

SUPER-POWERED

PRODUCTS

26 JANUARY 2026

Intermediaries only

RELY

Complete
Your specialist supplier distributor
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ADVERSE LEVELS

We recognise that accommodating adverse circumstances is part of modern lending. If the caveats below don't meet your case requirements, reach out to your Rely business development manager who may be able to help.

NO ADVERSE

SATISFIED CCJS

0 in 72 months

SETTLED DEFAULTS

0 in 72 months

SECURED LOAN ARREARS

0 in last 36 months

UNSECURED WORST STATUS

0 in last 6 months

LIGHT ADVERSE

SATISFIED CCJS

0 in 24 months

SETTLED DEFAULTS

0 in 24 months

SECURED LOAN ARREARS

0 in last 36 months

UNSECURED WORST STATUS

1 in last 6 months

LIGHT ADVERSE +

SATISFIED CCJS

0 in 12 months, 1 in 24 months (max £3000)

SETTLED DEFAULTS

0 in 12 months

SECURED LOAN ARREARS

0 in last 12 months, 1 in last 36 months

UNSECURED WORST STATUS

2 in last 6 months

All CCJs/defaults must be satisfied/settled at the time of application.

All secured arrears must be up to date at the time of the application.

Any satisfied CCJs under £300 and registered more than 12 months old will be ignored.

Applications with any CCJs or defaults registered within the last 12 months will be declined.

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SMALL LANDLORDS

For investors with 1-3 properties on completion

Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75.0% 75.0%	2-year fixed	No Adverse	3.29%	5%	5%, 4%	5.50%	AAK0001	Remortgage	
			4.55%	2%	5%, 4%	6.10%	AAK0033	Purchase	Free valuation
			5.13%	1%	5%, 4%	6.68%	AAK0002	Remortgage	
			5.66%	£0	5%, 4%	7.21%	AAK0034	Purchase	
			3.22%	5%	5%, 4%	5.50%	AAK0003	Remortgage	
		Light Adverse	4.63%	2%	5%, 4%	6.18%	AAK0129	Purchase	
			5.74%	£0	5%, 4%	7.29%	AAK0177	Remortgage	
			3.33%	5%	5%, 4%	5.50%	AAK0130	Purchase	
			4.74%	2%	5%, 4%	6.29%	AAK0178	Remortgage	
		Light Adverse +	5.85%	£0	5%, 4%	7.40%	AAK0131	Purchase	
			3.33%	5%	5%, 4%	5.50%	AAK0189	Remortgage	
			4.74%	2%	5%, 4%	6.29%	AAK0141	Purchase	

Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
750/ 70	5-year fixed	No Adverse	4.56%	5%	5%, 4%, 4%, 3%, 3%	4.56%	AAK0005	Remortgage	
			5.01%	2%	5%, 4%, 4%, 3%, 3%	5.01%	AAK0037	Purchase	Free valuation
			5.29%	1%	5%, 4%, 4%, 3%, 3%	5.29%	AAK0006	Remortgage	
			5.52%	£0	5%, 4%, 4%, 3%, 3%	5.52%	AAK0038	Purchase	
			4.58%	5%	5%, 4%, 4%, 3%, 3%	4.58%	AAK0007	Remortgage	
		Light Adverse	5.09%	2%	5%, 4%, 4%, 3%, 3%	5.09%	AAK0039	Purchase	
			5.60%	£0	5%, 4%, 4%, 3%, 3%	5.60%	AAK0008	Remortgage	
			4.69%	5%	5%, 4%, 4%, 3%, 3%	4.69%	AAK0132	Purchase	
			5.20%	2%	5%, 4%, 4%, 3%, 3%	5.20%	AAK0180	Remortgage	
		Light Adverse +	5.71%	£0	5%, 4%, 4%, 3%, 3%	5.71%	AAK0133	Purchase	
			4.69%	5%	5%, 4%, 4%, 3%, 3%	4.69%	AAK0181	Remortgage	
			5.20%	2%	5%, 4%, 4%, 3%, 3%	5.20%	AAK0144	Purchase	

Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	2-year fixed	No Adverse	3.74%	5%	5%, 4%	5.50%	AAK0009	Remortgage	
			4.96%	2%	5%, 4%	6.51%	AAK0041	Purchase	Free valuation
			5.54%	1%	5%, 4%	7.09%	AAK0010	Remortgage	
			6.07%	£0	5%, 4%	7.62%	AAK0042	Purchase	
		Light Adverse	3.83%	5%	5%, 4%	5.50%	AAK0011	Remortgage	
			5.24%	2%	5%, 4%	6.79%	AAK0043	Purchase	
			6.35%	£0	5%, 4%	7.90%	AAK0012	Remortgage	
			3.99%	5%	5%, 4%	5.54%	AAK0135	Purchase	
		Light Adverse +	5.40%	2%	5%, 4%	6.95%	AAK0136	Remortgage	
			6.51%	£0	5%, 4%	8.06%	AAK0183	Purchase	
							AAK0184	Remortgage	
							AAK0137	Purchase	
							AAK0185	Remortgage	
							AAK0147	Purchase	
							AAK0195	Remortgage	
							AAK0148	Purchase	
							AAK0196	Remortgage	
							AAK0149	Purchase	
							AAK0197	Remortgage	
								Purchase	

Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	5-year fixed	No Adverse	4.98%	5%	5%, 4%, 4%, 3%, 3%	4.98%	AAK0013	Remortgage	
			5.42%	2%	5%, 4%, 4%, 3%, 3%	5.42%	AAK0045	Purchase	Free valuation
			5.70%	1%	5%, 4%, 4%, 3%, 3%	5.70%	AAK0014	Remortgage	
			5.93%	£0	5%, 4%, 4%, 3%, 3%	5.93%	AAK0046	Purchase	
		Light Adverse	5.19%	5%	5%, 4%, 4%, 3%, 3%	5.19%	AAK0015	Remortgage	
			5.70%	2%	5%, 4%, 4%, 3%, 3%	5.70%	AAK0047	Purchase	
			6.21%	£0	5%, 4%, 4%, 3%, 3%	6.21%	AAK0016	Remortgage	
			5.35%	5%	5%, 4%, 4%, 3%, 3%	5.35%	AAK0138	Purchase	
		Light Adverse +	5.70%	2%	5%, 4%, 4%, 3%, 3%	5.70%	AAK0186	Remortgage	
			6.21%	£0	5%, 4%, 4%, 3%, 3%	6.21%	AAK0187	Purchase	
			5.86%	2%	5%, 4%, 4%, 3%, 3%	5.86%	AAK0140	Remortgage	
			6.37%	£0	5%, 4%, 4%, 3%, 3%	6.37%	AAK0188	Purchase	
			5.35%	5%	5%, 4%, 4%, 3%, 3%	5.35%	AAK0150	Remortgage	
			5.86%	2%	5%, 4%, 4%, 3%, 3%	5.86%	AAK0198	Purchase	
			6.37%	£0	5%, 4%, 4%, 3%, 3%	6.37%	AAK0151	Remortgage	
			5.86%	2%	5%, 4%, 4%, 3%, 3%	5.86%	AAK0199	Purchase	
			6.37%	£0	5%, 4%, 4%, 3%, 3%	6.37%	AAK0152	Remortgage	
			5.35%	5%	5%, 4%, 4%, 3%, 3%	5.35%	AAK0200	Purchase	

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
750/ 70	2-year fixed	No Adverse	3.36%	5%	5%, 4%	5.50%	AAK0017	Remortgage	
			4.77%	2%	5%, 4%	6.32%	AAK0049	Purchase	
			5.35%	1%	5%, 4%	6.90%	AAK0018	Remortgage	
			5.88%	£0	5%, 4%	7.43%	AAK0050	Purchase	
			3.44%	5%	5%, 4%	5.50%	AAK0019	Remortgage	
		Light Adverse	4.85%	2%	5%, 4%	6.40%	AAK0153	Purchase	
			5.96%	£0	5%, 4%	7.51%	AAK0201	Remortgage	
			3.55%	5%	5%, 4%	5.50%	AAK0154	Purchase	
			4.96%	2%	5%, 4%	6.51%	AAK0202	Remortgage	
		Light Adverse +	6.07%	£0	5%, 4%	7.62%	AAK0155	Purchase	
			3.55%	5%	5%, 4%	5.50%	AAK0213	Remortgage	
			4.96%	2%	5%, 4%	6.51%	AAK0165	Purchase	
			6.07%	£0	5%, 4%	7.62%	AAK0166	Remortgage	
			3.55%	5%	5%, 4%	5.50%	AAK0214	Purchase	
			4.96%	2%	5%, 4%	6.51%	AAK0167	Remortgage	
			6.07%	£0	5%, 4%	7.62%	AAK0215	Purchase	

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
750/ 70	5-year fixed	No Adverse	4.72%	5%	5%, 4%, 4%, 3%, 3%	4.72%	AAK0021	Remortgage	
			5.23%	2%	5%, 4%, 4%, 3%, 3%	5.23%	AAK0053	Purchase	
			5.51%	1%	5%, 4%, 4%, 3%, 3%	5.51%	AAK0022	Remortgage	
			5.74%	£0	5%, 4%, 4%, 3%, 3%	5.74%	AAK0054	Purchase	
		Light Adverse	4.80%	5%	5%, 4%, 4%, 3%, 3%	4.80%	AAK0023	Remortgage	
			5.31%	2%	5%, 4%, 4%, 3%, 3%	5.31%	AAK0055	Purchase	
			5.82%	£0	5%, 4%, 4%, 3%, 3%	5.82%	AAK0024	Remortgage	
			4.91%	5%	5%, 4%, 4%, 3%, 3%	4.91%	AAK0156	Purchase	
		Light Adverse +	5.31%	2%	5%, 4%, 4%, 3%, 3%	5.31%	AAK0157	Remortgage	
			5.82%	£0	5%, 4%, 4%, 3%, 3%	5.82%	AAK0205	Purchase	
			4.91%	5%	5%, 4%, 4%, 3%, 3%	4.91%	AAK0158	Remortgage	
			5.42%	2%	5%, 4%, 4%, 3%, 3%	5.42%	AAK0206	Purchase	
			4.91%	5%	5%, 4%, 4%, 3%, 3%	4.91%	AAK0168	Remortgage	
			5.42%	2%	5%, 4%, 4%, 3%, 3%	5.42%	AAK0216	Purchase	
			5.93%	£0	5%, 4%, 4%, 3%, 3%	5.93%	AAK0169	Remortgage	
			5.93%	£0	5%, 4%, 4%, 3%, 3%	5.93%	AAK0217	Purchase	
			5.93%	£0	5%, 4%, 4%, 3%, 3%	5.93%	AAK0170	Remortgage	
			5.93%	£0	5%, 4%, 4%, 3%, 3%	5.93%	AAK0218	Purchase	

