

Broker Product Guide

Rates correct as at 1 January 2026



For Broker Use Only

Get in touch:



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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	
Discount until 31/07/2028	5.05%	£1,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	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)
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	<i>Tier 1 +</i>
Discount until 31/07/2028	5.20%	£1,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Loans up to £3m Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment*) Complex property (acreage, listed etc.)
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%	Interest only Partially let properties (i.e. rent-a-room)
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%	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
Tier 3					Criteria	
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<i>Tier 2+</i>
Discount until 31/07/2028	6.05%	£1,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Part commercial use Significant refurbishment* (lower LTV limits may apply)
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%	Consent to let (let annexe/outbuildings etc.) >6x income (subject to affordability)
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%	Foreign nationals 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.

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	5.09%	£2,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	UK residents only
Fixed until 31/07/2028	5.14%	£2,495	7.24%	3% until 31/07/2028	10%	Self-employed
Fixed until 31/07/2029	5.19%	£2,495	7.24%	3% until 31/07/2029	10%	Joint borrower sole proprietor or multi-generation
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%	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	
Discount until 31/07/2028	5.24%	£2,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Tier 1 + Interest only
Fixed until 31/07/2028	5.29%	£2,495	7.24%	3% until 31/07/2028	10%	Complex income
Fixed until 31/07/2029	5.34%	£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	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%	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	
Discount until 31/07/2028	6.09%	£2,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	20%	Tier 2+ Part commercial use
Fixed until 31/07/2028	6.14%	£2,495	7.24%	3% until 31/07/2028	10%	Significant refurbishment* (lower LTV limits may apply)
Fixed until 31/07/2029	6.19%	£2,495	7.24%	3% until 31/07/2029	10%	Consent-to-let (whole building/ multiple annexes or outbuildings etc) Short lease (<50 years)
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%	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

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
Discount until 31/07/2028	4.74%	1%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	4.79%	1%	7.24%	3% until 31/07/2028	10%
Discount until 31/07/2028	4.20%	2%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	4.25%	2%	7.24%	3% until 31/07/2028	10%

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%

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Criteria
Discount until 31/07/2028	5.40%	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	5.45%	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	5.50%	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	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%	

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Criteria
Discount until 31/07/2028	6.20%	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	6.25%	0.50%	7.24%	3% until 31/07/2028	10%	Consent to let >6x income (subject to affordability)
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%	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	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
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%	
Tier 2					Criteria	
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	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
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%	
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 >6x income (subject to affordability) More than 70% of the loan for debt consolidation
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%	
LTV Limits		*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.				
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					
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%	Tier 1 + Loans up to £2m				
Fixed until 31/07/2028	5.75%	0.50%	7.24%	3% until 31/07/2028	10%	Any other/multiple currencies				
Fixed until 31/07/2029	5.80%	0.50%	7.24%	3% until 31/07/2029	10%	Self-employed				
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%	Joint borrower sole proprietor Flats/non-houses Regulated BTLs				
Tier 2					Criteria	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%	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	6.00%	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	6.05%	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	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 1 + Loans up to £2m Any other/multiple currencies Self-employed Joint borrower sole proprietor Flats/non-houses Regulated BTLs				
Tier 3					Criteria	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%	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	6.50%	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	6.55%	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	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%	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	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%

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Criteria
Discount until 31/07/2028	6.12%	£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	6.17%	£0	7.24%	3% until 31/07/2028	10%	Any other/multiple currencies
Fixed until 31/07/2029	6.22%	£0	7.24%	3% until 31/07/2029	10%	Self-employed Joint borrower sole proprietor
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%	Flats/non-houses Regulated BTLs

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Criteria
Discount until 31/07/2028	6.62%	£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	6.67%	£0	7.24%	3% until 31/07/2028	10%	Complex property (acreage, listed etc.)
Fixed until 31/07/2029	6.72%	£0	7.24%	3% until 31/07/2029	10%	Multi-unit/multi-let properties HMOs (max four rooms)
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%	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	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%

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Criteria
Discount until 31/07/2028	6.45%	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	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%	

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Criteria
Discount until 31/07/2028	6.95%	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	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

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

Up to 75% LTV	Tier 3					Criteria
	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/07/2028	7.18%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	<p><i>Tier 2 +</i></p> <p>Restricted usage</p> <p>Commercial usage or classification</p> <p>Multi-unit/multi-title</p> <p>Six or more bedrooms</p> <p>Five or more units - max LTV 65%</p>
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			Procuration 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	Tier 1 + 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 contact your BDM for bespoke pricing			Tier 2 + 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			Procuration 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	