	5%/5%/5%/3%/3%	LHFE8025580	Up to 6 beds/units Excludes ex-local authority properties
LARGE HMO										
Large HMO	2 Year Fixed	75%	6.29%	3%	£100k	£1.5m	8.29%	2%/2%	LHFB7525307	
Large HMO	2 Year Fixed	75%	5.29%	5%	£100k	£1.5m	7.29%	2%/2%	LHFB7525305	First-time landlords are not accepted Up to 12 beds/units
Large HMO	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/5%/3%/3%	LHFE7525310	
Large HMO	5 Year Fixed	75%	5.89%	5%	£100k	£1.5m	5.89%	5%/5%/5%/3%/3%	LHFE7525311	
FIRST-TIME LANDLORDS		'								
Small HMO	2 Year Fixed	75%	5.09%	3%	£75k	£1m	7.09%	2%/2%	LHFB7525509	
Small HMO	2 Year Fixed	75%	4.09%	5%	£75k	£1m	6.09%	2%/2%	LHFB7525499	Up to 6 beds/units
Small HMO	5 Year Fixed	75%	5.64%	3%	£75k	£1m	5.64%	5%/5%/5%/3%/3%	LHFE7525511	
Small HMO	5 Year Fixed	75%	5.24%	5%	£75k	£1m	5.24%	5%/5%/5%/3%/3%	LHFE7525468	

Multi-Unit Freehold Block

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO	65% LTV		I					1		
Small MUFB	2 Year Fixed	65%	4.79%	3%	£75k	£1.5m	6.79%	2%/2%	LHFB6525505	
Small MUFB	2 Year Fixed	65%	3.79%	5%	£75k	£1.5m	5.79%	2%/2%	LHFB6525487	
2 YEAR FIXED RATE - UP TO	75% LTV	1			I	1	ı			
Small MUFB	2 Year Fixed	75%	5.39%	2%	£75k	£1.5m	7.39%	2%/2%	LHFB7525506	
Small MUFB	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LHFB7525496	
Small MUFB	2 Year Fixed	75%	3.89%	5%	£75k	£1m	5.89%	2%/2%	LHFB7525484	First-time landlords are not accepted
5 YEAR FIXED RATE - UP TO	65% LTV									Up to 6 beds/units
Small MUFB	5 Year Fixed	65%	5.49%	3%	£75k	£3m	5.49%	5%/5%/5%/3%/3%	LHFE6525567	All fixed rates revert to 3.49%+BBR.
Small MUFB	5 Year Fixed	65%	5.09%	5%	£75k	£3m	5.09%	5%/5%/5%/3%/3%	LHFE6525572	
Small MUFB	5 Year Fixed	65%	4.89%	6%	£75k	£3m	4.89%	5%/5%/5%/3%/3%	LHFE6525575	
5 YEAR FIXED RATE - UP TO	75% LTV									
Small MUFB	5 Year Fixed	75%	5.74%	3%	£75k	£2m	5.74%	5%/5%/5%/3%/3%	LHFE7525560	
Small MUFB	5 Year Fixed	75%	5.29%	5%	£75k	£2m	5.29%	5%/5%/5%/3%/3%	LHFE7525561	
Small MUFB	5 Year Fixed	75%	5.04%	6%	£75k	£2m	5.04%	5%/5%/5%/3%/3%	LHFE7525564	



Multi-Unit Freehold Block

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
LARGE MUFB										
Large MUFB	2 Year Fixed	75%	6.29%	3%	£100k	£1.5m	8.29%	2%/2%	LHFB7525306	
Large MUFB	2 Year Fixed	75%	5.29%	5%	£100k	£1.5m	7.29%	2%/2%	LHFB7525308	First-time landlords are not accepted Up to 12 beds/units
Large MUFB	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/5%/3%/3%	LHFE7525309	
Large MUFB	5 Year Fixed	75%	5.89%	5%	£100k	£1.5m	5.89%	5%/5%/5%/3%/3%	LHFE7525312	
FIRST-TIME LANDLORD	s					'				
Small MUFB	2 Year Fixed	75%	5.09%	3%	£75k	£1m	7.09%	2%/2%	LHFB7525510	
Small MUFB	2 Year Fixed	75%	4.09%	5%	£75k	£1m	6.09%	2%/2%	LHFB7525498	Up to 6 beds/unit
Small MUFB	5 Year Fixed	75%	5.64%	3%	£75k	£1m	5.64%	5%/5%/5%/3%/3%	LHFE7525512	
Small MUFB	5 Year Fixed	75%	5.24%	5%	£75k	£1m	5.24%	5%/5%/5%/3%/3%	LHFE7525467	



