

LANDBAY



Product Transfer Guide

09 SEPTEMBER 2025 | LBPG090925

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

FOR INTERMEDIARY USE ONLY

We get buy to let

Your deals. Your way.

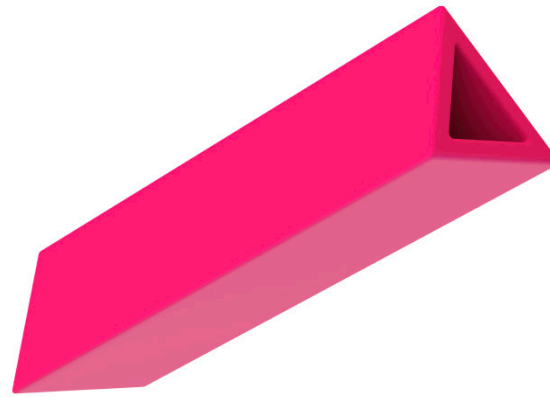
Our simplified product range, designed to give greater flexibility, faster decisions and competitive pricing.



Premier

Standard properties for limited company SPVs only. Suitable for landlords with up to 15 properties. Applicants must have 75% of sharehold.

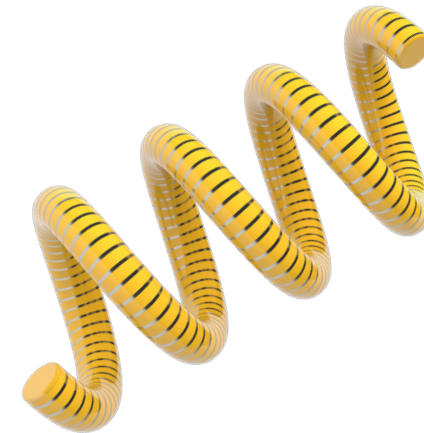
[View range](#)



Core

Standard properties for individuals, limited company SPVs and LLPs. For landlords with over 15 properties. Features AVM options.

[View range](#)

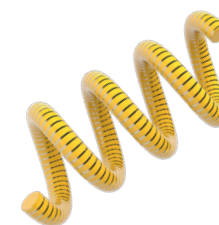
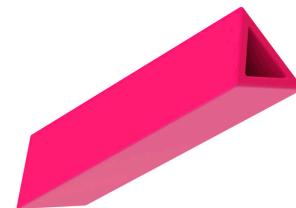


Specialist

Specialised properties including holiday lets, HMO, MUFB and trading companies.

[View range](#)

Criteria highlights



	Premier	Core	Specialist
	Standard products for landlords with up to 15 properties	Standard properties for large portfolio landlords that require more flexibility	HMO, MUFBs, first time landlords, trading companies and holiday lets
Individuals	✗	✓	✓
SPV	✓	✓	✓
LLP	✗	✓	✓
Trading companies	✗	✗	✓
Layered companies	✗	✓	✓
Over 15 properties	✗	✓	✓
Standard properties	✓	✓	✓
HMO and MUFB	✗	✗	✓
Holiday lets	✗	✗	✓

Premier

Standard properties

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 75% LTV										All products are subject to a £99 non-refundable ad- ministration fee Max exposure - £5M – please refer when over £2M Applicants must individually own 75% or more of company shares Any shareholder not on the application must be an imme- diate family member Background LTV must not exceed 75% LTV Please see fulll lending guide page 13 for full details
Standard	2 Year Fixed	75%	4.54%	2%	£30k	£2m	6.54%	2%/2%	LVFB7525680-PT	
Standard	2 Year Fixed	75%	4.04%	3%	£30k	£2m	6.04%	2%/2%	LVFB7525681-PT	
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%	LVFE7525686-PT	
Standard	5 Year Fixed	75%	4.69%	3%	£30k	£2m	4.69%	5%/5%/5%/3%/3%	LVFE7525684-PT	
Standard	5 Year Fixed	75%	4.29%	5%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LVFE7525685-PT	
FREE VALUATION - 5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	4.72%	3%	£100k	£1.125m	4.72%	5%/5%/5%/3%/3%	LVFE7525683-PT	
Standard	5 Year Fixed	75%	4.32%	5%	£100k	£1.125m	4.5%	5%/5%/5%/3%/3%	LVFE7525682-PT	

Gross proc fee is 0.35%.

