

SUPER-POWERED

PRODUCTS

1 APRIL 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.

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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%	1-year fixed	No Adverse	5.21%	2%	3%	6.76%	AAQ0002	Remortgage				
							AAQ0038	Purchase				
			4.22%	3%	3%	5.77%	AAQ0001	Remortgage				
							AAQ0037	Purchase				
						7.32%	£0	3%	8.87%	AAQ0003	Remortgage	
								AAQ0039	Purchase			
						5.31%	2%	3%	6.86%	AAQ0290	Remortgage	
								AAQ0362	Purchase			
						7.42%	£0	3%	8.97%	AAQ0291	Remortgage	
								AAQ0363	Purchase			
						4.32%	3%	3%	5.87%	AAQ0289	Remortgage	
								AAQ0361	Purchase			
						5.42%	2%	3%	6.97%	AAQ0308	Remortgage	
								AAQ0380	Purchase			
						4.43%	3%	3%	5.98%	AAQ0307	Remortgage	
								AAQ0379	Purchase			
				7.53%	£0	3%	9.08%	AAQ0309	Remortgage			
						AAQ0381	Purchase					
75%	2-year fixed	No Adverse	4.37%	5%	5%, 4%	5.92%	AAQ0004	Remortgage	Free valuation			
							AAQ0040	Purchase				
			5.65%	2%	5%, 4%	7.20%	AAQ0005	Remortgage				
							AAQ0041	Purchase				
						6.76%	£0	5%, 4%	8.31%	AAQ0006	Remortgage	
								AAQ0042	Purchase			
						5.75%	2%	5%, 4%	7.30%	AAQ0293	Remortgage	
								AAQ0365	Purchase			
						6.86%	£0	5%, 4%	8.41%	AAQ0294	Remortgage	
								AAQ0366	Purchase			
						4.34%	5%	5%, 4%	5.89%	AAQ0292	Remortgage	
								AAQ0364	Purchase			
						4.45%	5%	5%, 4%	6.00%	AAQ0310	Remortgage	
								AAQ0382	Purchase			
						5.86%	2%	5%, 4%	7.41%	AAQ0311	Remortgage	
								AAQ0383	Purchase			
				6.97%	£0	5%, 4%	8.52%	AAQ0312	Remortgage			
						AAQ0384	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	5.40%	5%	5%, 4%, 4%, 3%, 3%	5.40%	AAQ0007	Remortgage	Free valuation
							AAQ0043	Purchase	
			5.86%	2%	5%, 4%, 4%, 3%, 3%	5.86%	AAQ0008	Remortgage	
						AAQ0044	Purchase		
		6.37%	£0	5%, 4%, 4%, 3%, 3%	6.37%	AAQ0009	Remortgage		
						AAQ0045	Purchase		
		5.45%	5%	5%, 4%, 4%, 3%, 3%	5.45%	AAQ0295	Remortgage		
						AAQ0367	Purchase		
		5.96%	2%	5%, 4%, 4%, 3%, 3%	5.96%	AAQ0296	Remortgage		
						AAQ0368	Purchase		
		6.47%	£0	5%, 4%, 4%, 3%, 3%	6.47%	AAQ0297	Remortgage		
						AAQ0369	Purchase		
		5.56%	5%	5%, 4%, 4%, 3%, 3%	5.56%	AAQ0313	Remortgage		
						AAQ0385	Purchase		
		6.07%	2%	5%, 4%, 4%, 3%, 3%	6.07%	AAQ0314	Remortgage		
				AAQ0386	Purchase				
6.58%	£0	5%, 4%, 4%, 3%, 3%	6.58%	AAQ0315	Remortgage				
				AAQ0387	Purchase				
80%	1-year fixed	No Adverse	4.63%	3%	3%	6.18%	AAQ0010	Remortgage	
							AAQ0046	Purchase	
			5.62%	2%	3%	7.17%	AAQ0011	Remortgage	
							AAQ0047	Purchase	
		7.73%	£0	3%	9.28%	AAQ0012	Remortgage		
						AAQ0048	Purchase		
		4.91%	3%	3%	6.46%	AAQ0298	Remortgage		
						AAQ0370	Purchase		
		5.90%	2%	3%	7.45%	AAQ0299	Remortgage		
						AAQ0371	Purchase		
		8.01%	£0	3%	9.56%	AAQ0300	Remortgage		
						AAQ0372	Purchase		
		5.07%	3%	3%	6.62%	AAQ0316	Remortgage		
						AAQ0388	Purchase		
		6.06%	2%	3%	7.61%	AAQ0317	Remortgage		
				AAQ0389	Purchase				
8.17%	£0	3%	9.72%	AAQ0318	Remortgage				
				AAQ0390	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	4.81%	5%	5%, 4%	6.36%	AAQ0013	Remortgage	Free valuation
							AAQ0049	Purchase	
			6.06%	2%	5%, 4%	7.61%	AAQ0014	Remortgage	
						AAQ0050	Purchase		
						AAQ0015	Remortgage		
						AAQ0051	Purchase		
						AAQ0301	Remortgage		
						AAQ0373	Purchase		
						AAQ0302	Remortgage		
						AAQ0374	Purchase		
						AAQ0303	Remortgage		
						AAQ0375	Purchase		
						AAQ0319	Remortgage		
				AAQ0391	Purchase				
				AAQ0320	Remortgage				
				AAQ0392	Purchase				
				AAQ0321	Remortgage				
				AAQ0393	Purchase				
80%	5-year fixed	No Adverse	5.82%	5%	5%, 4%, 4%, 3%, 3%	5.82%	AAQ0016	Remortgage	Free valuation
							AAQ0052	Purchase	
			6.27%	2%	5%, 4%, 4%, 3%, 3%	6.27%	AAQ0017	Remortgage	
			6.78%	£0	5%, 4%, 4%, 3%, 3%	6.78%	AAQ0053	Purchase	
						AAQ0018	Remortgage		
						AAQ0054	Purchase		
						AAQ0304	Remortgage		
						AAQ0376	Purchase		
						AAQ0305	Remortgage		
						AAQ0377	Purchase		
						AAQ0306	Remortgage		
						AAQ0378	Purchase		
						AAQ0322	Remortgage		
				AAQ0394	Purchase				
				AAQ0323	Remortgage				
				AAQ0395	Purchase				
				AAQ0324	Remortgage				
				AAQ0396	Purchase				

