

# Broker Product Guide

Rates correct as at 1 January 2026



For Broker Use Only

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[mhbs.co.uk/intermediaries](http://mhbs.co.uk/intermediaries)



- Loans of £200k - £5m
- Principle security located in England or Wales
- Up to four applicants
- Minimum age 18 with maximum age 85 for residential.  
No maximum age for let or bridging solutions

Our product end dates are:

- 31 January
- 30 April
- 31 July
- 31 October

These reset in February, May, August and November at the beginning of the month.

## Residential up to £3m

Application fee	£299	Procuration fee			0.35%
Minimum loan	£200k	Valuation fee			See fee scale
Maximum loan	£3m	Overpayments (OPs)			See specific products
Tier 1					Criteria
<b>Up to 75% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>
Discount until 31/07/2028	<b>5.05%</b>	£1,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	<b>5.10%</b>	£1,495	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	<b>5.15%</b>	£1,495	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	<b>5.20%</b>	£1,495	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%
Tier 2					Criteria
<b>Up to 80% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>
Discount until 31/07/2028	<b>5.20%</b>	£1,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	<b>5.25%</b>	£1,495	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	<b>5.30%</b>	£1,495	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	<b>5.35%</b>	£1,495	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%
Tier 3					Criteria
<b>Up to 80% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>
Discount until 31/07/2028	<b>6.05%</b>	£1,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	<b>6.10%</b>	£1,495	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	<b>6.15%</b>	£1,495	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	<b>6.20%</b>	£1,495	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

\*Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

## Residential Large Loan

Application fee	£299	Procuration fee			0.35%	
Minimum loan	£3m	Valuation fee			See fee scale	
Maximum loan	£5m	Overpayments (OPs)			See specific products	
Tier 1					Criteria	
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/07/2028	<b>5.09%</b>	£2,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	UK residents only
Fixed until 31/07/2028	<b>5.14%</b>	£2,495	7.24%	3% until 31/07/2028	10%	Self-employed
Fixed until 31/07/2029	<b>5.19%</b>	£2,495	7.24%	3% until 31/07/2029	10%	Joint borrower sole proprietor or multi-generation
Fixed until 31/07/2031	<b>5.24%</b>	£2,495	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	Lending into retirement Second homes or simple annexes Cosmetic property improvements (i.e. kitchen/bathroom replacement) Less than 20% of the loan for debt consolidation
Tier 2					Criteria	
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 +
Discount until 31/07/2028	<b>5.24%</b>	£2,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Interest only
Fixed until 31/07/2028	<b>5.29%</b>	£2,495	7.24%	3% until 31/07/2028	10%	Complex income
Fixed until 31/07/2029	<b>5.34%</b>	£2,495	7.24%	3% until 31/07/2029	10%	Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment*)
Fixed until 31/07/2031	<b>5.39%</b>	£2,495	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	Partially let properties (ie rent-a-room, let single annexe)
						Complex property (acreage, listed etc)
						Affordability on >2 incomes
						>4.5x income (subject to affordability)
						Less than 70% of the loan for debt consolidation
Tier 3					Criteria	
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+
Discount until 31/07/2028	<b>6.09%</b>	£2,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	20%	Part commercial use
Fixed until 31/07/2028	<b>6.14%</b>	£2,495	7.24%	3% until 31/07/2028	10%	Significant refurbishment* (lower LTV limits may apply)
Fixed until 31/07/2029	<b>6.19%</b>	£2,495	7.24%	3% until 31/07/2029	10%	Consent-to-let (whole building/ multiple annexes or outbuildings etc)
Fixed until 31/07/2031	<b>6.24%</b>	£2,495	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	Short lease (<50 years)
						Foreign nationals
						20% overpayments (variable only)
						>6x income (subject to affordability)
						More than 70% of the loan for debt consolidation

