

LANDBAY

Product Transfer Guide

27 MARCH 2026 | LBPG270326

FOR CLIENTS WHOSE FIXED RATE IS COMING TO AN END WITHIN 90-DAYS.
AVAILABLE WITH ADDITIONAL BORROWING AND OVERPAYMENTS.

PROC FEE 0.35%

FOR INTERMEDIARY USE ONLY

CompleteFS
Your specialist packager distributor

☎ 023 8045 6999 (Option 2)
✉ btl@complete-fs.co.uk
📍 www.complete-fs.co.uk

We get buy to let

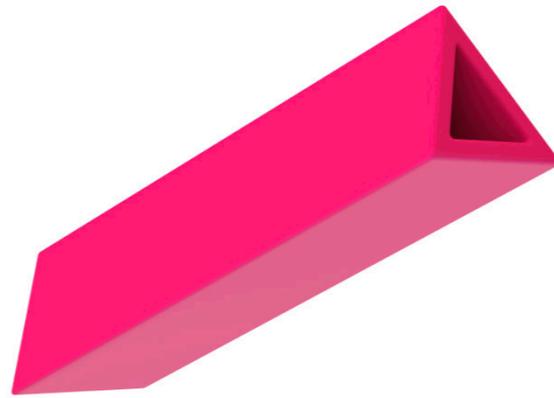
Your deals. Your way.

Our simplified product range, designed to give greater flexibility, faster decisions and competitive pricing.



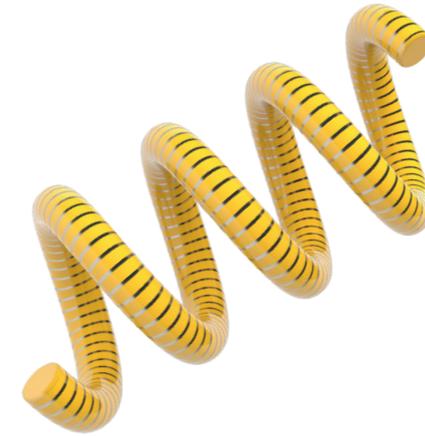
Premier

Competitive rates for individuals and limited company SPVs. Suitable for landlords with up to 15 mortgaged properties.



Core

Standard properties for individuals, limited company SPVs and LLPs. For landlords with portfolios of any size. Features AVM options.



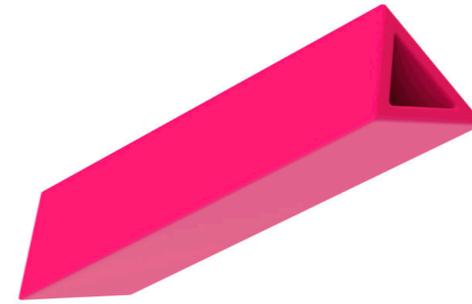
Specialist

Specialist products for holiday lets, HMO, MUFB and trading companies.

Criteria highlights



Premier



Core



Specialist

	Competitive rates for landlords with up to 15 mortgaged properties	Standard properties for landlords requiring more flexibility & AVMs	HMO, MUFBs, first time landlords, trading companies and holiday lets
Individuals	✓	✓	✓
SPV	✓	✓	✓
LLP	✗	✓	✓
Trading companies	✗	✗	✓
Layered companies	✗	✓	✓
Standard properties	✓	✓	✓
HMO	✓	✗	✓
MUFB	✗	✗	✓
Holiday lets	✗	✗	✓

Premier

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 75% LTV										All products are subject to a £99 non-refundable administration fee Max exposure - £5M – please refer when over £2M Applicants must individually own 75% or more of company shares Any shareholder not on the application must be an immediate family member Background LTV must not exceed 75% LTV.
Standard	2 Year Fixed	75%	5.64%	1%	£30k	£2m	7.64%	2%/2%	LMVFB7526517-PT	
Standard	2 Year Fixed	75%	5.14%	2%	£30k	£2m	7.14%	2%/2%	LMVFB7526518-PT	
Standard	2 Year Fixed	75%	4.64%	3%	£30k	£2m	6.64%	2%/2%	LMVFB7526519-PT	

Gross proc fee is 0.35%.