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	2-year fixed	No Adverse	3.77%	5%	5%, 4%	5.50%	AAK0025	Remortgage	
			5.18%	2%	5%, 4%	6.73%	AAK0057	Purchase	
			5.76%	1%	5%, 4%	7.31%	AAK0026	Remortgage	
			6.29%	£0	5%, 4%	7.84%	AAK0058	Purchase	
			4.05%	5%	5%, 4%	5.60%	AAK0027	Remortgage	
			5.46%	2%	5%, 4%	7.01%	AAK0059	Purchase	
		Light Adverse	6.57%	£0	5%, 4%	8.12%	AAK0159	Remortgage	
			4.21%	5%	5%, 4%	5.76%	AAK0207	Purchase	
			5.46%	2%	5%, 4%	7.01%	AAK0160	Remortgage	
			6.57%	£0	5%, 4%	8.12%	AAK0208	Purchase	
			4.21%	5%	5%, 4%	5.76%	AAK0161	Remortgage	
			5.62%	2%	5%, 4%	7.17%	AAK0209	Purchase	
		Light Adverse +	4.21%	5%	5%, 4%	5.76%	AAK0171	Remortgage	
			5.62%	2%	5%, 4%	7.17%	AAK0219	Purchase	
			6.73%	£0	5%, 4%	8.28%	AAK0172	Remortgage	
			4.21%	5%	5%, 4%	5.76%	AAK0220	Purchase	
			5.62%	2%	5%, 4%	7.17%	AAK0173	Remortgage	
			6.73%	£0	5%, 4%	8.28%	AAK0221	Purchase	

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	5-year fixed	No Adverse	5.13%	5%	5%, 4%, 4%, 3%, 3%	5.13%	AAK0029	Remortgage	
			5.64%	2%	5%, 4%, 4%, 3%, 3%	5.64%	AAK0061	Purchase	
			5.92%	1%	5%, 4%, 4%, 3%, 3%	5.92%	AAK0030	Remortgage	
			6.15%	£0	5%, 4%, 4%, 3%, 3%	6.15%	AAK0062	Purchase	
			5.41%	5%	5%, 4%, 4%, 3%, 3%	5.41%	AAK0031	Remortgage	
			5.92%	2%	5%, 4%, 4%, 3%, 3%	5.92%	AAK0063	Purchase	
		Light Adverse	6.15%	£0	5%, 4%, 4%, 3%, 3%	6.15%	AAK0032	Remortgage	
			5.41%	5%	5%, 4%, 4%, 3%, 3%	5.41%	AAK0064	Purchase	
			5.92%	2%	5%, 4%, 4%, 3%, 3%	5.92%	AAK0162	Remortgage	
		Light Adverse +	6.43%	£0	5%, 4%, 4%, 3%, 3%	6.43%	AAK0210	Purchase	
			5.57%	5%	5%, 4%, 4%, 3%, 3%	5.57%	AAK0163	Remortgage	
			6.08%	2%	5%, 4%, 4%, 3%, 3%	6.08%	AAK0211	Purchase	
			6.59%	£0	5%, 4%, 4%, 3%, 3%	6.59%	AAK0164	Remortgage	
			5.57%	5%	5%, 4%, 4%, 3%, 3%	5.57%	AAK0212	Purchase	
			6.08%	2%	5%, 4%, 4%, 3%, 3%	6.08%	AAK0174	Remortgage	
			6.59%	£0	5%, 4%, 4%, 3%, 3%	6.59%	AAK0222	Purchase	
			5.57%	5%	5%, 4%, 4%, 3%, 3%	5.57%	AAK0175	Remortgage	
			6.08%	2%	5%, 4%, 4%, 3%, 3%	6.08%	AAK0223	Purchase	
			6.59%	£0	5%, 4%, 4%, 3%, 3%	6.59%	AAK0176	Remortgage	
			5.57%	5%	5%, 4%, 4%, 3%, 3%	5.57%	AAK0224	Purchase	

MEDIUM LANDLORDS

For investors with 4-10 properties on completion.

Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75.0/ 75.0	2-year fixed	No Adverse	3.52%	5%	5%, 4%	5.50%	AAK0065	Remortgage	
			4.78%	2%	5%, 4%	6.33%	AAK0097	Purchase	Free valuation
			5.36%	1%	5%, 4%	6.91%	AAK0066	Remortgage	
			5.89%	£0	5%, 4%	7.44%	AAK0098	Purchase	
			3.45%	5%	5%, 4%	5.50%	AAK0067	Remortgage	
		Light Adverse	4.86%	2%	5%, 4%	6.41%	AAK0099	Purchase	
			5.97%	£0	5%, 4%	7.52%	AAK0068	Remortgage	
			3.56%	5%	5%, 4%	5.50%	AAK0225	Purchase	
			4.97%	2%	5%, 4%	6.52%	AAK0226	Remortgage	
		Light Adverse +	6.08%	£0	5%, 4%	7.63%	AAK0273	Purchase	
							AAK0274	Remortgage	
							AAK0227	Purchase	
							AAK0275	Remortgage	
							AAK0237	Purchase	
							AAK0285	Remortgage	
							AAK0238	Purchase	
							AAK0286	Remortgage	
							AAK0239	Purchase	
							AAK0287	Remortgage	

Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75.0% 75.0%	5-year fixed	No Adverse	4.79%	5%	5%, 4%, 4%, 3%, 3%	4.79%	AAK0069	Remortgage	
			5.24%	2%	5%, 4%, 4%, 3%, 3%	5.24%	AAK0101	Purchase	Free valuation
			5.52%	1%	5%, 4%, 4%, 3%, 3%	5.52%	AAK0070	Remortgage	
			5.75%	£0	5%, 4%, 4%, 3%, 3%	5.75%	AAK0102	Purchase	
			4.81%	5%	5%, 4%, 4%, 3%, 3%	4.81%	AAK0071	Remortgage	
		Light Adverse	5.32%	2%	5%, 4%, 4%, 3%, 3%	5.32%	AAK0103	Purchase	
			5.83%	£0	5%, 4%, 4%, 3%, 3%	5.83%	AAK0072	Remortgage	
			4.92%	5%	5%, 4%, 4%, 3%, 3%	4.92%	AAK0228	Purchase	
			5.43%	2%	5%, 4%, 4%, 3%, 3%	5.43%	AAK0276	Remortgage	
		Light Adverse +	5.94%	£0	5%, 4%, 4%, 3%, 3%	5.94%	AAK0229	Purchase	
			4.92%	5%	5%, 4%, 4%, 3%, 3%	4.92%	AAK0277	Remortgage	
			5.43%	2%	5%, 4%, 4%, 3%, 3%	5.43%	AAK0230	Purchase	

Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	2-year fixed	No Adverse	4.08%	5%	5%, 4%	5.63%	AAK0073	Remortgage	
			5.30%	2%	5%, 4%	6.85%	AAK0105	Purchase	Free valuation
			5.88%	1%	5%, 4%	7.43%	AAK0074	Remortgage	
			6.41%	£0	5%, 4%	7.96%	AAK0106	Purchase	
			4.17%	5%	5%, 4%	5.72%	AAK0075	Remortgage	
			5.58%	2%	5%, 4%	7.13%	AAK0107	Purchase	
		Light Adverse	6.69%	£0	5%, 4%	8.24%	AAK0076	Remortgage	
			4.33%	5%	5%, 4%	5.88%	AAK0231	Purchase	
			5.74%	2%	5%, 4%	7.29%	AAK0279	Remortgage	
		Light Adverse +	6.85%	£0	5%, 4%	8.40%	AAK0280	Purchase	
			4.33%	5%	5%, 4%	5.88%	AAK0233	Remortgage	
			5.74%	2%	5%, 4%	7.29%	AAK0281	Purchase	

Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	5-year fixed	No Adverse	5.32%	5%	5%, 4%, 4%, 3%, 3%	5.32%	AAK0077	Remortgage	
			5.76%	2%	5%, 4%, 4%, 3%, 3%	5.76%	AAK0109	Purchase	Free valuation
			6.04%	1%	5%, 4%, 4%, 3%, 3%	6.04%	AAK0078	Remortgage	
			6.27%	£0	5%, 4%, 4%, 3%, 3%	6.27%	AAK0110	Purchase	
			5.53%	5%	5%, 4%, 4%, 3%, 3%	5.53%	AAK0079	Remortgage	
		Light Adverse	6.04%	2%	5%, 4%, 4%, 3%, 3%	6.04%	AAK0111	Purchase	
			6.55%	£0	5%, 4%, 4%, 3%, 3%	6.55%	AAK0080	Remortgage	
			5.53%	5%	5%, 4%, 4%, 3%, 3%	5.53%	AAK0112	Purchase	
			6.04%	2%	5%, 4%, 4%, 3%, 3%	6.04%	AAK0234	Remortgage	
		Light Adverse +	6.04%	2%	5%, 4%, 4%, 3%, 3%	6.04%	AAK0282	Purchase	
			6.55%	£0	5%, 4%, 4%, 3%, 3%	6.55%	AAK0235	Remortgage	
			5.69%	5%	5%, 4%, 4%, 3%, 3%	5.69%	AAK0283	Purchase	
			6.20%	2%	5%, 4%, 4%, 3%, 3%	6.20%	AAK0236	Remortgage	
			6.71%	£0	5%, 4%, 4%, 3%, 3%	6.71%	AAK0284	Purchase	
			5.69%	5%	5%, 4%, 4%, 3%, 3%	5.69%	AAK0246	Remortgage	
			6.20%	2%	5%, 4%, 4%, 3%, 3%	6.20%	AAK0294	Purchase	
			6.20%	2%	5%, 4%, 4%, 3%, 3%	6.20%	AAK0247	Remortgage	
			6.71%	£0	5%, 4%, 4%, 3%, 3%	6.71%	AAK0295	Purchase	
			6.71%	£0	5%, 4%, 4%, 3%, 3%	6.71%	AAK0248	Remortgage	
			6.71%	£0	5%, 4%, 4%, 3%, 3%	6.71%	AAK0296	Purchase	

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75.0% 75.0%	2-year fixed	No Adverse	3.59%	5%	5%, 4%	5.50%	AAK0081	Remortgage	
			5.00%	2%	5%, 4%	6.55%	AAK0113	Purchase	
			5.58%	1%	5%, 4%	7.13%	AAK0082	Remortgage	
			6.11%	£0	5%, 4%	7.66%	AAK0114	Purchase	
			3.67%	5%	5%, 4%	5.50%	AAK0083	Remortgage	
		Light Adverse	5.08%	2%	5%, 4%	6.63%	AAK0115	Purchase	
			6.19%	£0	5%, 4%	7.74%	AAK0084	Remortgage	
			3.78%	5%	5%, 4%	5.50%	AAK0249	Purchase	
			5.19%	2%	5%, 4%	6.74%	AAK0297	Remortgage	
		Light Adverse +	6.30%	£0	5%, 4%	7.85%	AAK0250	Purchase	
			3.78%	5%	5%, 4%	5.50%	AAK0298	Remortgage	
			5.19%	2%	5%, 4%	6.74%	AAK0251	Purchase	