LTV Limits	
70%	£3.5m
65%	£4.25m
60%	£5m

\*Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

## Limited Edition Residential Large Loan

<b>Application fee</b>	<b>£299</b>	<b>Procuration fee</b>			<b>0.35%</b>
<b>Minimum loan</b>	<b>£3m</b>	<b>Valuation fee</b>			<b>See fee scale</b>
<b>Maximum loan</b>	<b>£5m</b>	<b>Overpayments (OPs)</b>			<b>See specific products</b>
<b>Limited Edition</b>					<b>Criteria</b>
<b>Up to 70% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>
Discount until 31/07/2028	<b>4.74%</b>	1%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	<b>4.79%</b>	1%	7.24%	3% until 31/07/2028	10%
Discount until 31/07/2028	<b>4.20%</b>	2%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	<b>4.25%</b>	2%	7.24%	3% until 31/07/2028	10%

<b>LTV Limits</b>	
70%	£3.5m
65%	£4.25m
60%	£5m

\*Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

## Buy to Let

<b>Application fee</b>	<b>£299</b>	<b>Procuration fee</b>			<b>0.45%</b>			
<b>Minimum loan</b>	<b>£200k</b>	<b>Valuation fee</b>			<b>See fee scale</b>			
<b>Maximum loan</b>	<b>£2m</b>	<b>Overpayments (OPs)</b>			<b>See specific products</b>			
<b>No minimum ICR.</b>								
<b>All loans assessed on an affordability basis taking personal and rental income into account</b>								
<b>Tier 1</b>								
<b>Up to 75% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>			
Discount until 31/07/2028	<b>5.46%</b>	0.65%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%			
Fixed until 31/07/2028	<b>5.51%</b>	0.65%	7.24%	3% until 31/07/2028	10%			
Fixed until 31/07/2029	<b>5.56%</b>	0.65%	7.24%	3% until 31/07/2029	10%			
Fixed until 31/07/2031	<b>5.61%</b>	0.65%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%			
<b>Tier 2</b>								
<b>Up to 75% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>			
Discount until 31/07/2028	<b>5.71%</b>	0.65%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%			
Fixed until 31/07/2028	<b>5.76%</b>	0.65%	7.24%	3% until 31/07/2028	10%			
Fixed until 31/07/2029	<b>5.81%</b>	0.65%	7.24%	3% until 31/07/2029	10%			
Fixed until 31/07/2031	<b>5.86%</b>	0.65%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%			
<b>Tier 3</b>								
<b>Up to 80% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>			
Discount until 31/07/2028	<b>6.20%</b>	0.65%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%			
Fixed until 31/07/2028	<b>6.25%</b>	0.65%	7.24%	3% until 31/07/2028	10%			
Fixed until 31/07/2029	<b>6.30%</b>	0.65%	7.24%	3% until 31/07/2029	10%			
Fixed until 31/07/2031	<b>6.35%</b>	0.65%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%			

## Buy to Let No Fee

Application fee	£299	Procuration fee	0.45%
Minimum loan	£200k	Valuation fee	See fee scale
Maximum loan	£2m	Overpayments (OPs)	See specific products

**No minimum ICR.**

**All loans assessed on an affordability basis taking personal and rental income into account**

Tier 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Top-slicing Lending into retirement or past age 85 Annexes (not let separately) Up to £1m
Discount until 31/07/2028	<b>5.68%</b>	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	<b>5.73%</b>	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	<b>5.78%</b>	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	<b>5.83%</b>	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Regulated BTL Non owner-occupiers Loans up to £2m
Discount until 31/07/2028	<b>5.93%</b>	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	<b>5.98%</b>	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	<b>6.03%</b>	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	<b>6.08%</b>	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2 + Complex/foreign income Complex property (acreage, listed etc.) Multi-unit/multi-let properties HMOs (max four rooms) Refurbishment/development Joint borrower sole proprietor Foreign nationals Part commercial use
Discount until 31/07/2028	<b>6.42%</b>	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	<b>6.47%</b>	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	<b>6.52%</b>	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	<b>6.57%</b>	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

## Expat Residential

Application fee	£299	Procuration fee			0.35%
Minimum loan	£200k	Valuation fee			See fee scale
Maximum loan	£3m	Overpayments (OPs)			See specific products
Tier 1					Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/07/2028	<b>5.10%</b>	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	<b>5.15%</b>	0.50%	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	<b>5.20%</b>	0.50%	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	<b>5.25%</b>	0.50%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%