Premier

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.50%	1%	£30k	£2m	5.50%	5%/5%/5%/3%/3%	LMVFE7526520-PT	<p>All products are subject to a £99 non-refundable administration fee</p> <p>Max exposure - £5M – please refer when over £2M</p> <p>Applicants must individually own 75% or more of company shares</p> <p>Any shareholder not on the application must be an immediate family member</p> <p>Background LTV must not exceed 75% LTV.</p>
Standard	5 Year Fixed	75%	5.30%	2%	£30k	£2m	5.30%	5%/5%/5%/3%/3%	LMVFE7526521-PT	
Standard	5 Year Fixed	75%	5.10%	3%	£30k	£2m	5.10%	5%/5%/5%/3%/3%	LMVFE7526522-PT	
Standard	5 Year Fixed	75%	4.70%	5%	£30k	£2m	4.70%	5%/5%/5%/3%/3%	LMVFE7526523-PT	
FREE VALUATION - 5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.14%	3%	£100k	£1.125m	5.14%	5%/5%/5%/3%/3%	LMVFE7526524-PT	
Standard	5 Year Fixed	75%	4.74%	5%	£100k	£1.125m	4.74%	5%/5%/5%/3%/3%	LMVFE7526525-PT	

Gross proc fee is 0.35%.

Premier

Small HMO properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	5.94%	1%	£30k	£2m	7.94%	2%/2%	LMHFB7526526-PT	<p>All products are subject to a £99 non-refundable administration fee</p> <p>Max exposure - £5M – please refer when over £2M</p> <p>Applicants must individually own 75% or more of company shares</p> <p>Any shareholder not on the application must be an immediate family member</p> <p>Background LTV must not exceed 75% LTV.</p>
Small HMO	2 Year Fixed	75%	4.94%	3%	£30k	£2m	6.94%	2%/2%	LMHFB7526527-PT	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	5.84%	1%	£30k	£2m	5.84%	5%/5%/5%/3%/3%	LMHFE7526528-PT	
Small HMO	5 Year Fixed	75%	5.44%	3%	£30k	£2m	5.44%	5%/5%/5%/3%/3%	LMHFE7526529-PT	

Premier Small HMO products will be subject to valuation based on market value with vacant possession, which takes into account alternative uses including as a single dwelling house but subject to likely local planning and HMO regulation constraints, assuming a 180 day marketing period.

Core

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 75% LTV										<p>All products are subject to a £99 non-refundable administration fee</p> <p>No material changes Trading companies are not accepted Fees can be added</p> <p>Excludes properties above/ adjacent commercial. Excludes new build properties. Excludes Ex-local authority properties</p>
Standard	2 Year Fixed	75%	5.94%	2%	£30k	£1m	7.94%	2%/2%	LMVFB7526413-PT	
Standard	2 Year Fixed	75%	5.44%	3%	£30k	£1m	7.44%	2%/2%	LMVFB7526415-PT	
Standard	2 Year Fixed	75%	4.44%	5%	£30k	£1m	6.44%	2%/2%	LMVFB7526417-PT	
2 YEAR FIXED RATE - UP TO 80% LTV										
Standard	2 Year Fixed	80%	6.09%	3%	£75k	£750k	8.09%	2%/2%	LMVFB8026418-PT	
5 YEAR FIXED RATE - UP TO 70% LTV										
Standard	5 Year Fixed	70%	5.24%	6%	£30k	£1m	5.24%	5%/5%/5%/3%/3%	LMVFE7026419-PT	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.04%	2%	£30k	£1m	6.04%	5%/5%/5%/3%/3%	LMVFE7526420-PT	
Standard	5 Year Fixed	75%	5.84%	3%	£30k	£1m	5.84%	5%/5%/5%/3%/3%	LMVFE7526422-PT	
Standard	5 Year Fixed	75%	5.44%	5%	£30k	£1m	5.44%	5%/5%/5%/3%/3%	LMVFE7526424-PT	
5 YEAR FIXED RATE - UP TO 80% LTV										
Standard	5 Year Fixed	80%	6.44%	3%	£75k	£750k	6.44%	5%/5%/5%/3%/3%	LMVFE8026427-PT	

Gross proc fee is 0.35%.

