

SUPER-POWERED

PRODUCTS

26 JANUARY 2026

Intermediaries only



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	LIGHT ADVERSE	LIGHT ADVERSE +
SATISFIED CCJS 0 in 72 months	SATISFIED CCJS 0 in 24 months	SATISFIED CCJS 0 in 12 months, 1 in 24 months (max £3000)
SETTLED DEFAULTS 0 in 72 months	SETTLED DEFAULTS 0 in 24 months	SETTLED DEFAULTS 0 in 12 months
SECURED LOAN ARREARS 0 in last 36 months	SECURED LOAN ARREARS 0 in last 36 months	SECURED LOAN ARREARS 0 in last 12 months, 1 in last 36 months
UNSECURED WORST STATUS 0 in last 6 months	UNSECURED WORST STATUS 1 in last 6 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.

CONTENTS

SMALL LANDLORDS 4

Single family lets	5
Complex properties	9

MEDIUM LANDLORDS 13

Single family lets	14
Complex properties	18

LARGE LANDLORDS 22

Single family lets	23
Complex properties	25

MORE INFO 29

Criteria highlights	29
Valuation fee scale	30

CONTACT US 31

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%	2-year fixed	No Adverse	3.29%	5%	5%, 4%	5.50%	AAK0001	Remortgage	Free valuation
							AAK0033	Purchase	
			4.55%	2%	5%, 4%	6.10%	AAK0002	Remortgage	
							AAK0034	Purchase	
			5.13%	1%	5%, 4%	6.68%	AAK0003	Remortgage	
							AAK0035	Purchase	
			5.66%	£0	5%, 4%	7.21%	AAK0004	Remortgage	
							AAK0036	Purchase	
		Light Adverse	3.22%	5%	5%, 4%	5.50%	AAK0129	Remortgage	
							AAK0177	Purchase	
			4.63%	2%	5%, 4%	6.18%	AAK0130	Remortgage	
							AAK0178	Purchase	
			5.74%	£0	5%, 4%	7.29%	AAK0131	Remortgage	
							AAK0179	Purchase	
		Light Adverse +	3.33%	5%	5%, 4%	5.50%	AAK0141	Remortgage	
							AAK0189	Purchase	
			4.74%	2%	5%, 4%	6.29%	AAK0142	Remortgage	
							AAK0190	Purchase	
			5.85%	£0	5%, 4%	7.40%	AAK0143	Remortgage	
							AAK0191	Purchase	

Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	5-year fixed	No Adverse	4.56%	5%	5%, 4%, 4%, 3%, 3%	4.56%	AAK0005	Remortgage	Free valuation
							AAK0037	Purchase	
			5.01%	2%	5%, 4%, 4%, 3%, 3%	5.01%	AAK0006	Remortgage	
							AAK0038	Purchase	
			5.29%	1%	5%, 4%, 4%, 3%, 3%	5.29%	AAK0007	Remortgage	
							AAK0039	Purchase	
			5.52%	£0	5%, 4%, 4%, 3%, 3%	5.52%	AAK0008	Remortgage	
							AAK0040	Purchase	
		Light Adverse	4.58%	5%	5%, 4%, 4%, 3%, 3%	4.58%	AAK0132	Remortgage	
							AAK0180	Purchase	
			5.09%	2%	5%, 4%, 4%, 3%, 3%	5.09%	AAK0133	Remortgage	
							AAK0181	Purchase	
			5.60%	£0	5%, 4%, 4%, 3%, 3%	5.60%	AAK0134	Remortgage	
							AAK0182	Purchase	
		Light Adverse +	4.69%	5%	5%, 4%, 4%, 3%, 3%	4.69%	AAK0144	Remortgage	
							AAK0192	Purchase	
			5.20%	2%	5%, 4%, 4%, 3%, 3%	5.20%	AAK0145	Remortgage	
							AAK0193	Purchase	
			5.71%	£0	5%, 4%, 4%, 3%, 3%	5.71%	AAK0146	Remortgage	
							AAK0194	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	Free valuation
							AAK0041	Purchase	
			4.96%	2%	5%, 4%	6.51%	AAK0010	Remortgage	
							AAK0042	Purchase	
			5.54%	1%	5%, 4%	7.09%	AAK0011	Remortgage	
							AAK0043	Purchase	
			6.07%	£0	5%, 4%	7.62%	AAK0012	Remortgage	
							AAK0044	Purchase	
		Light Adverse	3.83%	5%	5%, 4%	5.50%	AAK0135	Remortgage	
							AAK0183	Purchase	
			5.24%	2%	5%, 4%	6.79%	AAK0136	Remortgage	
							AAK0184	Purchase	
			6.35%	£0	5%, 4%	7.90%	AAK0137	Remortgage	
							AAK0185	Purchase	
		Light Adverse +	3.99%	5%	5%, 4%	5.54%	AAK0147	Remortgage	
							AAK0195	Purchase	
			5.40%	2%	5%, 4%	6.95%	AAK0148	Remortgage	
							AAK0196	Purchase	
			6.51%	£0	5%, 4%	8.06%	AAK0149	Remortgage	
							AAK0197	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	Free valuation
							AAK0045	Purchase	
			5.42%	2%	5%, 4%, 4%, 3%, 3%	5.42%	AAK0014	Remortgage	
							AAK0046	Purchase	
			5.70%	1%	5%, 4%, 4%, 3%, 3%	5.70%	AAK0015	Remortgage	
							AAK0047	Purchase	
			5.93%	£0	5%, 4%, 4%, 3%, 3%	5.93%	AAK0016	Remortgage	
							AAK0048	Purchase	
		Light Adverse	5.19%	5%	5%, 4%, 4%, 3%, 3%	5.19%	AAK0138	Remortgage	
							AAK0186	Purchase	
			5.70%	2%	5%, 4%, 4%, 3%, 3%	5.70%	AAK0139	Remortgage	
							AAK0187	Purchase	
			6.21%	£0	5%, 4%, 4%, 3%, 3%	6.21%	AAK0140	Remortgage	
							AAK0188	Purchase	
		Light Adverse +	5.35%	5%	5%, 4%, 4%, 3%, 3%	5.35%	AAK0150	Remortgage	
							AAK0198	Purchase	
			5.86%	2%	5%, 4%, 4%, 3%, 3%	5.86%	AAK0151	Remortgage	
							AAK0199	Purchase	
			6.37%	£0	5%, 4%, 4%, 3%, 3%	6.37%	AAK0152	Remortgage	
							AAK0200	Purchase	

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	2-year fixed	No Adverse	3.36%	5%	5%, 4%	5.50%	AAK0017	Remortgage	
							AAK0049	Purchase	
			4.77%	2%	5%, 4%	6.32%	AAK0018	Remortgage	
							AAK0050	Purchase	
			5.35%	1%	5%, 4%	6.90%	AAK0019	Remortgage	
		Light Adverse					AAK0051	Purchase	
			5.88%	£0	5%, 4%	7.43%	AAK0020	Remortgage	
							AAK0052	Purchase	
			3.44%	5%	5%, 4%	5.50%	AAK0153	Remortgage	
							AAK0201	Purchase	
			4.85%	2%	5%, 4%	6.40%	AAK0154	Remortgage	
							AAK0202	Purchase	
			5.96%	£0	5%, 4%	7.51%	AAK0155	Remortgage	
							AAK0203	Purchase	
		Light Adverse +	3.55%	5%	5%, 4%	5.50%	AAK0165	Remortgage	
							AAK0213	Purchase	
			4.96%	2%	5%, 4%	6.51%	AAK0166	Remortgage	
							AAK0214	Purchase	
			6.07%	£0	5%, 4%	7.62%	AAK0167	Remortgage	
							AAK0215	Purchase	