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
750/ 70	5-year fixed	No Adverse	4.95%	5%	5%, 4%, 4%, 3%, 3%	4.95%	AAK0085	Remortgage	
			5.46%	2%	5%, 4%, 4%, 3%, 3%	5.46%	AAK0117	Purchase	
			5.74%	1%	5%, 4%, 4%, 3%, 3%	5.74%	AAK0086	Remortgage	
			5.97%	£0	5%, 4%, 4%, 3%, 3%	5.97%	AAK0118	Purchase	
			5.03%	5%	5%, 4%, 4%, 3%, 3%	5.03%	AAK0087	Remortgage	
		Light Adverse	5.54%	2%	5%, 4%, 4%, 3%, 3%	5.54%	AAK0119	Purchase	
			6.05%	£0	5%, 4%, 4%, 3%, 3%	6.05%	AAK0088	Remortgage	
			5.14%	5%	5%, 4%, 4%, 3%, 3%	5.14%	AAK0120	Purchase	
			5.03%	5%	5%, 4%, 4%, 3%, 3%	5.03%	AAK0252	Remortgage	
		Light Adverse +	5.54%	2%	5%, 4%, 4%, 3%, 3%	5.54%	AAK0300	Purchase	
			6.05%	£0	5%, 4%, 4%, 3%, 3%	6.05%	AAK0253	Remortgage	
			5.14%	5%	5%, 4%, 4%, 3%, 3%	5.14%	AAK0301	Purchase	
			5.65%	2%	5%, 4%, 4%, 3%, 3%	5.65%	AAK0254	Remortgage	
			6.16%	£0	5%, 4%, 4%, 3%, 3%	6.16%	AAK0302	Purchase	
			5.14%	5%	5%, 4%, 4%, 3%, 3%	5.14%	AAK0264	Remortgage	
			5.65%	2%	5%, 4%, 4%, 3%, 3%	5.65%	AAK0312	Purchase	
			5.65%	2%	5%, 4%, 4%, 3%, 3%	5.65%	AAK0265	Remortgage	
			6.16%	£0	5%, 4%, 4%, 3%, 3%	6.16%	AAK0313	Purchase	
			5.14%	5%	5%, 4%, 4%, 3%, 3%	5.14%	AAK0266	Remortgage	
			5.65%	2%	5%, 4%, 4%, 3%, 3%	5.65%	AAK0314	Purchase	

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	2-year fixed	No Adverse	4.11%	5%	5%, 4%	5.66%	AAK0089	Remortgage	
			5.52%	2%	5%, 4%	7.07%	AAK0121	Purchase	
			6.10%	1%	5%, 4%	7.65%	AAK0090	Remortgage	
			6.63%	£0	5%, 4%	8.18%	AAK0122	Purchase	
			4.39%	5%	5%, 4%	5.94%	AAK0091	Remortgage	
			5.80%	2%	5%, 4%	7.35%	AAK0123	Purchase	
		Light Adverse	6.91%	£0	5%, 4%	8.46%	AAK0092	Remortgage	
			4.55%	5%	5%, 4%	6.10%	AAK0124	Purchase	
			5.80%	2%	5%, 4%	7.35%	AAK0255	Remortgage	
		Light Adverse +	6.91%	£0	5%, 4%	8.46%	AAK0303	Purchase	
			4.55%	5%	5%, 4%	6.10%	AAK0256	Remortgage	
			5.96%	2%	5%, 4%	7.51%	AAK0304	Purchase	
			7.07%	£0	5%, 4%	8.62%	AAK0267	Remortgage	
							AAK0315	Purchase	
							AAK0268	Remortgage	
							AAK0316	Purchase	
							AAK0269	Remortgage	
							AAK0317	Purchase	

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	5-year fixed	No Adverse	5.47%	5%	5%, 4%, 4%, 3%, 3%	5.47%	AAK0093	Remortgage	
			5.98%	2%	5%, 4%, 4%, 3%, 3%	5.98%	AAK0125	Purchase	
			6.26%	1%	5%, 4%, 4%, 3%, 3%	6.26%	AAK0094	Remortgage	
			6.49%	£0	5%, 4%, 4%, 3%, 3%	6.49%	AAK0126	Purchase	
		Light Adverse	5.75%	5%	5%, 4%, 4%, 3%, 3%	5.75%	AAK0095	Remortgage	
			6.26%	2%	5%, 4%, 4%, 3%, 3%	6.26%	AAK0127	Purchase	
			6.77%	£0	5%, 4%, 4%, 3%, 3%	6.77%	AAK0096	Remortgage	
			5.91%	5%	5%, 4%, 4%, 3%, 3%	5.91%	AAK0128	Purchase	
		Light Adverse +	5.75%	5%	5%, 4%, 4%, 3%, 3%	5.75%	AAK0258	Remortgage	
			6.26%	2%	5%, 4%, 4%, 3%, 3%	6.26%	AAK0306	Purchase	
			6.77%	£0	5%, 4%, 4%, 3%, 3%	6.77%	AAK0259	Remortgage	
			6.42%	2%	5%, 4%, 4%, 3%, 3%	6.42%	AAK0307	Purchase	
			6.93%	£0	5%, 4%, 4%, 3%, 3%	6.93%	AAK0260	Remortgage	
			5.91%	5%	5%, 4%, 4%, 3%, 3%	5.91%	AAK0308	Purchase	
			6.42%	2%	5%, 4%, 4%, 3%, 3%	6.42%	AAK0270	Remortgage	
			6.93%	£0	5%, 4%, 4%, 3%, 3%	6.93%	AAK0318	Purchase	
			5.91%	5%	5%, 4%, 4%, 3%, 3%	5.91%	AAK0271	Remortgage	
			6.42%	2%	5%, 4%, 4%, 3%, 3%	6.42%	AAK0319	Purchase	
			6.93%	£0	5%, 4%, 4%, 3%, 3%	6.93%	AAK0272	Remortgage	
			5.91%	5%	5%, 4%, 4%, 3%, 3%	5.91%	AAK0320	Purchase	