  

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Criteria
Discount until 31/07/2028	<b>5.40%</b>	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	<i>Tier 1 +</i> Loans up to £3m Any other/multiple currencies Self-employed/complex income Affordability > 2 incomes >4.5x income (subject to affordability)
Fixed until 31/07/2028	<b>5.45%</b>	0.50%	7.24%	3% until 31/07/2028	10%	Interest only Joint borrower sole proprietor Flats/non-houses Complex properties/multiple titles
Fixed until 31/07/2029	<b>5.50%</b>	0.50%	7.24%	3% until 31/07/2029	10%	Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment*) Less than 70% of the loan for debt consolidation
Fixed until 31/07/2031	<b>5.55%</b>	0.50%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

  

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Criteria
Discount until 31/07/2028	<b>6.20%</b>	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	<i>Tier 2+</i> Part commercial use Significant refurbishment* (lower LTV limits may apply)
Fixed until 31/07/2028	<b>6.25%</b>	0.50%	7.24%	3% until 31/07/2028	10%	Consent to let >6x income (subject to affordability)
Fixed until 31/07/2029	<b>6.30%</b>	0.50%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	<b>6.35%</b>	0.50%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	More than 70% of the loan for debt consolidation

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

\*Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

## Expat Residential No Fee

Application fee	£299		Procuration fee	0.35%	
Minimum loan	£200k		Valuation fee	See fee scale	
Maximum loan	£3m		Overpayments (OPs)	See specific products	
Tier 1					Criteria
<b>Up to 75% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>
Discount until 31/07/2028	<b>5.27%</b>	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	<b>5.32%</b>	£0	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	<b>5.37%</b>	£0	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	<b>5.42%</b>	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%
					Loans under £2m Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency Houses only Cosmetic property improvements (i.e. kitchen/bathroom replacement) Employed applicants only Repayment only Less than 20% of the loan for debt consolidation
Tier 2					Criteria
<b>Up to 80% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>
Discount until 31/07/2028	<b>5.57%</b>	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	<b>5.62%</b>	£0	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	<b>5.67%</b>	£0	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	<b>5.72%</b>	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%
					Tier 1 + Loans up to £3m Any other/multiple currencies Self-employed/complex income Affordability > 2 incomes >4.5x income (subject to affordability) Interest only Joint borrower sole proprietor Flats/non-houses Complex properties/multiple titles Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment*) Less than 70% of the loan for debt consolidation
Tier 3					Criteria
<b>Up to 80% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>
Discount until 31/07/2028	<b>6.37%</b>	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	<b>6.42%</b>	£0	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	<b>6.47%</b>	£0	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	<b>6.52%</b>	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%
					Tier 2 + Part commercial use Significant refurbishment* (lower LTV limits may apply) Consent to let >6x income (subject to affordability) More than 70% of the loan for debt consolidation
<b>LTV Limits</b>		<p>*Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.</p>			
80%	£2m				
75%	£2.75m				
70%	£3m				