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	5-year fixed	No Adverse	4.72%	5%	5%, 4%, 4%, 3%, 3%	4.72%	AAK0021	Remortgage	
							AAK0053	Purchase	
			5.23%	2%	5%, 4%, 4%, 3%, 3%	5.23%	AAK0022	Remortgage	
							AAK0054	Purchase	
			5.51%	1%	5%, 4%, 4%, 3%, 3%	5.51%	AAK0023	Remortgage	
							AAK0055	Purchase	
		Light Adverse	5.74%	£0	5%, 4%, 4%, 3%, 3%	5.74%	AAK0024	Remortgage	
							AAK0056	Purchase	
			4.80%	5%	5%, 4%, 4%, 3%, 3%	4.80%	AAK0156	Remortgage	
							AAK0204	Purchase	
			5.31%	2%	5%, 4%, 4%, 3%, 3%	5.31%	AAK0157	Remortgage	
							AAK0205	Purchase	
		Light Adverse +	5.82%	£0	5%, 4%, 4%, 3%, 3%	5.82%	AAK0158	Remortgage	
							AAK0206	Purchase	
			4.91%	5%	5%, 4%, 4%, 3%, 3%	4.91%	AAK0168	Remortgage	
							AAK0216	Purchase	
			5.42%	2%	5%, 4%, 4%, 3%, 3%	5.42%	AAK0169	Remortgage	
							AAK0217	Purchase	
			5.93%	£0	5%, 4%, 4%, 3%, 3%	5.93%	AAK0170	Remortgage	
							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	
							AAK0057	Purchase	
			5.18%	2%	5%, 4%	6.73%	AAK0026	Remortgage	
							AAK0058	Purchase	
			5.76%	1%	5%, 4%	7.31%	AAK0027	Remortgage	
							AAK0059	Purchase	
		Light Adverse	6.29%	£0	5%, 4%	7.84%	AAK0028	Remortgage	
							AAK0060	Purchase	
			4.05%	5%	5%, 4%	5.60%	AAK0159	Remortgage	
							AAK0207	Purchase	
			5.46%	2%	5%, 4%	7.01%	AAK0160	Remortgage	
							AAK0208	Purchase	
		Light Adverse +	6.57%	£0	5%, 4%	8.12%	AAK0161	Remortgage	
							AAK0209	Purchase	
			4.21%	5%	5%, 4%	5.76%	AAK0171	Remortgage	
							AAK0219	Purchase	
			5.62%	2%	5%, 4%	7.17%	AAK0172	Remortgage	
							AAK0220	Purchase	
			6.73%	£0	5%, 4%	8.28%	AAK0173	Remortgage	
							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	
							AAK0061	Purchase	
			5.64%	2%	5%, 4%, 4%, 3%, 3%	5.64%	AAK0030	Remortgage	
							AAK0062	Purchase	
			5.92%	1%	5%, 4%, 4%, 3%, 3%	5.92%	AAK0031	Remortgage	
							AAK0063	Purchase	
		Light Adverse	6.15%	£0	5%, 4%, 4%, 3%, 3%	6.15%	AAK0032	Remortgage	
							AAK0064	Purchase	
			5.41%	5%	5%, 4%, 4%, 3%, 3%	5.41%	AAK0162	Remortgage	
							AAK0210	Purchase	
			5.92%	2%	5%, 4%, 4%, 3%, 3%	5.92%	AAK0163	Remortgage	
							AAK0211	Purchase	
		Light Adverse +	6.43%	£0	5%, 4%, 4%, 3%, 3%	6.43%	AAK0164	Remortgage	
							AAK0212	Purchase	
			5.57%	5%	5%, 4%, 4%, 3%, 3%	5.57%	AAK0174	Remortgage	
							AAK0222	Purchase	
			6.08%	2%	5%, 4%, 4%, 3%, 3%	6.08%	AAK0175	Remortgage	
							AAK0223	Purchase	
			6.59%	£0	5%, 4%, 4%, 3%, 3%	6.59%	AAK0176	Remortgage	
							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%	2-year fixed	No Adverse	3.52%	5%	5%, 4%	5.50%	AAK0065	Remortgage	Free valuation
							AAK0097	Purchase	
			4.78%	2%	5%, 4%	6.33%	AAK0066	Remortgage	
							AAK0098	Purchase	
			5.36%	1%	5%, 4%	6.91%	AAK0067	Remortgage	
							AAK0099	Purchase	
			5.89%	£0	5%, 4%	7.44%	AAK0068	Remortgage	
							AAK0100	Purchase	
		Light Adverse	3.45%	5%	5%, 4%	5.50%	AAK0225	Remortgage	
							AAK0273	Purchase	
			4.86%	2%	5%, 4%	6.41%	AAK0226	Remortgage	
							AAK0274	Purchase	
			5.97%	£0	5%, 4%	7.52%	AAK0227	Remortgage	
							AAK0275	Purchase	
		Light Adverse +	3.56%	5%	5%, 4%	5.50%	AAK0237	Remortgage	
							AAK0285	Purchase	
			4.97%	2%	5%, 4%	6.52%	AAK0238	Remortgage	
							AAK0286	Purchase	
			6.08%	£0	5%, 4%	7.63%	AAK0239	Remortgage	
							AAK0287	Purchase	

Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	5-year fixed	No Adverse	4.79%	5%	5%, 4%, 4%, 3%, 3%	4.79%	AAK0069	Remortgage	Free valuation
							AAK0101	Purchase	
			5.24%	2%	5%, 4%, 4%, 3%, 3%	5.24%	AAK0070	Remortgage	
							AAK0102	Purchase	
			5.52%	1%	5%, 4%, 4%, 3%, 3%	5.52%	AAK0071	Remortgage	
							AAK0103	Purchase	
			5.75%	£0	5%, 4%, 4%, 3%, 3%	5.75%	AAK0072	Remortgage	
							AAK0104	Purchase	
		Light Adverse	4.81%	5%	5%, 4%, 4%, 3%, 3%	4.81%	AAK0228	Remortgage	
							AAK0276	Purchase	
			5.32%	2%	5%, 4%, 4%, 3%, 3%	5.32%	AAK0229	Remortgage	
							AAK0277	Purchase	
			5.83%	£0	5%, 4%, 4%, 3%, 3%	5.83%	AAK0230	Remortgage	
							AAK0278	Purchase	
		Light Adverse +	4.92%	5%	5%, 4%, 4%, 3%, 3%	4.92%	AAK0240	Remortgage	
							AAK0288	Purchase	
			5.43%	2%	5%, 4%, 4%, 3%, 3%	5.43%	AAK0241	Remortgage	
							AAK0289	Purchase	
			5.94%	£0	5%, 4%, 4%, 3%, 3%	5.94%	AAK0242	Remortgage	
							AAK0290	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	Free valuation
							AAK0105	Purchase	
			5.30%	2%	5%, 4%	6.85%	AAK0074	Remortgage	
							AAK0106	Purchase	
			5.88%	1%	5%, 4%	7.43%	AAK0075	Remortgage	
		Light Adverse					AAK0107	Purchase	
			6.41%	£0	5%, 4%	7.96%	AAK0076	Remortgage	
							AAK0108	Purchase	
			4.17%	5%	5%, 4%	5.72%	AAK0231	Remortgage	
							AAK0279	Purchase	
			5.58%	2%	5%, 4%	7.13%	AAK0232	Remortgage	
							AAK0280	Purchase	
			6.69%	£0	5%, 4%	8.24%	AAK0233	Remortgage	
							AAK0281	Purchase	
		Light Adverse +	4.33%	5%	5%, 4%	5.88%	AAK0243	Remortgage	
							AAK0291	Purchase	
			5.74%	2%	5%, 4%	7.29%	AAK0244	Remortgage	
							AAK0292	Purchase	
			6.85%	£0	5%, 4%	8.40%	AAK0245	Remortgage	
							AAK0293	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	Free valuation
							AAK0109	Purchase	
			5.76%	2%	5%, 4%, 4%, 3%, 3%	5.76%	AAK0078	Remortgage	
							AAK0110	Purchase	
			6.04%	1%	5%, 4%, 4%, 3%, 3%	6.04%	AAK0079	Remortgage	
							AAK0111	Purchase	
		Light Adverse	6.27%	£0	5%, 4%, 4%, 3%, 3%	6.27%	AAK0080	Remortgage	
							AAK0112	Purchase	
			5.53%	5%	5%, 4%, 4%, 3%, 3%	5.53%	AAK0234	Remortgage	
							AAK0282	Purchase	
			6.04%	2%	5%, 4%, 4%, 3%, 3%	6.04%	AAK0235	Remortgage	
							AAK0283	Purchase	
		Light Adverse +	6.55%	£0	5%, 4%, 4%, 3%, 3%	6.55%	AAK0236	Remortgage	
							AAK0284	Purchase	
			5.69%	5%	5%, 4%, 4%, 3%, 3%	5.69%	AAK0246	Remortgage	
							AAK0294	Purchase	
			6.20%	2%	5%, 4%, 4%, 3%, 3%	6.20%	AAK0247	Remortgage	
							AAK0295	Purchase	
			6.71%	£0	5%, 4%, 4%, 3%, 3%	6.71%	AAK0248	Remortgage	
							AAK0296	Purchase	