LARGE LANDLORDS

For investors with 11+ properties on completion

Single family lets - £550,000 and under

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	2-year fixed	No Adverse & Light Adverse	3.56%	5%	5%, 4%	5.50%	AAK0321	Remortgage	
			4.97%	2%	5%, 4%	6.52%	AAK0369	Purchase	
			5.55%	1%	5%, 4%	7.10%	AAK0322	Remortgage	
			6.08%	£0	5%, 4%	7.63%	AAK0370	Purchase	
			4.92%	5%	5%, 4%, 4%, 3%, 3%	4.92%	AAK0323	Remortgage	
	5-year fixed	No Adverse & Light Adverse	5.43%	2%	5%, 4%, 4%, 3%, 3%	5.43%	AAK0371	Purchase	
			5.71%	1%	5%, 4%, 4%, 3%, 3%	5.71%	AAK0324	Remortgage	
			5.94%	£0	5%, 4%, 4%, 3%, 3%	5.94%	AAK0372	Purchase	
			4.92%	5%	5%, 4%, 4%, 3%, 3%	4.92%	AAK0325	Remortgage	
			5.43%	2%	5%, 4%, 4%, 3%, 3%	5.43%	AAK0373	Purchase	
80%	2-year fixed	No Adverse & Light Adverse	3.95%	5%	5%, 4%	5.50%	AAK0326	Remortgage	
			5.36%	2%	5%, 4%	6.91%	AAK0377	Purchase	
			5.94%	1%	5%, 4%	7.49%	AAK0330	Remortgage	
			6.47%	£0	5%, 4%	8.02%	AAK0378	Purchase	
			5.94%	5%	5%, 4%, 4%, 3%, 3%	5.94%	AAK0331	Remortgage	
	5-year fixed	No Adverse & Light Adverse	6.47%	2%	5%, 4%, 4%, 3%, 3%	6.47%	AAK0379	Purchase	
			5.31%	5%	5%, 4%, 4%, 3%, 3%	5.31%	AAK0332	Remortgage	
			5.82%	2%	5%, 4%, 4%, 3%, 3%	5.82%	AAK0380	Purchase	
			6.10%	1%	5%, 4%, 4%, 3%, 3%	6.10%	AAK0333	Remortgage	
			6.33%	£0	5%, 4%, 4%, 3%, 3%	6.33%	AAK0381	Purchase	

Single family lets - £550,001 and over

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	2-year fixed	No Adverse & Light Adverse	3.51%	5%	5%, 4%	5.50%	AAK0417	Remortgage	
			4.92%	2%	5%, 4%	6.47%	AAK0465	Purchase	
			5.50%	1%	5%, 4%	7.05%	AAK0418	Remortgage	
			6.03%	£0	5%, 4%	7.58%	AAK0466	Purchase	
			4.87%	5%	5%, 4%, 4%, 3%, 3%	4.87%	AAK0419	Remortgage	
	5-year fixed	No Adverse & Light Adverse	5.38%	2%	5%, 4%, 4%, 3%, 3%	5.38%	AAK0467	Purchase	
			5.66%	1%	5%, 4%, 4%, 3%, 3%	5.66%	AAK0420	Remortgage	
			5.89%	£0	5%, 4%, 4%, 3%, 3%	5.89%	AAK0468	Purchase	
			4.87%	5%	5%, 4%, 4%, 3%, 3%	4.87%	AAK0421	Remortgage	
			5.38%	2%	5%, 4%, 4%, 3%, 3%	5.38%	AAK0469	Purchase	
80%	2-year fixed	No Adverse & Light Adverse	3.90%	5%	5%, 4%	5.50%	AAK0422	Remortgage	
			5.31%	2%	5%, 4%	6.86%	AAK0470	Purchase	
			5.89%	1%	5%, 4%	7.44%	AAK0423	Remortgage	
			6.42%	£0	5%, 4%	7.97%	AAK0471	Purchase	
			4.87%	5%	5%, 4%, 4%, 3%, 3%	4.87%	AAK0424	Remortgage	
	5-year fixed	No Adverse & Light Adverse	5.26%	5%	5%, 4%, 4%, 3%, 3%	5.26%	AAK0472	Purchase	
			5.77%	2%	5%, 4%, 4%, 3%, 3%	5.77%	AAK0425	Remortgage	
			6.05%	1%	5%, 4%, 4%, 3%, 3%	6.05%	AAK0473	Purchase	
			5.26%	5%	5%, 4%, 4%, 3%, 3%	5.26%	AAK0426	Remortgage	
			5.77%	2%	5%, 4%, 4%, 3%, 3%	5.77%	AAK0474	Purchase	

