

Residential Product Guide

What's New?

- ✓ New Pathway High LTV products with no assessment fee for limited time
- ✓ Debt consolidation available up to 90% LTV on the Vida 36 tier

Criteria Highlights

- ✓ Maximum age of 80 years considered at end of term
- ✓ Potential for a term of up to 45 years
- ✓ Packager credit tier available for higher adverse
- ✓ All Defaults and CCJs less than £500 are excluded from product tiering.



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Pathway

The route to homeownership with Vida at 90% LTV and above.

Buying a first home is a big step – and we’re here to make it easier and more accessible. Pathway includes products at 90%, 95% and 97% LTV, giving customers more choice and flexibility with lower deposits.

Vida’s Pathway products come with no assessment fee, for a limited time. Take a look below at the types of customer that the Pathway products could support:

Pathway



FIRST TIME BUYERS

Pathway products are ideal for first-time buyers, with cashback options of up to £1,250, smaller deposits required (just 3% with 97% LTV), and no upfront assessment fee*, saving your specialist customers money in purchasing their first home.



HOME-MOVERS & REMORTGAGERS

Not just for first-time buyers, the Pathway products are also available to those moving on, or remortgaging their home. With 2 & 5-year fixed options, Pathway offers greater flexibility and choice, plus the added benefit of no assessment fee*.



FOREIGN NATIONALS

At up to 90% LTV, Foreign National customers can also take advantage of the Pathway range of products and no assessment fee*. We’ll consider a number of different Visa types for Foreign Nationals, which can be found in our Criteria Guide.



*For a limited time period. This offer may be withdrawn at any time and with limited notice.

Customer Credit Profile

See where your customer fits within our Vida tiers.

Criteria	VIDA 36	VIDA 24	VIDA 6	PACKAGER	KEY INFORMATION
Time since the last default where the amount was £500 or more***	0 in 36	0 in 24	0 in 6	Considered <6 months	<p>*All historic secured arrears must have been made up to date for at least 6 months prior to application.</p> <p>**Unsecured includes unsecured loans, hire purchases, store cards, credit cards and current accounts.</p> <p>***All CCJs and Defaults less than £500 are excluded from product tiering.</p> <ul style="list-style-type: none"> Debt Management Plan/Debt Arrangement Schemes may be considered at Underwriter discretion - subject to satisfactory affordability and conduct checks. <p>Higher LTV Credit Requirements</p> <ul style="list-style-type: none"> All LTVs above 90% require the customer's credit file to be up to date with no current arrears on major unsecured items*. For Vida 24 and Vida 6 products, any LTV above 85% requires the customer's credit file to be up to date with no current arrears on major unsecured items*. <p>*Unsecured includes unsecured loans, hire purchases, store cards, credit cards and current accounts.</p> <p>Remortgages allowed for any legal purpose. Remortgages with debt consolidation are available up to 90% LTV on the Vida 36 tier and up to 85% LTV across all other tiers. Capital Raising for gambling debts is not allowed.</p>
Time since the last CCJ where the amount was £500 or more***	0 in 36	0 in 24	0 in 6	Considered <6 months	
Worst Status Secured Payments* (months)	0 in last 36	3 in last 24		Considered (no max)	
	No secured arrears allowed within the last 6 months				
Number of missed unsecured payments ≥ £250 in the last 6 months**	1 in 6	2 in 6	3 in 6	Considered (no max)	
Bankruptcy / IVA / DRO / Trust Deed	3 years +			1 year +	
Previous repossessions	6 years +			3 years +	

Should your customer have adverse that falls outside of our three Credit Tiers above, we still may be able to help with our Packager Tier. Our 15 Packager Partners have access to this exclusive credit tier and products.

Limited Editions

Available for both purchase and remortgages.

Please note: Limited Editions have a restricted tranche size and may, therefore, be withdrawn at short notice.

2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Min loan	Max loan	Additional Information
Standard Pathway	95%	Vida 36	6.11%	£995	£750k	n/a	<p>Minimum loan £50k</p> <p>Product terms fixed until: 2 year - 31/08/2028</p> <p>ERC's 2 year 4% until 31/08/2027 3% until 31/08/2028</p>
Standard Cashback Pathway	95%	Vida 36	6.43%	£995	£750k	£1,250	<p>Vida Variable Rate (VVR) 5.80% set on 01.02.2026</p>
Fee Saver Cashback Pathway		Vida 36	6.82%	£0			<p>Revert rate 8.44% (VVR + 2.64%)</p> <p>Fee Saver Fee free, no assessment fee, free valuation on properties up to £500k</p>



The route to homeownership with Vida at 90% LTV and above.