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	2-year fixed	No Adverse	3.59%	5%	5%, 4%	5.50%	AAK0081	Remortgage	
							AAK0113	Purchase	
			5.00%	2%	5%, 4%	6.55%	AAK0082	Remortgage	
							AAK0114	Purchase	
			5.58%	1%	5%, 4%	7.13%	AAK0083	Remortgage	
							AAK0115	Purchase	
		Light Adverse	6.11%	£0	5%, 4%	7.66%	AAK0084	Remortgage	
							AAK0116	Purchase	
			3.67%	5%	5%, 4%	5.50%	AAK0249	Remortgage	
							AAK0297	Purchase	
			5.08%	2%	5%, 4%	6.63%	AAK0250	Remortgage	
							AAK0298	Purchase	
		Light Adverse +	6.19%	£0	5%, 4%	7.74%	AAK0251	Remortgage	
							AAK0299	Purchase	
			3.78%	5%	5%, 4%	5.50%	AAK0261	Remortgage	
							AAK0309	Purchase	
			5.19%	2%	5%, 4%	6.74%	AAK0262	Remortgage	
							AAK0310	Purchase	
			6.30%	£0	5%, 4%	7.85%	AAK0263	Remortgage	
							AAK0311	Purchase	

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	5-year fixed	No Adverse	4.95%	5%	5%, 4%, 4%, 3%, 3%	4.95%	AAK0085	Remortgage	
							AAK0117	Purchase	
			5.46%	2%	5%, 4%, 4%, 3%, 3%	5.46%	AAK0086	Remortgage	
							AAK0118	Purchase	
			5.74%	1%	5%, 4%, 4%, 3%, 3%	5.74%	AAK0087	Remortgage	
		Light Adverse					AAK0119	Purchase	
			5.97%	£0	5%, 4%, 4%, 3%, 3%	5.97%	AAK0088	Remortgage	
							AAK0120	Purchase	
			5.03%	5%	5%, 4%, 4%, 3%, 3%	5.03%	AAK0252	Remortgage	
							AAK0300	Purchase	
			5.54%	2%	5%, 4%, 4%, 3%, 3%	5.54%	AAK0253	Remortgage	
							AAK0301	Purchase	
			6.05%	£0	5%, 4%, 4%, 3%, 3%	6.05%	AAK0254	Remortgage	
							AAK0302	Purchase	
		Light Adverse +	5.14%	5%	5%, 4%, 4%, 3%, 3%	5.14%	AAK0264	Remortgage	
							AAK0312	Purchase	
			5.65%	2%	5%, 4%, 4%, 3%, 3%	5.65%	AAK0265	Remortgage	
							AAK0313	Purchase	
			6.16%	£0	5%, 4%, 4%, 3%, 3%	6.16%	AAK0266	Remortgage	
							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	
							AAK0121	Purchase	
			5.52%	2%	5%, 4%	7.07%	AAK0090	Remortgage	
							AAK0122	Purchase	
			6.10%	1%	5%, 4%	7.65%	AAK0091	Remortgage	
							AAK0123	Purchase	
		Light Adverse	6.63%	£0	5%, 4%	8.18%	AAK0092	Remortgage	
							AAK0124	Purchase	
			4.39%	5%	5%, 4%	5.94%	AAK0255	Remortgage	
							AAK0303	Purchase	
			5.80%	2%	5%, 4%	7.35%	AAK0256	Remortgage	
							AAK0304	Purchase	
			6.91%	£0	5%, 4%	8.46%	AAK0257	Remortgage	
							AAK0305	Purchase	
		Light Adverse +	4.55%	5%	5%, 4%	6.10%	AAK0267	Remortgage	
							AAK0315	Purchase	
			5.96%	2%	5%, 4%	7.51%	AAK0268	Remortgage	
							AAK0316	Purchase	
			7.07%	£0	5%, 4%	8.62%	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	
							AAK0125	Purchase	
			5.98%	2%	5%, 4%, 4%, 3%, 3%	5.98%	AAK0094	Remortgage	
							AAK0126	Purchase	
			6.26%	1%	5%, 4%, 4%, 3%, 3%	6.26%	AAK0095	Remortgage	
		Light Adverse					AAK0127	Purchase	
			6.49%	£0	5%, 4%, 4%, 3%, 3%	6.49%	AAK0096	Remortgage	
							AAK0128	Purchase	
			5.75%	5%	5%, 4%, 4%, 3%, 3%	5.75%	AAK0258	Remortgage	
							AAK0306	Purchase	
			6.26%	2%	5%, 4%, 4%, 3%, 3%	6.26%	AAK0259	Remortgage	
							AAK0307	Purchase	
