

Broker Product Guide

Rates correct as at 1 January 2026



For Broker Use Only

Contents

Residential up to £3m	p2
Residential £3m - £5m	p3
- Limited edition product	p4
Buy to let	p5
- No fee	p6
Expat Residential	p7
- No fee	p8
Expat Buy to let	p9
- No fee	p10
Holiday let	p11
- No fee	p12
Bridging finance	p13
- Limited edition product	p14
Valuation fees	p15

Get in touch:

Complete 

Your specialist package distributor

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- 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
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	UK residents only Loans under £2m Lending into retirement Self-employed Joint borrower sole proprietor or multi-generation Less than 20% of the loan for debt consolidation Second homes or Simple annexes Cosmetic property improvements (i.e. kitchen/bathroom replacement)
Discount until 31/07/2028	5.05%	£1,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	5.10%	£1,495	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	5.15%	£1,495	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	5.20%	£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
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Loans up to £3m Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment*) Complex property (acreage, listed etc.) Interest only Partially let properties (i.e. rent-a-room) Vested share or other complex income Affordability on >2 incomes >4.5x income (subject to affordability) Less than 70% of the loan for debt consolidation
Discount until 31/07/2028	5.20%	£1,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	5.25%	£1,495	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	5.30%	£1,495	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	5.35%	£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
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+ Part commercial use Significant refurbishment* (lower LTV limits may apply) Consent to let (let annexe/outbuildings etc.) >6x income (subject to affordability) Foreign nationals More than 70% of the loan for debt consolidation
Discount until 31/07/2028	6.05%	£1,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.10%	£1,495	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.15%	£1,495	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.20%	£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	UK residents only Self-employed Joint borrower sole proprietor or multi-generation 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
Discount until 31/07/2028	5.09%	£2,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	5.14%	£2,495	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	5.19%	£2,495	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	5.24%	£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%	

Tier 2						Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Interest only Complex income Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment*) 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
Discount until 31/07/2028	5.24%	£2,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	5.29%	£2,495	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	5.34%	£2,495	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	5.39%	£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%	

Tier 3						Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+ Part commercial use Significant refurbishment* (lower LTV limits may apply) Consent-to-let (whole building/ multiple annexes or outbuildings etc) Short lease (<50 years) Foreign nationals 20% overpayments (variable only) >6x income (subject to affordability) More than 70% of the loan for debt consolidation
Discount until 31/07/2028	6.09%	£2,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	20%	
Fixed until 31/07/2028	6.14%	£2,495	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.19%	£2,495	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.24%	£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%	

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

Application fee	£299		Procuration fee			0.35%
Minimum loan	£3m		Valuation fee			See fee scale
Maximum loan	£5m		Overpayments (OPs)			See specific products
Limited Edition						Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	UK residents only
Discount until 31/07/2028	4.74%	1%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	JBSP, multi-generation and lending into retirement
						Self-employed or Complex income
						Affordability on >2 incomes
Fixed until 31/07/2028	4.79%	1%	7.24%	3% until 31/07/2028	10%	Up to 6x income (subject to affordability)
						Refurbishment or Cosmetic property improvements (excluding significant refurbishment*)
Discount until 31/07/2028	4.20%	2%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Complex property (acreage, listed etc) and Partially let properties (ie rent-a-room)
						Second homes or simple annexes
Fixed until 31/07/2028	4.25%	2%	7.24%	3% until 31/07/2028	10%	Less 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.

Buy to Let						
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	5.46%	0.65%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	5.51%	0.65%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	5.56%	0.65%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	5.61%	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%	
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	5.71%	0.65%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	5.76%	0.65%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	5.81%	0.65%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	5.86%	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%	
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	6.20%	0.65%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.25%	0.65%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.30%	0.65%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.35%	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	5.68%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	5.73%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	5.78%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	5.83%	£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	5.93%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	5.98%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.03%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.08%	£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	6.42%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.47%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.52%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.57%	£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	5.10%	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	5.15%	0.50%	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	5.20%	0.50%	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	5.25%	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%
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					
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/07/2028	5.40%	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	5.45%	0.50%	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	5.50%	0.50%	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	5.55%	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%
Criteria 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					
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/07/2028	6.20%	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	6.25%	0.50%	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	6.30%	0.50%	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	6.35%	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%
Criteria 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					