Buying a first home is a big step - and we're here to make it easier and more accessible. Pathway includes products at 90%, 95% and 97% LTV, giving customers more choice and flexibility with lower deposits.

Vida's Pathway products come with no assessment fee, for a limited time.

Fixed Rate Products

Available for both purchase and remortgages.

Standard range – 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback
Cashback	75%	Vida 36	5.22%	£995	£2m	£500
		Vida 24	5.42%			
		Vida 6	5.74%			
		Packager	6.69%			
Standard	80%	Vida 36	5.35%	£995	£1.5m	n/a
		Vida 24	5.60%			
		Vida 6	6.10%			
	85%	Vida 36	5.54%	£995	£1.5m	n/a
		Vida 24	5.87%			
		Vida 6	6.32%			
Cashback 	90%	Vida 36	6.18%	£995	£1.5m	£1,250
		Vida 24	6.63%			
		Vida 6	7.69%			

Fee Saver range – 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Additional Information
Fee Saver Cashback	75%	Vida 36	6.05%	£0	£2m	£500	Minimum loan £50k Product terms fixed until: 2 year 31/08/2028
		Vida 24	6.25%				
		Vida 6	6.57%				
Fee Saver	80%	Vida 36	6.17%	£0	£1.5m	n/a	ERC's 2 year 4% until 31/08/2027 3% until 31/08/2028 Vida Variable Rate(VVR) 5.80% set on 01.02.2026 Revert rate 8.44% (VVR + 2.64%)
		Vida 24	6.43%				
		Vida 6	6.89%				
	85%	Vida 36	6.38%	£0	£1.5m	n/a	
		Vida 24	6.68%				
		Vida 6	7.15%				
Fee Saver Cashback 	90%	Vida 36	6.88%	£0	£1.5m	£1,250	Fee Saver Fee free, no assessment fee, free valuation on properties up to £500k.
		Vida 24	7.23%				
		Vida 6	8.29%				

Fixed Rate Products

Available for both purchase and remortgages.

Standard range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback
Cashback	75%	Vida 36	5.45%	£995	£2m	£500
		Vida 24	5.46%			
		Vida 6	5.59%			
		Packager	6.56%			
Standard	80%	Vida 36	5.60%	£995	£1.5m	n/a
		Vida 24	5.65%			
		Vida 6	5.74%			
	85%	Vida 36	5.71%	£995	£1.5m	n/a
		Vida 24	5.90%			
		Vida 6	5.92%			
Cashback Pathway	90%	Vida 36	6.04%	£995	£1.5m	£1,250
		Vida 24	6.38%			
		Vida 6	7.27%			
	95%	Vida 36	6.42%	£995	£750k	£1,250
		Vida 24	6.91%			
		Vida 6	7.57%			
	97%	Vida 36	6.96%	£995	£750k	£1,250

Fee Saver range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Additional Information
Cashback Fee Saver	75%	Vida 36	5.67%	£0	£2m	£500	Minimum loan £50k Product terms fixed until: 5 year 31/08/2031
		Vida 24	5.68%				
		Vida 6	5.82%				
Standard Fee Saver	80%	Vida 36	5.82%	£0	£1.5m	n/a	ERC's 5 year 5% until 31/08/2027 5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031 Vida Variable Rate(VVR) 5.80% set on 01.02.2026 Revert rate 8.44% (VVR + 2.64%) *A minimum term of 6 years is required.
		Vida 24	5.88%				
		Vida 6	5.96%				
	85%	Vida 36	5.93%	£0	£1.5m	n/a	
		Vida 24	6.12%				
		Vida 6	6.14%				
Cashback Fee Saver Pathway	90%	Vida 36	6.26%	£0	£1.5m	£1,250	
		Vida 24	6.60%				
		Vida 6	7.50%				
	95%	Vida 36	6.72%	£0	£750k	£1,250	
		Vida 24	7.26%				
		Vida 6	7.77%				
	97%	Vida 36	7.31%	£0	£750k	£1,250	

Right to Buy Products

Purchase only applications from Local Authorities for Right to Buy and from Housing Associations for Right to Acquire. Available up to lower of 100% of discounted purchase price or 75% of the open market value.