## Expat BTL

Application fee	£299	Procuration fee			0.45%					
Minimum loan	£200k	Valuation fee			See fee scale					
Maximum loan	£2m	Overpayments (OPs)			See specific products					
<b>Tier 1</b>					<b>Criteria</b>					
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency Houses only Employed applicants only Loans up to £1m				
Discount until 31/07/2028	<b>5.70%</b>	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Tier 1 + Loans up to £2m				
Fixed until 31/07/2028	<b>5.75%</b>	0.50%	7.24%	3% until 31/07/2028	10%	Any other/multiple currencies				
Fixed until 31/07/2029	<b>5.80%</b>	0.50%	7.24%	3% until 31/07/2029	10%	Self-employed				
Fixed until 31/07/2031	<b>5.85%</b>	0.50%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	Joint borrower sole proprietor Flats/non-houses Regulated BTLs				
<b>Tier 2</b>					<b>Criteria</b>	Tier 1 + Loans up to £2m Any other/multiple currencies Self-employed Joint borrower sole proprietor Flats/non-houses Regulated BTLs				
Discount until 31/07/2028	<b>5.95%</b>	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Tier 1 + Loans up to £2m Any other/multiple currencies Self-employed Joint borrower sole proprietor Flats/non-houses Regulated BTLs				
Fixed until 31/07/2028	<b>6.00%</b>	0.50%	7.24%	3% until 31/07/2028	10%	Tier 1 + Loans up to £2m Any other/multiple currencies Self-employed Joint borrower sole proprietor Flats/non-houses Regulated BTLs				
Fixed until 31/07/2029	<b>6.05%</b>	0.50%	7.24%	3% until 31/07/2029	10%	Tier 1 + Loans up to £2m Any other/multiple currencies Self-employed Joint borrower sole proprietor Flats/non-houses Regulated BTLs				
Fixed until 31/07/2031	<b>6.10%</b>	0.50%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	Tier 1 + Loans up to £2m Any other/multiple currencies Self-employed Joint borrower sole proprietor Flats/non-houses Regulated BTLs				
<b>Tier 3</b>					<b>Criteria</b>	Tier 2 + Complex income sources Complex property (acreage, listed etc.) Multi-unit/multi-let properties HMOs (max four rooms) Refurbishment Part commercial use				
Discount until 31/07/2028	<b>6.45%</b>	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Tier 2 + Complex income sources Complex property (acreage, listed etc.) Multi-unit/multi-let properties HMOs (max four rooms) Refurbishment Part commercial use				
Fixed until 31/07/2028	<b>6.50%</b>	0.50%	7.24%	3% until 31/07/2028	10%	Tier 2 + Complex income sources Complex property (acreage, listed etc.) Multi-unit/multi-let properties HMOs (max four rooms) Refurbishment Part commercial use				
Fixed until 31/07/2029	<b>6.55%</b>	0.50%	7.24%	3% until 31/07/2029	10%	Tier 2 + Complex income sources Complex property (acreage, listed etc.) Multi-unit/multi-let properties HMOs (max four rooms) Refurbishment Part commercial use				
Fixed until 31/07/2031	<b>6.60%</b>	0.50%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	Tier 2 + Complex income sources Complex property (acreage, listed etc.) Multi-unit/multi-let properties HMOs (max four rooms) Refurbishment Part commercial use				

## Expat BTL No Fee

Application fee	£299	Procuration fee			0.45%
Minimum loan	£200k	Valuation fee			See fee scale
Maximum loan	£2m	Overpayments (OPs)			See specific products
Tier 1					Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/07/2028	<b>5.87%</b>	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	<b>5.92%</b>	£0	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	<b>5.97%</b>	£0	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	<b>6.02%</b>	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%

  

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Criteria
Discount until 31/07/2028	<b>6.12%</b>	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	<i>Tier 1 +</i> Loans up to £2m
Fixed until 31/07/2028	<b>6.17%</b>	£0	7.24%	3% until 31/07/2028	10%	Any other/multiple currencies
Fixed until 31/07/2029	<b>6.22%</b>	£0	7.24%	3% until 31/07/2029	10%	Self-employed Joint borrower sole proprietor
Fixed until 31/07/2031	<b>6.27%</b>	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	Flats/non-houses Regulated BTLs

  

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Criteria
Discount until 31/07/2028	<b>6.62%</b>	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	<i>Tier 2+</i> Complex income sources
Fixed until 31/07/2028	<b>6.67%</b>	£0	7.24%	3% until 31/07/2028	10%	Complex property (acreage, listed etc.)
Fixed until 31/07/2029	<b>6.72%</b>	£0	7.24%	3% until 31/07/2029	10%	Multi-unit/multi-let properties HMOs (max four rooms)
Fixed until 31/07/2031	<b>6.77%</b>	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	Refurbishment Part commercial use

