

LANDBAY

Scotland Product Guide

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FOR INTERMEDIARY USE ONLY

Complete 
Your specialist packager distributor

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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 | | | | | | | | | | |
| Standard | 2 Year Fixed | 75% | 6.09% | 0% | £30k | £2m | 8.09% | 2%/2% | LMVFB7526481 | |
| Standard | 2 Year Fixed | 75% | 5.59% | 1% | £30k | £2m | 7.59% | 2%/2% | LMVFB7526482 | |
| Standard | 2 Year Fixed | 75% | 5.09% | 2% | £30k | £2m | 7.09% | 2%/2% | LMVFB7526483 | |
| Standard | 2 Year Fixed | 75% | 4.59% | 3% | £30k | £2m | 6.59% | 2%/2% | LMVFB7526484 | |
| Standard | 2 Year Fixed | 75% | 4.09% | 4% | £30k | £2m | 6.09% | 2%/2% | LMVFB7526485 | |
| Standard | 2 Year Fixed | 75% | 3.59% | 5% | £30k | £2m | 5.59% | 2%/2% | LMVFB7526486 | |
| LIKE-FOR-LIKE - 2 YEAR FIXED RATE | | | | | | | | | | |
| Standard | 2 Year Fixed | 75% | 5.09% | 2% | £30k | £2m | 5.09% | 2%/2% | LMVFB7526492 | |
| LIKE-FOR-LIKE - 2 YEAR TRACKER | | | | | | | | | | |
| Standard | 2 Year Tracker | 75% | 4.09% (0.34%+BBR) | 3% | £30k | £1m | 4.50% | n/a | LMVDB7526266 | |
| 2 YEAR TRACKER | | | | | | | | | | |
| Standard | 2 Year Tracker | 75% | 4.09% (0.34%+BBR) | 3% | £30k | £1m | 6.09% | n/a | LMVDB7526265 | |

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% | 5.64% | 0% | £30k | £2m | 5.64% | 5%/5%/5%/3%/3% | LMVFE7526487 | |
| Standard | 5 Year Fixed | 75% | 5.44% | 1% | £30k | £2m | 5.44% | 5%/5%/5%/3%/3% | LMVFE7526488 | |
| Standard | 5 Year Fixed | 75% | 5.24% | 2% | £30k | £2m | 5.24% | 5%/5%/5%/3%/3% | LMVFE7526489 | |
| Standard | 5 Year Fixed | 75% | 5.04% | 3% | £30k | £2m | 5.04% | 5%/5%/5%/3%/3% | LMVFE7526490 | |
| Standard | 5 Year Fixed | 75% | 4.64% | 5% | £30k | £2m | 4.64% | 5%/5%/5%/3%/3% | LMVFE7526491 | |
| REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.69% | 0% | £100k | £1.125m | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526507 | |
| Standard | 5 Year Fixed | 75% | 5.49% | 1% | £100k | £1.125m | 5.49% | 5%/5%/5%/3%/3% | LMVFE7526508 | |
| Standard | 5 Year Fixed | 75% | 5.29% | 2% | £100k | £1.125m | 5.29% | 5%/5%/5%/3%/3% | LMVFE7526509 | |
| Standard | 5 Year Fixed | 75% | 5.09% | 3% | £100k | £1.125m | 5.09% | 5%/5%/5%/3%/3% | LMVFE7526510 | |
| Standard | 5 Year Fixed | 75% | 4.69% | 5% | £100k | £1.125m | 4.69% | 5%/5%/5%/3%/3% | LMVFE7526511 | |

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Cashback products - Standard properties

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|----------------------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|---|
| REMORTGAGE - FREE VAL & CASHBACK | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.69% | £899 | £30k | £150k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526506 | Includes a £500 cashback paid the week after completion. |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,099 | £150,001 | £300k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526502 | |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,399 | £300,001 | £500k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526503 | |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,599 | £500,001 | £700k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526504 | |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,899 | £700,001 | £1m | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526505 | |

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AVM products - Standard properties