			6.77%	£0	5%, 4%, 4%, 3%, 3%	6.77%	AAK0260	Remortgage	
							AAK0308	Purchase	
		Light Adverse +	5.91%	5%	5%, 4%, 4%, 3%, 3%	5.91%	AAK0270	Remortgage	
							AAK0318	Purchase	
			6.42%	2%	5%, 4%, 4%, 3%, 3%	6.42%	AAK0271	Remortgage	
							AAK0319	Purchase	
			6.93%	£0	5%, 4%, 4%, 3%, 3%	6.93%	AAK0272	Remortgage	
							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	
							AAK0369	Purchase	
			4.97%	2%	5%, 4%	6.52%	AAK0322	Remortgage	
							AAK0370	Purchase	
			5.55%	1%	5%, 4%	7.10%	AAK0323	Remortgage	
							AAK0371	Purchase	
	5-year fixed	No Adverse & Light Adverse	6.08%	£0	5%, 4%	7.63%	AAK0324	Remortgage	
							AAK0372	Purchase	
			4.92%	5%	5%, 4%, 4%, 3%, 3%	4.92%	AAK0325	Remortgage	
							AAK0373	Purchase	
			5.43%	2%	5%, 4%, 4%, 3%, 3%	5.43%	AAK0326	Remortgage	
							AAK0374	Purchase	
80%	2-year fixed	No Adverse & Light Adverse	5.71%	1%	5%, 4%, 4%, 3%, 3%	5.71%	AAK0327	Remortgage	
							AAK0375	Purchase	
			5.94%	£0	5%, 4%, 4%, 3%, 3%	5.94%	AAK0328	Remortgage	
							AAK0376	Purchase	
	5-year fixed	No Adverse & Light Adverse	3.95%	5%	5%, 4%	5.50%	AAK0329	Remortgage	
							AAK0377	Purchase	
			5.36%	2%	5%, 4%	6.91%	AAK0330	Remortgage	
							AAK0378	Purchase	
			5.94%	1%	5%, 4%	7.49%	AAK0331	Remortgage	
							AAK0379	Purchase	
80%	2-year fixed	No Adverse & Light Adverse	6.47%	£0	5%, 4%	8.02%	AAK0332	Remortgage	
							AAK0380	Purchase	
	5-year fixed	No Adverse & Light Adverse	5.31%	5%	5%, 4%, 4%, 3%, 3%	5.31%	AAK0333	Remortgage	
							AAK0381	Purchase	
			5.82%	2%	5%, 4%, 4%, 3%, 3%	5.82%	AAK0334	Remortgage	
							AAK0382	Purchase	
	5-year fixed	No Adverse & Light Adverse	6.10%	1%	5%, 4%, 4%, 3%, 3%	6.10%	AAK0335	Remortgage	
							AAK0383	Purchase	
			6.33%	£0	5%, 4%, 4%, 3%, 3%	6.33%	AAK0336	Remortgage	
							AAK0384	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	
							AAK0465	Purchase	
			4.92%	2%	5%, 4%	6.47%	AAK0418	Remortgage	
							AAK0466	Purchase	
			5.50%	1%	5%, 4%	7.05%	AAK0419	Remortgage	
							AAK0467	Purchase	
	5-year fixed	No Adverse & Light Adverse	6.03%	£0	5%, 4%	7.58%	AAK0420	Remortgage	
							AAK0468	Purchase	
			4.87%	5%	5%, 4%, 4%, 3%, 3%	4.87%	AAK0421	Remortgage	
							AAK0469	Purchase	
			5.38%	2%	5%, 4%, 4%, 3%, 3%	5.38%	AAK0422	Remortgage	
							AAK0470	Purchase	
80%	2-year fixed	No Adverse & Light Adverse	5.66%	1%	5%, 4%, 4%, 3%, 3%	5.66%	AAK0423	Remortgage	
							AAK0471	Purchase	
			5.89%	£0	5%, 4%, 4%, 3%, 3%	5.89%	AAK0424	Remortgage	
							AAK0472	Purchase	
	5-year fixed	No Adverse & Light Adverse	3.90%	5%	5%, 4%	5.50%	AAK0425	Remortgage	
							AAK0473	Purchase	
			5.31%	2%	5%, 4%	6.86%	AAK0426	Remortgage	
							AAK0474	Purchase	
			5.89%	1%	5%, 4%	7.44%	AAK0427	Remortgage	
							AAK0475	Purchase	
	5-year fixed	No Adverse & Light Adverse	6.42%	£0	5%, 4%	7.97%	AAK0428	Remortgage	
							AAK0476	Purchase	
			5.26%	5%	5%, 4%, 4%, 3%, 3%	5.26%	AAK0429	Remortgage	