Complex properties - £550,000 and under

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	2-year fixed	No Adverse & Light Adverse	3.56%	5%	5%, 4%	5.50%	AAK0337	Remortgage	
			3.72%	5%	5%, 4%	5.50%	AAK0385	Purchase	Up to 4 units
			4.97%	2%	5%, 4%	6.52%	AAK0353	Remortgage	
			5.13%	2%	5%, 4%	6.68%	AAK0401	Purchase	
			5.55%	1%	5%, 4%	7.10%	AAK0338	Remortgage	
			5.71%	1%	5%, 4%	7.26%	AAK0386	Purchase	
			6.08%	£0	5%, 4%	7.63%	AAK0354	Remortgage	
			6.24%	£0	5%, 4%	7.79%	AAK0402	Purchase	
			4.92%	5%	5%, 4%, 4%, 3%, 3%	4.92%	AAK0339	Remortgage	
			5.08%	5%	5%, 4%, 4%, 3%, 3%	5.08%	AAK0387	Purchase	
75%	5-year fixed	No Adverse & Light Adverse	5.43%	2%	5%, 4%, 4%, 3%, 3%	5.43%	AAK0355	Remortgage	
			5.59%	2%	5%, 4%, 4%, 3%, 3%	5.59%	AAK0403	Purchase	
			5.71%	1%	5%, 4%, 4%, 3%, 3%	5.71%	AAK0340	Remortgage	
			5.87%	1%	5%, 4%, 4%, 3%, 3%	5.87%	AAK0388	Purchase	
			5.94%	£0	5%, 4%, 4%, 3%, 3%	5.94%	AAK0342	Remortgage	
			6.10%	£0	5%, 4%, 4%, 3%, 3%	6.10%	AAK0404	Purchase	
			4.92%	5%	5%, 4%, 4%, 3%, 3%	4.92%	AAK0341	Remortgage	
			5.08%	5%	5%, 4%, 4%, 3%, 3%	5.08%	AAK0389	Purchase	
			5.43%	2%	5%, 4%, 4%, 3%, 3%	5.43%	AAK0357	Remortgage	
			5.59%	2%	5%, 4%, 4%, 3%, 3%	5.59%	AAK0405	Purchase	

Complex properties - £550,000 and under

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	2-year fixed	No Adverse & Light Adverse	3.95%	5%	5%, 4%	5.50%	AAK0345	Remortgage	
			4.11%	5%	5%, 4%	5.66%	AAK0393	Purchase	Up to 4 units
			5.36%	2%	5%, 4%	6.91%	AAK0361	Remortgage	
			5.52%	2%	5%, 4%	7.07%	AAK0409	Purchase	
			5.94%	1%	5%, 4%	7.49%	AAK0346	Remortgage	
			6.10%	1%	5%, 4%	7.65%	AAK0394	Purchase	
			6.47%	£0	5%, 4%	8.02%	AAK0362	Remortgage	
			6.63%	£0	5%, 4%	8.18%	AAK0410	Purchase	
			5.31%	5%	5%, 4%, 4%, 3%, 3%	5.31%	AAK0347	Remortgage	
			5.47%	5%	5%, 4%, 4%, 3%, 3%	5.47%	AAK0395	Purchase	
80%	5-year fixed	No Adverse & Light Adverse	5.82%	2%	5%, 4%, 4%, 3%, 3%	5.82%	AAK0363	Remortgage	
			5.98%	2%	5%, 4%, 4%, 3%, 3%	5.98%	AAK0396	Purchase	
			6.10%	1%	5%, 4%, 4%, 3%, 3%	6.10%	AAK0365	Remortgage	
			6.26%	1%	5%, 4%, 4%, 3%, 3%	6.26%	AAK0351	Purchase	
			6.33%	£0	5%, 4%, 4%, 3%, 3%	6.33%	AAK0398	Remortgage	
			6.49%	£0	5%, 4%, 4%, 3%, 3%	6.49%	AAK0367	Purchase	
			5.98%	2%	5%, 4%, 4%, 3%, 3%	5.98%	AAK0414	Remortgage	
			6.10%	1%	5%, 4%, 4%, 3%, 3%	6.10%	AAK0352	Purchase	
			6.26%	1%	5%, 4%, 4%, 3%, 3%	6.26%	AAK0400	Remortgage	
			6.33%	£0	5%, 4%, 4%, 3%, 3%	6.33%	AAK0368	Purchase	

Complex properties - £550,001 and over

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	2-year fixed	No Adverse & Light Adverse	3.51%	5%	5%, 4%	5.50%	AAK0433 AAK0481	Remortgage Purchase	Up to 4 units
			3.67%	5%	5%, 4%	5.50%	AAK0449 AAK0497	Remortgage Purchase	
			4.92%	2%	5%, 4%	6.47%	AAK0434 AAK0482	Remortgage Purchase	Up to 4 units
			5.08%	2%	5%, 4%	6.63%	AAK0450 AAK0498	Remortgage Purchase	
			5.50%	1%	5%, 4%	7.05%	AAK0435 AAK0483	Remortgage Purchase	Up to 4 units
			5.66%	1%	5%, 4%	7.21%	AAK0451 AAK0499	Remortgage Purchase	
			6.03%	£0	5%, 4%	7.58%	AAK0436 AAK0484	Remortgage Purchase	Up to 4 units
			6.19%	£0	5%, 4%	7.74%	AAK0452 AAK0500	Remortgage Purchase	
			4.87%	5%	5%, 4%, 4%, 3%, 3%	4.87%	AAK0437 AAK0485	Remortgage Purchase	Up to 4 units
			5.03%	5%	5%, 4%, 4%, 3%, 3%	5.03%	AAK0453 AAK0501	Remortgage Purchase	
75%	5-year fixed	No Adverse & Light Adverse	5.38%	2%	5%, 4%, 4%, 3%, 3%	5.38%	AAK0438 AAK0486	Remortgage Purchase	Up to 4 units
			5.54%	2%	5%, 4%, 4%, 3%, 3%	5.54%	AAK0454 AAK0502	Remortgage Purchase	
			5.66%	1%	5%, 4%, 4%, 3%, 3%	5.66%	AAK0439 AAK0487	Remortgage Purchase	Up to 4 units
			5.82%	1%	5%, 4%, 4%, 3%, 3%	5.82%	AAK0455 AAK0503	Remortgage Purchase	
			5.89%	£0	5%, 4%, 4%, 3%, 3%	5.89%	AAK0440 AAK0488	Remortgage Purchase	Up to 4 units
			6.05%	£0	5%, 4%, 4%, 3%, 3%	6.05%	AAK0456 AAK0504	Remortgage Purchase	