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|------------------|
| REMORTGAGE - AVM | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.49% | 1% | £75k | £525k | 5.49% | 5%/5%/5%/3%/3% | LMVFE7526493 | |
| Standard | 5 Year Fixed | 75% | 5.29% | 2% | £75k | £525k | 5.29% | 5%/5%/5%/3%/3% | LMVFE7526494 | |
| Standard | 5 Year Fixed | 75% | 5.09% | 3% | £75k | £525k | 5.09% | 5%/5%/5%/3%/3% | LMVFE7526495 | |
| Standard | 5 Year Fixed | 75% | 4.69% | 5% | £75k | £525k | 4.69% | 5%/5%/5%/3%/3% | LMVFE7526496 | |

When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.

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% | 5.89% | 1% | £30k | £2m | 7.89% | 2%/2% | LMHFB7526512 | |
| Small HMO | 2 Year Fixed | 75% | 4.89% | 3% | £30k | £2m | 6.89% | 2%/2% | LMHFB7526513 | |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | |
| Small HMO | 5 Year Fixed | 75% | 5.79% | 1% | £30k | £2m | 5.79% | 5%/5%/5%/3%/3% | LMHFE7526514 | |
| Small HMO | 5 Year Fixed | 75% | 5.39% | 3% | £30k | £2m | 5.39% | 5%/5%/5%/3%/3% | LMHFE7526515 | |
| Small HMO | 5 Year Fixed | 75% | 4.99% | 5% | £30k | £2m | 4.99% | 5%/5%/5%/3%/3% | LMHFE7526516 | |

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.

ICR rules

5 YEAR FIXED RATE PRODUCTS STRESSED AT PAY RATE

2 YEAR FIXED RATE AND TRACKER RATE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +2%

5 YEAR REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE

2 YEAR LIKE-FOR-LIKE REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE

| | Premier Standard | Premier AVM Premier Small HMO |
|-----------------------------------|------------------|----------------------------------|
| Individual - Basic rate taxpayer | 125% | 130% |
| Individual - Higher rate taxpayer | 145% | 145% |
| Limited Company/LLP | 125% | 130% |

Where the application meets more than one of the above stress rates, the higher stress rate will apply. The underlying affordability of the background portfolio for an application will be considered against a minimum underlying ICR rate of 125% @ 5.00%.

If any applicant on an application is a high rate taxpayer, the higher rate margin applies.

All mortgage applications are subject to regional risk limits. Please note the administration fee is non-refundable.

Please be aware that all applications must **reach offer within 50 days** from full submission. If an offer is not made by this time, a new product will need to be selected, which could affect the loan size, rate and criteria. All mortgage offers are **valid for 90 days**.



Valuation fees

All applications that require a valuation, are subject to a £199 non-refundable administration fee.

| Property value | Standard properties | Small HMO |
|-------------------------|---------------------|-----------|
| Up to - £150,000 | £250 | £750 |
| £ 150,001 - £200,000 | £285 | £750 |
| £ 200,001 - £250,000 | £315 | £750 |
| £ 250,001 - £300,000 | £370 | £750 |
| £ 300,001 - £400,000 | £430 | £750 |
| £ 400,001 - £500,000 | £490 | £900 |
| £ 500,001 - £600,000 | £555 | £925 |
| £ 600,001 - £700,000 | £610 | £1000 |
| £ 700,001 - £800,000 | £695 | £1075 |
| £ 800,001 - £900,000 | £760 | £1125 |
| £ 900,001 - £1,000,000 | £860 | £1200 |
| £1,000,001 - £1,200,000 | £975 | £1275 |
| £1,200,001 - £1,250,000 | £1145 | £1350 |
| £1,250,001 - £1,400,000 | £1145 | £1350 |
| £1,400,001 - £1,500,00 | £1305 | Quote |
| £1,500,001 - £1,600,000 | £1305 | Quote |
| £1,600,001 - £1,750,000 | £1540 | Quote |
| £1,750,001 - £1,800,000 | £1540 | Quote |
| £1,800,001 - £2,000,000 | £1820 | Quote |
| £2,000,001 - £2,500,000 | Quote | Quote |
| £2,500,000+ | Quote | Quote |

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Your lending partner