							AAK0477	Purchase	
			5.77%	2%	5%, 4%, 4%, 3%, 3%	5.77%	AAK0430	Remortgage	
							AAK0478	Purchase	
	5-year fixed	No Adverse & Light Adverse	6.05%	1%	5%, 4%, 4%, 3%, 3%	6.05%	AAK0431	Remortgage	
							AAK0479	Purchase	
	5-year fixed	No Adverse & Light Adverse	6.28%	£0	5%, 4%, 4%, 3%, 3%	6.28%	AAK0432	Remortgage	
							AAK0480	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	Up to 4 units
							AAK0385	Purchase	
			3.72%	5%	5%, 4%	5.50%	AAK0353	Remortgage	Up to 4 units
							AAK0401	Purchase	
			4.97%	2%	5%, 4%	6.52%	AAK0338	Remortgage	Up to 4 units
							AAK0386	Purchase	
			5.13%	2%	5%, 4%	6.68%	AAK0354	Remortgage	Up to 4 units
							AAK0402	Purchase	
			5.55%	1%	5%, 4%	7.10%	AAK0339	Remortgage	Up to 4 units
							AAK0387	Purchase	
			5.71%	1%	5%, 4%	7.26%	AAK0355	Remortgage	Up to 4 units
							AAK0403	Purchase	
			6.08%	£0	5%, 4%	7.63%	AAK0340	Remortgage	Up to 4 units
							AAK0388	Purchase	
			6.24%	£0	5%, 4%	7.79%	AAK0356	Remortgage	Up to 4 units
							AAK0404	Purchase	
	5-year fixed	No Adverse & Light Adverse	4.92%	5%	5%, 4%, 4%, 3%, 3%	4.92%	AAK0341	Remortgage	Up to 4 units
							AAK0389	Purchase	
			5.08%	5%	5%, 4%, 4%, 3%, 3%	5.08%	AAK0357	Remortgage	Up to 4 units
							AAK0405	Purchase	
			5.43%	2%	5%, 4%, 4%, 3%, 3%	5.43%	AAK0342	Remortgage	Up to 4 units
							AAK0390	Purchase	
			5.59%	2%	5%, 4%, 4%, 3%, 3%	5.59%	AAK0358	Remortgage	Up to 4 units
							AAK0406	Purchase	
			5.71%	1%	5%, 4%, 4%, 3%, 3%	5.71%	AAK0343	Remortgage	Up to 4 units
							AAK0391	Purchase	
			5.87%	1%	5%, 4%, 4%, 3%, 3%	5.87%	AAK0359	Remortgage	Up to 4 units
							AAK0407	Purchase	
			5.94%	£0	5%, 4%, 4%, 3%, 3%	5.94%	AAK0344	Remortgage	Up to 4 units
							AAK0392	Purchase	
			6.10%	£0	5%, 4%, 4%, 3%, 3%	6.10%	AAK0360	Remortgage	Up to 4 units
							AAK0408	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	Up to 4 units
							AAK0393	Purchase	
			4.11%	5%	5%, 4%	5.66%	AAK0361	Remortgage	
							AAK0409	Purchase	
			5.36%	2%	5%, 4%	6.91%	AAK0346	Remortgage	Up to 4 units
							AAK0394	Purchase	
			5.52%	2%	5%, 4%	7.07%	AAK0362	Remortgage	
							AAK0410	Purchase	
			5.94%	1%	5%, 4%	7.49%	AAK0347	Remortgage	Up to 4 units
							AAK0395	Purchase	
			6.10%	1%	5%, 4%	7.65%	AAK0363	Remortgage	
							AAK0411	Purchase	
			6.47%	£0	5%, 4%	8.02%	AAK0348	Remortgage	Up to 4 units
							AAK0396	Purchase	
			6.63%	£0	5%, 4%	8.18%	AAK0364	Remortgage	
							AAK0412	Purchase	
	5-year fixed	No Adverse & Light Adverse	5.31%	5%	5%, 4%, 4%, 3%, 3%	5.31%	AAK0349	Remortgage	Up to 4 units
							AAK0397	Purchase	
			5.47%	5%	5%, 4%, 4%, 3%, 3%	5.47%	AAK0365	Remortgage	
							AAK0413	Purchase	
			5.82%	2%	5%, 4%, 4%, 3%, 3%	5.82%	AAK0350	Remortgage	Up to 4 units
							AAK0398	Purchase	
			5.98%	2%	5%, 4%, 4%, 3%, 3%	5.98%	AAK0366	Remortgage	
							AAK0414	Purchase	
			6.10%	1%	5%, 4%, 4%, 3%, 3%	6.10%	AAK0351	Remortgage	Up to 4 units
							AAK0399	Purchase	