We will need to see:

Section 125 or RTA 3 from the Local Authority/Housing Association.

2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan
2 year fixed	75%	Vida 36	6.29%	£995	£2m
		Vida 24	6.34%		
		Vida 6	6.69%		
		Packager	6.99%		

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Additional Information
5 year fixed*	75%	Vida 36	6.21%	£995	£2m	<p>Minimum loan £50k</p> <p>Product terms fixed until: 2 year - 31/08/2028 5 year - 31/08/2031</p> <p>ERC's 2 year 4% until 31/08/2027 3% until 31/08/2028</p> <p>5 year 5% until 31/08/2027 5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031</p>
		Vida 24	6.32%			
		Vida 6	6.76%			
		Packager	7.09%			

Vida Variable Rate (VVR)
 5.80% set on 01.02.2026

Revert rate
 8.44% (VVR + 2.64%)

Fee Saver
 Fee free, no assessment fee, free valuation on properties up to £500k.

**A minimum term of 6 years is required.*

Foreign Nationals Products

Available for both purchase and remortgages.

2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback
Cashback	75%	Vida 36	5.32%	£995	£2m	£500
		Vida 24	5.52%			
		Vida 6	5.84%			
	90% Pathway	Vida 36	6.48%		£1.5m	£1,250
		Vida 24	6.93%			
		Vida 6	7.99%			
Cashback Fee Saver	75%	Vida 36	6.15%	£0	£2m	£500
		Vida 24	6.35%			
		Vida 6	6.67%			
	90% Pathway	Vida 36	7.18%		£1.5m	£1,250
		Vida 24	7.53%			
		Vida 6	8.59%			

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Additional Information
Cashback	75%	Vida 36	5.55%	£995	£2m	£500	Minimum loan £50k Product terms fixed until: 2 year - 31/08/2028 5 year - 31/08/2031 ERC's 2 year 4% until 31/08/2027 3% until 31/08/2028 5 year 5% until 31/08/2027 5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030 2% until 31/08/2031 Vida Variable Rate(VVR) 5.80% set on 01.02.2026 Revert rate 8.44% (VVR + 2.64%) Fee Saver Fee free, no assessment fee, free valuation on properties up to £500k. *A minimum term of 6 years is required
		Vida 24	5.56%				
		Vida 6	5.69%				
	90% Pathway	Vida 36	6.34%		£1.5m	£1,250	
		Vida 24	6.68%				
		Vida 6	7.57%				
Cashback Fee Saver	75%	Vida 36	5.77%	£0	£2m	£500	
		Vida 24	5.78%				
		Vida 6	5.92%				
	90% Pathway	Vida 36	6.56%		£1.5m	£1,250	
		Vida 24	6.90%				
		Vida 6	7.80%				

Valuation Fees

Property Value	Valuation Fee
Less than £100,000	£175
£100,000 - £200,000	£245
£200,001 - £300,000	£310
£300,001 - £400,000	£370
£400,001 - £500,000	£475
£500,001 - £600,000	£585
£600,001 - £700,000	£640
£700,001 - £800,000	£695
£800,001 - £900,000	£695
£900,001 - £1m	£745
Over £1m - £1.25m	£1,100
Over £1.25m - £1.5m	£1,220
Over £1.5m - £1.75m	£1,325
Over £1.75m - £2m	£1,565
Over £2m - £2.25m	£1,835
Over £2.25m - £2.5m	£1,955
Over £2.5m - £2.75m	£1,995
Over £2.75m - £3m	£2,115
Over £3m	By negotiation

For Residential Fee Saver products no assessment fee is payable and one free standard valuation is provided for all properties up to £500k.

A surveyor may be asked to carry out a physical valuation or a remote valuation without visiting the property.

No Search indemnity insurance now permitted for residential and BTL remortgage transactions only, other than those under a Fee Saver products, for properties in England and Wales using a specific Vida approved policy - Full details in the UK Finance Handbook.





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