Trading limited companies

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD PROPERTIE	s									
Standard	2 Year Fixed	75%	5.09%	3%	£75k	£1m	7.09%	2%/2%	LVFB7525490	
Standard	2 Year Fixed	75%	4.09%	5%	£75k	£1m	6.09%	2%/2%	LVFB7525495	First-time landlords accepted
Standard	5 Year Fixed	75%	5.59%	3%	£75k	£1m	5.59%	5%/5%/5%/3%/3%	LVFE7525470	
Standard	5 Year Fixed	75%	5.19%	5%	£75k	£1m	5.19%	5%/5%/5%/3%/3%	LVFE7525445	
SMALL HMO - UP TO 6	BEDS									
Small HMO	2 Year Fixed	75%	5.19%	3%	£75k	£1m	7.19%	2%/2%	LHFB7525493	
Small HMO	2 Year Fixed	75%	4.19%	5%	£75k	£1m	6.19%	2%/2%	LHFB7525494	
Small HMO	5 Year Fixed	75%	5.69%	3%	£75k	£1m	5.69%	5%/5%/5%/3%/3%	LHFE7525471	
Small HMO	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525447	No first-time landlords Small HMO/MUFB Up to 6 beds/units
SMALL MUFB - UP TO 6	BEDS				,					
Small MUFB	2 Year Fixed	75%	5.19%	3%	£75k	£1m	7.19%	2%/2%	LHFB7525492	
Small MUFB	2 Year Fixed	75%	4.19%	5%	£75k	£1m	6.19%	2%/2%	LHFB7525491	
Small MUFB	5 Year Fixed	75%	5.69%	3%	£75k	£1m	5.69%	5%/5%/5%/3%/3%	LHFE7525469	
Small MUFB	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525446	



2 year tracker

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD PROPERTIES										
Standard	2 year tracker	65%	5.44% (1.44%+BBR)	3%	£75k	£1m	7.44%	n/a	LVDB6524590	
Standard	2 year tracker	65%	4.39% (0.39%+BBR)	5%	£75k	£1m	6.39%	n/a	LVDB6524847	
Standard	2 year tracker	75%	5.19% (1.69%+BBR)	3%	£30k	£1m	7.19%	n/a	LVDB7524586	
Standard	2 year tracker	75%	4.64% (0.64%+BBR)	5%	£30k	£1m	6.64%	n/a	LVDB7524850	
STANDARD LIKE-FOR-LIK	KE PROPERTIES									
Standard	2 year tracker	65%	4.39% (0.39%+BBR)	5%	£75k	£1m	6.39%	n/a	LVDB6524848	
Standard	2 year tracker	75%	4.64% (0.64%+BBR)	5%	£30k	£1m	6.64%	n/a	LVDB7524849	The current BBR is 4%
SMALL HMO - UP TO 6 BE	EDS									
Small HMO	2 year tracker	75%	5.69% (1.69% + BBR)	3%	£75k	£1m	7.69%	n/a	LHDB7524592	
Small HMO	2 year tracker	75%	4.69% (0.69% + BBR)	5%	£75k	£1m	6.69%	n/a	LHDB7524846	
SMALL MUFB - UP TO 6 B	3EDS									
Small MUFB	2 year tracker	75%	5.69% (1.69% + BBR)	3%	£75k	£1m	7.69%	n/a	LHDB7524589	
Small MUFB	2 year tracker	75%	4.69% (0.69% + BBR)	5%	£75k	£1m	6.69%	n/a	LHDB7524845	

Tracker products are stressed at either 5.5% or rate +2%, whichever is greater. Rates will revert to 3.49%+BBR after the two year discounted period ends. We will recalculate affordability should there be a change to BBR.

Bank Rate will be deemed not to go below a floor of 0.10% even if the BBR falls below this.







ICR rules

5 YEAR FIXED RATE PRODUCTS STRESSED AT PAY RATE

2 YEAR FIXED RATE AND TRACKER RATE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +2%

2 YEAR LIKE-FOR-LIKE REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +1%

	Standard	AVM Standard 70% LTV	AVM Standard 75% LTV	HMO/MUFB	First-time landlord HMO/MUFB
Individual - Basic rate taxpayer	125%	125%	130%	125%	135%
Individual - Higher rate taxpayer	140%	140%	140%	140%	140%
Limited Company/LLP	125%	125%	130%	125%	135%

Where the application meets more than one of the above stress rates, the higher stress rate will apply. The underlying affordability of the background portfolio for an application will be considered against a minimum underlying ICR rate of 125% @ 5.00%.

If any applicant on an application is a high rate taxpayer, the higher rate margin applies.

All mortgage applications are subject to regional risk limits. Please note the administration fee is non-refundable. For HMO properties with 10+ rooms a quote will be required. Please contact us for more information.

Please be aware that all applications must **reach offer within 50 days** from full submission. If an offer is not made by this time, a new product will need to be selected, which could affect the loan size, rate and criteria. All mortgage offers are **valid for 90 days**.



Valuation fees

All applications that require a valuation, are subject to a £199 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	£86O	£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





LANDBAY

Your lending partner