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					
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/07/2028	5.27%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	5.32%	£0	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	5.37%	£0	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	5.42%	£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					
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/07/2028	5.57%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	5.62%	£0	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	5.67%	£0	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	5.72%	£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%
Criteria 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					
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/07/2028	6.37%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	6.42%	£0	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	6.47%	£0	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	6.52%	£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%
Criteria 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					

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 BTL						
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	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	5.70%	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	5.75%	0.50%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	5.80%	0.50%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	5.85%	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						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	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	5.95%	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.00%	0.50%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.05%	0.50%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.10%	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 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	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	6.45%	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.50%	0.50%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.55%	0.50%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.60%	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%	

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	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	5.87%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	5.92%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	5.97%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.02%	£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 + Loans up to £2m Any other/multiple currencies Self-employed Joint borrower sole proprietor Flats/non-houses Regulated BTLs
Discount until 31/07/2028	6.12%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.17%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.22%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.27%	£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 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	6.62%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.67%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.72%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.77%	£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%	

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	Minimum earned income £25k Owner-occupiers Must meet ICR of 155%
Discount until 31/07/2028	6.20%	£995	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.25%	£995	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.30%	£995	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.35%	£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%	
Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Expats and foreign nationals Minimum earned income £35k Non owner-occupier Requires top-slicing
Discount until 31/07/2028	6.45%	0.70%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.50%	0.70%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.55%	0.70%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.60%	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%	
Tier 3						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2 + Restricted usage Commercial usage or classification Multi-unit/multi-title Six or more bedrooms Five or more units - max LTV 65%
Discount until 31/07/2028	6.95%	0.70%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	7.00%	0.70%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.05%	0.70%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.10%	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						
Application fee	£299		Procuration fee		0.45%	
Minimum loan	£200k		Valuation fee		See fee scale	
Maximum loan	£2m		Overpayments (OPs)		See specific products	
Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Expats and foreign nationals Minimum earned income £35k Non owner-occupier Requires top-slicing
Discount until 31/07/2028	6.68%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.73%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.78%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.83%	£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 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2 + Restricted usage Commercial usage or classification Multi-unit/multi-title Six or more bedrooms Five or more units - max LTV 65%
Discount until 31/07/2028	7.18%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	7.23%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.28%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.33%	£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

Application fee	£95	Procurement fee	1% unless otherwise agreed
Minimum loan	£200k	Overpayment	Unlimited
Maximum loan	Up to £5M		

Tier 1				Criteria
Up to £5m Regulated loans	Monthly Variable rate**	Monthly Fixed Rate**	Product fee	Sale and refinance (offer already in place) accepted No development or refurbishment Cosmetic property improvements only (i.e. kitchen/bathroom replacement) No commercial element Max two securities
Up to 50% LTV	0.59%	0.63%	2.00%	
50.01% - 60% LTV	0.65%	0.69%	2.00%	
60.01% - 70% LTV	0.71%	0.75%	2.00%	

Tier 2				Criteria
Up to £5m Regulated loans	Monthly Variable rate**	Monthly Fixed Rate**	Product fee	<i>Tier 1 +</i> Complex exit (e.g sale of shares/overseas assets) Light refurbishment Limited commercial use Two+ securities Complex properties (i.e. listed buildings, large acreage)
Up to 50% LTV	0.65%	0.69%	2.00%	
50.01% - 60% LTV	0.71%	0.75%	2.00%	
60.01% - 70% LTV	0.77%	0.81%	2.00%	

Tier 3		Criteria
Up to £5m	Loans available up to 70% - please <u>contact your BDM</u> for bespoke pricing	<i>Tier 2 +</i> Development and heavy refurbishment Funds for business use Terms over 12 months Re-bridges Non-regulated loans
** Rates are approximate with interest charged daily		

Limited Edition Bridging Finance

Application fee	£95	Procurement fee	1% unless otherwise agreed
Minimum loan	£200k	Overpayment	Unlimited
Maximum loan	£1m	Maximum term	12 months

Tier 1				Criteria
Up to £1m Regulated loans	Monthly Variable rate**	Monthly Fixed Rate**	Product fee	Regulated loans only One or two securities accepted Sale and refinance accepted Standard properties (i,e no large acreage, listed buildings, multi-units etc) No complex exit strategies (i,e overseas assets, sale of shares etc) No development or refurbishment No commercial element to security or business use of funds
Up to 50% LTV	0.57%	0.61%	2.00%	
50.01% - 60% LTV	0.63%	0.67%	2.00%	
60.01% - 70% LTV	0.69%	0.73%	2.00%	

**** 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	