## Holiday Let

Application fee	£299	Procurement fee			0.45%
Minimum loan	£200k	Valuation fee			See fee scale
Maximum loan	£2m	Overpayments (OPs)			See specific products
Tier 1					Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/07/2028	<b>6.20%</b>	£995	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	<b>6.25%</b>	£995	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	<b>6.30%</b>	£995	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	<b>6.35%</b>	£995	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%

  

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Criteria
Discount until 31/07/2028	<b>6.45%</b>	0.70%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	<i>Tier 1 +</i>  Expats and foreign nationals Minimum earned income £35k Non owner-occupier Requires top-slicing
Fixed until 31/07/2028	<b>6.50%</b>	0.70%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	<b>6.55%</b>	0.70%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	<b>6.60%</b>	0.70%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

  

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Criteria
Discount until 31/07/2028	<b>6.95%</b>	0.70%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	<i>Tier 2 +</i>  Restricted usage Commercial usage or classification Multi-unit/multi-title Six or more bedrooms Five or more units - max LTV 65%
Fixed until 31/07/2028	<b>7.00%</b>	0.70%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	<b>7.05%</b>	0.70%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	<b>7.10%</b>	0.70%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

## Holiday Let No Fee

<b>Application fee</b>	<b>£299</b>	<b>Procuration fee</b>	<b>0.45%</b>
<b>Minimum loan</b>	<b>£200k</b>	<b>Valuation fee</b>	<b>See fee scale</b>
<b>Maximum loan</b>	<b>£2m</b>	<b>Overpayments (OPs)</b>	<b>See specific products</b>

### Tier 2

<b>Up to 75% LTV</b>	<b>Tier 2</b>					<b>Criteria</b>
	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>	
<b>Discount until 31/07/2028</b>	<b>6.68%</b>	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	<p><i>Tier 1 +</i></p> <p><b>Expats and foreign nationals</b></p> <p><b>Minimum earned income £35k</b></p> <p><b>Non owner-occupier</b></p> <p><b>Requires top-slicing</b></p>
<b>Fixed until 31/07/2028</b>	<b>6.73%</b>	£0	7.24%	3% until 31/07/2028	10%	
<b>Fixed until 31/07/2029</b>	<b>6.78%</b>	£0	7.24%	3% until 31/07/2029	10%	
<b>Fixed until 31/07/2031</b>	<b>6.83%</b>	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

### Tier 3

<b>Up to 75% LTV</b>	<b>Tier 3</b>					<b>Criteria</b>
	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>	
<b>Discount until 31/07/2028</b>	<b>7.18%</b>	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	<p><i>Tier 2 +</i></p> <p><b>Restricted usage</b></p> <p><b>Commercial usage or classification</b></p> <p><b>Multi-unit/multi-title</b></p> <p><b>Six or more bedrooms</b></p> <p><b>Five or more units - max LTV 65%</b></p>
<b>Fixed until 31/07/2028</b>	<b>7.23%</b>	£0	7.24%	3% until 31/07/2028	10%	
<b>Fixed until 31/07/2029</b>	<b>7.28%</b>	£0	7.24%	3% until 31/07/2029	10%	
<b>Fixed until 31/07/2031</b>	<b>7.33%</b>	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