			6.26%	1%	5%, 4%, 4%, 3%, 3%	6.26%	AAK0367	Remortgage	
							AAK0415	Purchase	
			6.33%	£0	5%, 4%, 4%, 3%, 3%	6.33%	AAK0352	Remortgage	Up to 4 units
							AAK0400	Purchase	
			6.49%	£0	5%, 4%, 4%, 3%, 3%	6.49%	AAK0368	Remortgage	
							AAK0416	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	Remortgage	Up to 4 units
							AAK0481	Purchase	
			3.67%	5%	5%, 4%	5.50%	AAK0449	Remortgage	
							AAK0497	Purchase	
			4.92%	2%	5%, 4%	6.47%	AAK0434	Remortgage	Up to 4 units
							AAK0482	Purchase	
			5.08%	2%	5%, 4%	6.63%	AAK0450	Remortgage	
							AAK0498	Purchase	
			5.50%	1%	5%, 4%	7.05%	AAK0435	Remortgage	Up to 4 units
							AAK0483	Purchase	
			5.66%	1%	5%, 4%	7.21%	AAK0451	Remortgage	
							AAK0499	Purchase	
			6.03%	£0	5%, 4%	7.58%	AAK0436	Remortgage	Up to 4 units
							AAK0484	Purchase	
			6.19%	£0	5%, 4%	7.74%	AAK0452	Remortgage	
							AAK0500	Purchase	
	5-year fixed	No Adverse & Light Adverse	4.87%	5%	5%, 4%, 4%, 3%, 3%	4.87%	AAK0437	Remortgage	Up to 4 units
							AAK0485	Purchase	
			5.03%	5%	5%, 4%, 4%, 3%, 3%	5.03%	AAK0453	Remortgage	
							AAK0501	Purchase	
			5.38%	2%	5%, 4%, 4%, 3%, 3%	5.38%	AAK0438	Remortgage	Up to 4 units
							AAK0486	Purchase	
			5.54%	2%	5%, 4%, 4%, 3%, 3%	5.54%	AAK0454	Remortgage	
							AAK0502	Purchase	
			5.66%	1%	5%, 4%, 4%, 3%, 3%	5.66%	AAK0439	Remortgage	Up to 4 units
							AAK0487	Purchase	
			5.82%	1%	5%, 4%, 4%, 3%, 3%	5.82%	AAK0455	Remortgage	
							AAK0503	Purchase	
			5.89%	£0	5%, 4%, 4%, 3%, 3%	5.89%	AAK0440	Remortgage	Up to 4 units
							AAK0488	Purchase	
			6.05%	£0	5%, 4%, 4%, 3%, 3%	6.05%	AAK0456	Remortgage	
							AAK0504	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	Up to 4 units
							AAK0489	Purchase	
			4.06%	5%	5%, 4%	5.61%	AAK0457	Remortgage	
							AAK0505	Purchase	
			5.31%	2%	5%, 4%	6.86%	AAK0442	Remortgage	Up to 4 units
							AAK0490	Purchase	
			5.47%	2%	5%, 4%	7.02%	AAK0458	Remortgage	
							AAK0506	Purchase	
			5.89%	1%	5%, 4%	7.44%	AAK0443	Remortgage	Up to 4 units
							AAK0491	Purchase	
			6.05%	1%	5%, 4%	7.60%	AAK0459	Remortgage	
							AAK0507	Purchase	
			6.42%	£0	5%, 4%	7.97%	AAK0444	Remortgage	Up to 4 units
							AAK0492	Purchase	
			6.58%	£0	5%, 4%	8.13%	AAK0460	Remortgage	
							AAK0508	Purchase	
	5-year fixed	No Adverse & Light Adverse	5.26%	5%	5%, 4%, 4%, 3%, 3%	5.26%	AAK0445	Remortgage	Up to 4 units
							AAK0493	Purchase	
			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	Up to 4 units
							AAK0494	Purchase	
			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	Up to 4 units
							AAK0495	Purchase	
			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	Up to 4 units
							AAK0496	Purchase	
			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)

LEND TO

SPVS & TRADING LTD CO.

IN ADDITION TO LLPS AND INDIVIDUALS

DAY 1 REMORTGAGES

ACROSS ALL SEGMENTS

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