Core

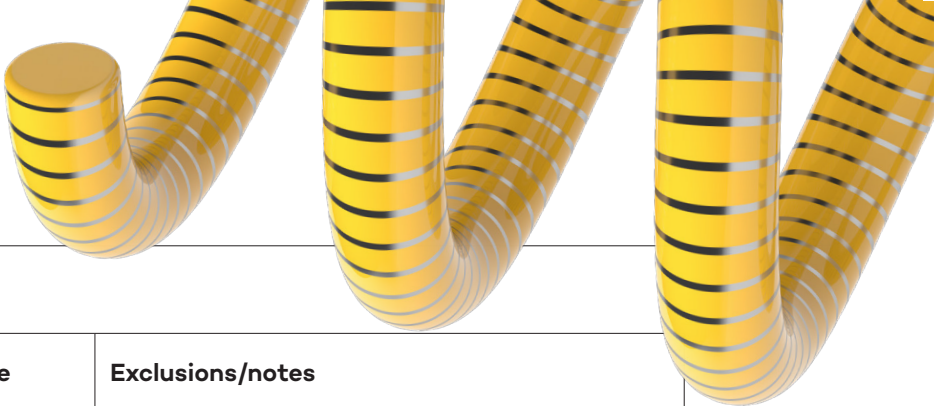
Standard properties

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 75% LTV										<div>All products are subject to a £99 non-refundable administration fee</div> <div>No material changes</div> <div>Trading companies are not accepted</div> <div>No change to existing loan amount</div> <div>Fees can be added</div>
Standard	2 Year Fixed	75%	5.29%	2%	£30k	£1m	7.29%	2%/2%	LVFB7525672-PT	
Standard	2 Year Fixed	75%	4.79%	3%	£30k	£1m	6.79%	2%/2%	LVFB7525673-PT	
Standard	2 Year Fixed	75%	3.79%	5%	£30k	£1m	5.5%	2%/2%	LVFB7525674-PT	
2 YEAR FIXED RATE - UP TO 80% LTV										
Standard	2 Year Fixed	80%	5.74%	3%	£75k	£750k	7.74%	2%/2%	LVFB8025671-PT	
5 YEAR FIXED RATE - UP TO 70% LTV										
Standard	5 Year Fixed	70%	4.59%	6%	£30k	£1m	4.59%	5%/5%/5%/3%/3%	LVFE7025678-PT	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.39%	2%	£30k	£1m	5.39%	5%/5%/5%/3%/3%	LVFE7525676-PT	
Standard	5 Year Fixed	75%	5.19%	3%	£30k	£1m	5.19%	5%/5%/5%/3%/3%	LVFE7525677-PT	
Standard	5 Year Fixed	75%	4.79%	5%	£30k	£1m	4.79%	5%/5%/5%/3%/3%	LVFE7525675-PT	
5 YEAR FIXED RATE - UP TO 80% LTV										<div>Excludes properties above/adjacent commercial. Excludes new build properties.</div> <div>Excludes Ex-local authority properties</div>
Standard	5 Year Fixed	80%	5.74%	3%	£75k	£750k	5.74%	5%/5%/5%/3%/3%	LVFE8025679-PT	

Gross proc fee is 0.35%.

Specialist

HMO properties

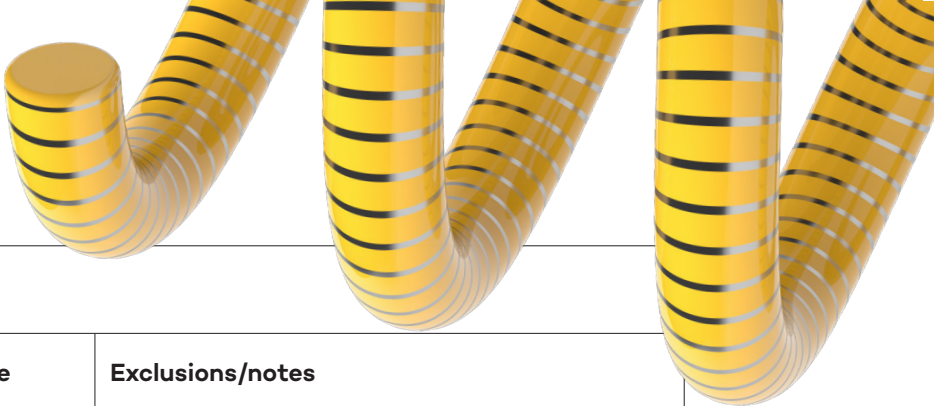


Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 65% LTV										All products are subject to a £99 non-refundable administration fee No material changes Trading companies are not accepted No change to existing loan amount Fees can be added
Small HMO	2 Year Fixed	65%	4.84%	3%	£75k	£1.5m	6.84%	2%/2%	LHFB6525664-PT	
UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	4.94%	3%	£75k	£1m	6.94%	2%/2%	LHFB7525663-PT	
Small HMO	2 Year Fixed	75%	3.94%	5%	£75k	£1m	5.94%	2%/2%	LHFB7525662-PT	
Small HMO	5 Year Fixed	75%	5.29%	3%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525666-PT	
UP TO 80% LTV										Excludes properties above/adjacent commercial. Excludes new build properties. Excludes Ex-local authority properties
Small HMO	2 Year Fixed	80%	5.84%	3%	£75k	£750k	7.84%	2%/2%	LHFB8025661-PT	
Small HMO	5 Year Fixed	80%	5.84%	3%	£75k	£750k	5.84%	5%/5%/5%/3%/3%	LHFE8025667-PT	
UP TO 75% LTV										
Large HMO	2 Year Fixed	75%	6.24%	3%	£100k	£1.5m	8.24%	2%/2%	LHFB7525657-PT	
Large HMO	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/5%/3%/3%	LHFE7525658-PT	

Gross proc fee is 0.35%.

Specialist

MUFB properties and Trading Company products



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
UP TO 65% LTV										<div>All products are subject to a £99 non-refundable administration fee</div> <div>No material changes</div> <div>Trading companies are not accepted</div> <div>No change to existing loan amount</div> <div>Fees can be added</div>
Small MUFB	2 Year Fixed	65%	4.84%	3%	£75k	£1.5m	6.84%	2%/2%	LHFB6525670-PT	
UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	4.94%	3%	£75k	£1m	6.94%	2%/2%	LHFB7525669-PT	
Small MUFB	2 Year Fixed	75%	3.94%	5%	£75k	£1m	5.94%	2%/2%	LHFB7525668-PT	
Small MUFB	5 Year Fixed	75%	5.29%	3%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525665-PT	
UP TO 75% LTV										
Large MUFB	2 Year Fixed	75%	6.24%	3%	£100k	£1.5m	8.24%	2%/2%	LHFB7525659-PT	
Large MUFB	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/5%/3%/3%	LHFE7525660-PT	
TRADING COMPANY - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.64%	3%	£75k	£1m	5.64%	5%/5%/5%/3%/3%	LVFE7525687-PT	

Gross proc fee is 0.35%.

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	£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

LANDBAY
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