Complex properties - £550,001 and over

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	2-year fixed	No Adverse & Light Adverse	3.90%	5%	5%, 4%	5.50%	AAK0441	Remortgage	
			4.06%	5%	5%, 4%	5.61%	AAK0489	Purchase	Up to 4 units
			5.31%	2%	5%, 4%	6.86%	AAK0457	Remortgage	
							AAK0505	Purchase	
			5.47%	2%	5%, 4%	7.02%	AAK0442	Remortgage	
							AAK0490	Purchase	Up to 4 units
			5.89%	1%	5%, 4%	7.44%	AAK0458	Remortgage	
							AAK0506	Purchase	
			6.05%	1%	5%, 4%	7.60%	AAK0443	Remortgage	
							AAK0491	Purchase	Up to 4 units
80%	5-year fixed	No Adverse & Light Adverse	6.42%	£0	5%, 4%	7.97%	AAK0459	Remortgage	
							AAK0507	Purchase	
			6.58%	£0	5%, 4%	8.13%	AAK0444	Remortgage	
							AAK0492	Purchase	Up to 4 units
			5.26%	5%	5%, 4%, 4%, 3%, 3%	5.26%	AAK0445	Remortgage	
							AAK0493	Purchase	Up to 4 units
			5.42%	5%	5%, 4%, 4%, 3%, 3%	5.42%	AAK0461	Remortgage	
							AAK0509	Purchase	
			5.77%	2%	5%, 4%, 4%, 3%, 3%	5.77%	AAK0446	Remortgage	
							AAK0494	Purchase	Up to 4 units
80%	5-year fixed	No Adverse & Light Adverse	5.93%	2%	5%, 4%, 4%, 3%, 3%	5.93%	AAK0462	Remortgage	
							AAK0510	Purchase	
			6.05%	1%	5%, 4%, 4%, 3%, 3%	6.05%	AAK0447	Remortgage	
							AAK0495	Purchase	Up to 4 units
			6.21%	1%	5%, 4%, 4%, 3%, 3%	6.21%	AAK0463	Remortgage	
							AAK0511	Purchase	
			6.28%	£0	5%, 4%, 4%, 3%, 3%	6.28%	AAK0448	Remortgage	
							AAK0496	Purchase	Up to 4 units
			6.44%	£0	5%, 4%, 4%, 3%, 3%	6.44%	AAK0464	Remortgage	
							AAK0512	Purchase	

Criteria highlights

APPLICANT
AGE LIMIT

18-85

LTV
UP TO

80%

MAXIMUM
LOAN

£10M

FIRST TIME
HMOS UP TO

6-BED

RANGE OF

VALUATION OPTIONS

AVM • DESKTOP • FULL • LONG FORM

(subject to property type)

DAY 1 REMORTGAGES

ACROSS ALL SEGMENTS

LEND TO

SPVS & TRADING LTD CO.

IN ADDITION TO LLPS AND INDIVIDUALS

UNLIMITED SIZED

HMOS AND MUFBS

For more info see [full criteria guide](#)

Valuation fee scale

Valuation type will be determined as part of our application process.

Property value	Desktop Standard	AVM Standard	Physical Inspection		
			Standard	Specialist	Long Form
£50,000 - £100,000	£150	£15	£175	£440	Quote only
£100,001 - £150,000	£150	£15	£200	£440	Quote only
£150,001 - £200,000	£150	£15	£225	£455	Quote only
£200,001 - £250,000	£200	£15	£250	£455	Quote only
£250,001 - £300,000	£200	£15	£275	£525	Quote only
£300,001 - £350,000	£200	£15	£300	£585	Quote only
£350,001 - £400,000	£200	£15	£325	£585	Quote only
£400,001 - £450,000	£200	£15	£350	£645	Quote only
£450,001 - £500,000	£250	£15	£375	£645	Quote only
£500,001 - £600,000	£250	£15	£485	£710	Quote only
£600,001 - £700,000	£250	£15	£585	£770	Quote only
£700,001 - £800,000	£250	£15	£650	£880	Quote only
£800,001 - £900,000	£250	£15	£710	£965	Quote only
£900,001 - £1,000,000	£250	£15	£825	£1,025	Quote only
£1,000,001 - £1,500,000	-	-	£1,225	£1,425	Quote only
£1,500,001 - £2,000,000	-	-	£1,625	£1,825	Quote only
£2,000,001 - £2,500,000	-	-	£1,925	£2,325	Quote only
£2,500,001 - £3,000,000	-	-	£2,225	£2,625	Quote only
£3,000,001 - £3,500,000	-	-	£2,725	£3,125	Quote only
£3,500,001 - £4,000,000	-	-	£3,125	£3,525	Quote only
£4,000,001 - £4,500,000	-	-	£3,425	£3,825	Quote only
£4,500,001 - £5,000,000	-	-	£3,725	£4,125	Quote only

Re-inspection fee: Standard/Specialist £72, Long Form quote only.

Property type	Valuation fee scale applied
Single house or flat let or intended to be let to an individual or family on 1 AST.	Physical Inspection Standard
Single property let or intended to be let to multiple occupiers not of a single household (up to 6 bedrooms). Excludes adapted properties with multiple kitchens or with greater than 3 bathrooms and HMOs in Article 4 areas.	Physical Inspection Specialist
Single building comprising up to 6 self-contained flats all held under the freehold title (no leasehold titles created), and all flats of a size and arrangement that would support individual mortgages were leasehold titles created.	Physical Inspection Specialist
Any property not fitting within above descriptions, or exceeding £5m estimated value.	Physical Inspection Long Form