## Bridging Finance

<b>Application fee</b>	<b>£95</b>			<b>Procuration fee</b>	<b>1% unless otherwise agreed</b>
<b>Minimum loan</b>	<b>£200k</b>			<b>Overpayment</b>	<b>Unlimited</b>
<b>Maximum loan</b>	<b>Up to £5M</b>				
<b>Tier 1</b>					<b>Criteria</b>
<b>Up to £5m</b> Regulated loans	<b>Monthly Variable rate**</b>	<b>Monthly Fixed Rate**</b>	<b>Product fee</b>	Sale and refinance (offer already in place) accepted No development or refurbishment Cosmetic property improvements only (i.e. kitchen/bathroom replacement) No commercial element <b>Max two securities</b>	
<b>Up to 50% LTV</b>	<b>0.59%</b>	<b>0.63%</b>	2.00%		
<b>50.01% - 60% LTV</b>	<b>0.65%</b>	<b>0.69%</b>	2.00%		
<b>60.01% - 70% LTV</b>	<b>0.71%</b>	<b>0.75%</b>	2.00%		
<b>Tier 2</b>					<b>Criteria</b>
<b>Up to £5m</b> Regulated loans	<b>Monthly Variable rate**</b>	<b>Monthly Fixed Rate**</b>	<b>Product fee</b>	<b>Tier 1 +</b> Complex exit (e.g. sale of shares/overseas assets) Light refurbishment Limited commercial use <b>Two+ securities</b> Complex properties (i.e. listed buildings, large acreage)	
<b>Up to 50% LTV</b>	<b>0.65%</b>	<b>0.69%</b>	2.00%		
<b>50.01% - 60% LTV</b>	<b>0.71%</b>	<b>0.75%</b>	2.00%		
<b>60.01% - 70% LTV</b>	<b>0.77%</b>	<b>0.81%</b>	2.00%		
<b>Tier 3</b>					<b>Criteria</b>
<b>Up to £5m</b>	<b>Loans available up to 70% - please contact your BDM for bespoke pricing</b>			<b>Tier 2 +</b> Development and heavy refurbishment Funds for business use Terms over 12 months Re-bridges Non-regulated loans	
<b>** Rates are approximate with interest charged daily</b>					

## Limited Edition Bridging Finance

<b>Application fee</b>	<b>£95</b>			<b>Procuration fee</b>	<b>1% unless otherwise agreed</b>
<b>Minimum loan</b>	<b>£200k</b>			<b>Overpayment</b>	<b>Unlimited</b>
<b>Maximum loan</b>	<b>£1m</b>			<b>Maximum term</b>	<b>12 months</b>
<b>Tier 1</b>			<b>Criteria</b>		
<b>Up to £1m</b> Regulated loans	<b>Monthly Variable rate**</b>	<b>Monthly Fixed Rate**</b>	<b>Product fee</b>	<b>Regulated loans only</b>	
<b>Up to 50% LTV</b>	<b>0.57%</b>	<b>0.61%</b>	2.00%	<b>One or two securities accepted</b>	
<b>50.01% - 60% LTV</b>	<b>0.63%</b>	<b>0.67%</b>	2.00%	<b>Sale and refinance accepted</b>	
<b>60.01% - 70% LTV</b>	<b>0.69%</b>	<b>0.73%</b>	2.00%	<b>Standard properties (i,e no large acreage, listed buildings, multi-units etc)</b>	
				<b>No complex exit strategies (i,e overseas assets, sale of shares etc)</b>	
				<b>No development or refurbishment</b>	
				<b>No commercial element to security or business use of funds</b>	

\*\* Rates are approximate with interest charged daily

## Valuation fees

All fees include VAT	Complex properties will be subject to bespoke valuation	
Purchase price or estimated value	Mortgage valuation	Homebuyers report plus MV
£200,001 - £300,000	£300	£550
£300,001 - £400,000	£360	£650
£400,001 - £500,000	£405	£750
£500,001 - £600,000	£465	£850
£600,001 - £700,000	£555	£950
£700,001 - £800,000	£655	£1,050
£800,001 - £900,000	£725	£1,150
£900,001 - £1,000,000	£855	£1,250
£1,000,001 - £1,200,000	£905	*Bespoke
£1,200,001 - £1,400,000	£1,005	*Bespoke
£1,400,001 - £1,600,000	£1,160	*Bespoke
£1,600,001 - £1,800,000	£1,310	*Bespoke
£1,800,001 - £2,000,000	£1,495	*Bespoke
£2,000,001 - £2,500,000	£1,750	*Bespoke
£2,500,001 - £3,000,000	£1,995	*Bespoke
£3,000,001 - £3,500,000	£2,295	*Bespoke
£3,500,001 - £4,000,000	£2,575	*Bespoke
£4,000,001 - £4,500,000	£2,825	*Bespoke
£4,500,001 - £5,000,000	£3,195	*Bespoke
Over £5m	*Bespoke quote at DIP	
Re-inspection	£95	