Core

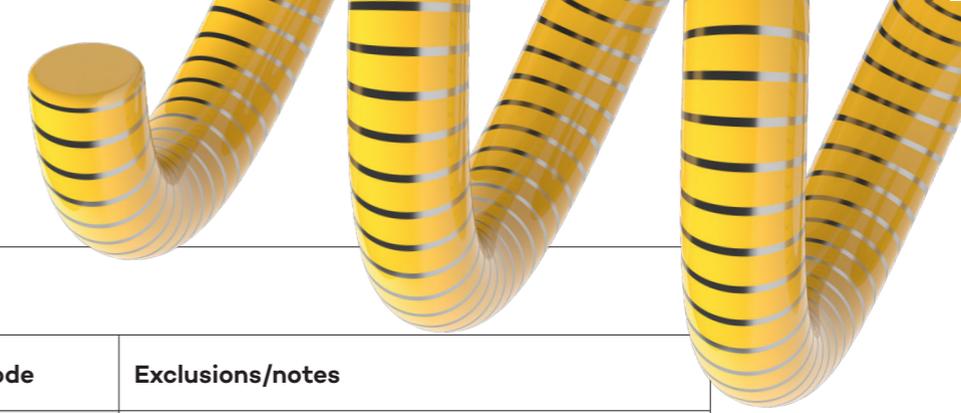
Standard properties - Tier 2

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes	
2 YEAR FIXED RATE - UP TO 75% LTV											
Standard	2 Year Fixed	75%	6.09%	2%	£30k	£1m	8.09%	2%/2%	LMVFB7526414-PT	All products are subject to a £99 non-refundable administration fee	
Standard	2 Year Fixed	75%	5.59%	3%	£30k	£1m	7.59%	2%/2%	LMVFB7526416-PT		
5 YEAR FIXED RATE - UP TO 75% LTV											
Standard	5 Year Fixed	75%	6.24%	£1,499	£30k	£74,999	6.24%	5%/5%/5%/3%/3%	LMVFE7526426-PT		
Standard	5 Year Fixed	75%	6.24%	2%	£75k	£1.5m	6.24%	5%/5%/5%/3%/3%	LMVFE7526421-PT		
Standard	5 Year Fixed	75%	6.04%	3%	£75k	£1.5m	6.04%	5%/5%/5%/3%/3%	LMVFE7526423-PT		
Standard	5 Year Fixed	75%	5.64%	5%	£75k	£1.5m	5.64%	5%/5%/5%/3%/3%	LMVFE7526425-PT		

Gross proc fee is 0.35%.

Specialist

HMO properties

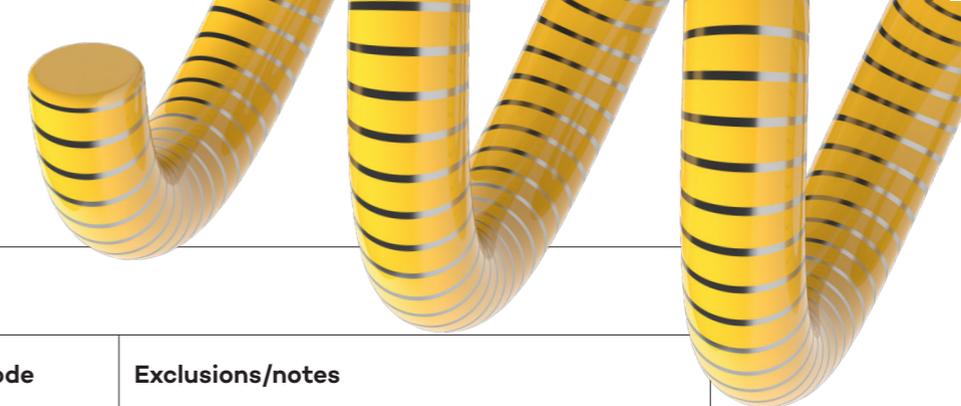


Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
UP TO 65% LTV										All products are subject to a £99 non-refundable administration fee
Small HMO	2 Year Fixed	65%	5.39%	3%	£75k	£1.5m	7.39%	2%/2%	LMHFB6526428-PT	
UP TO 75% LTV										Up to 6 beds No material changes Trading companies are not accepted Fees can be added
Small HMO	2 Year Fixed	75%	5.44%	3%	£75k	£1m	7.44%	2%/2%	LMHFB7526429-PT	
Small HMO	2 Year Fixed	75%	4.49%	5%	£75k	£1m	6.49%	2%/2%	LMHFB7526430-PT	
Small HMO	5 Year Fixed	75%	5.94%	3%	£75k	£1m	5.94%	5%/5%/5%/3%/3%	LMHFE7526432-PT	
UP TO 80% LTV										Up to 6 beds Excludes properties above/ adjacent commercial. Excludes new build prop- erties. Excludes Ex-local authority properties
Small HMO	2 Year Fixed	80%	6.19%	3%	£75k	£750k	8.19%	2%/2%	LMHFB8026431-PT	
Small HMO	5 Year Fixed	80%	6.49%	3%	£75k	£750k	6.49%	5%/5%/5%/3%/3%	LMHFE8026433-PT	
UP TO 75% LTV										Up to 12 bed
Large HMO	2 Year Fixed	75%	6.49%	3%	£100k	£1.5m	8.49%	2%/2%	LMHFB7526530-PT	
Large HMO	5 Year Fixed	75%	6.59%	3%	£100k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE7526531-PT	

Gross proc fee is 0.35%.

Specialist

MUFB properties and Trading Company products



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
UP TO 65% LTV										<p>All products are subject to a £99 non-refundable administration fee</p> <p>Up to 6 units No material changes Trading companies are not accepted Fees can be added</p>
Small MUFB	2 Year Fixed	65%	5.39%	3%	£75k	£1.5m	7.39%	2%/2%	LMHFB6526434-PT	
UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	5.44%	3%	£75k	£1m	7.44%	2%/2%	LMHFB7526435-PT	
Small MUFB	2 Year Fixed	75%	4.49%	5%	£75k	£1m	6.49%	2%/2%	LMHFB7526436-PT	
Small MUFB	5 Year Fixed	75%	5.94%	3%	£75k	£1m	5.94%	5%/5%/5%/3%/3%	LMHFE7526437-PT	
UP TO 75% LTV										
Large MUFB	2 Year Fixed	75%	6.49%	3%	£100k	£1.5m	8.49%	2%/2%	LMHFB7526532-PT	
Large MUFB	5 Year Fixed	75%	6.59%	3%	£100k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE7526533-PT	
TRADING COMPANY - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.29%	3%	£75k	£1m	6.29%	5%/5%/5%/3%/3%	LMVFE7526438-PT	

Gross proc fee is 0.35%.

Valuation fees

All applications that require a valuation, are subject to a £99 non-refundable administration fee.

Property value	Standard properties	Small HMO	Large HMO/MUFB
Up to - £150,000	£250	£750	£1200
£ 150,001 - £200,000	£285	£750	£1200
£ 200,001 - £250,000	£315	£750	£1200
£ 250,001 - £300,000	£370	£750	£1300
£ 300,001 - £400,000	£430	£750	£1350
£ 400,001 - £500,000	£490	£900	£1500
£ 500,001 - £600,000	£555	£925	£1600
£ 600,001 - £700,000	£610	£1000	£1700
£ 700,001 - £800,000	£695	£1075	£1825
£ 800,001 - £900,000	£760	£1125	£1950
£ 900,001 - £1,000,000	£860	£1200	£2150
£1,000,001 - £1,200,000	£975	£1275	£2350
£1,200,001 - £1,250,000	£1145	£1350	£2350
£1,250,001 - £1,400,000	£1145	£1350	£2425
£1,400,001 - £1,500,00	£1305	Quote	£2425
£1,500,001 - £1,600,000	£1305	Quote	£2500
£1,600,001 - £1,750,000	£1540	Quote	£2500
£1,750,001 - £1,800,000	£1540	Quote	£2575
£1,800,001 - £2,000,000	£1820	Quote	£2575
£2,000,001 - £2,500,000	Quote	Quote	£3250
£2,500,000+	Quote	Quote	Quote

LANDBAY

Your lending partner