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features		
75%	1-year fixed	No Adverse	4.44%	3%	3%	5.99%	AAQ0019	Remortgage			
							AAQ0055	Purchase			
			5.43%	2%	3%	6.98%	AAQ0020	Remortgage			
							AAQ0056	Purchase			
					7.54%	£0	3%	9.09%	AAQ0021	Remortgage	
								AAQ0057	Purchase		
		Light Adverse	4.54%	3%	3%	6.09%	AAQ0325	Remortgage			
							AAQ0397	Purchase			
			5.53%	2%	3%	7.08%	AAQ0326	Remortgage			
							AAQ0398	Purchase			
					7.64%	£0	3%	9.19%	AAQ0327	Remortgage	
								AAQ0399	Purchase		
		Light Adverse +	4.65%	3%	3%	6.20%	AAQ0343	Remortgage			
							AAQ0415	Purchase			
5.64%	2%		3%	7.19%	AAQ0344	Remortgage					
					AAQ0416	Purchase					
			7.75%	£0	3%	9.30%	AAQ0345	Remortgage			
						AAQ0417	Purchase				
75%	2-year fixed	No Adverse	4.46%	5%	5%, 4%	6.01%	AAQ0022	Remortgage			
							AAQ0058	Purchase			
			5.87%	2%	5%, 4%	7.42%	AAQ0023	Remortgage			
							AAQ0059	Purchase			
					6.98%	£0	5%, 4%	8.53%	AAQ0024	Remortgage	
								AAQ0060	Purchase		
		Light Adverse	4.56%	5%	5%, 4%	6.11%	AAQ0328	Remortgage			
							AAQ0400	Purchase			
			5.97%	2%	5%, 4%	7.52%	AAQ0329	Remortgage			
							AAQ0401	Purchase			
					7.08%	£0	5%, 4%	8.63%	AAQ0330	Remortgage	
								AAQ0402	Purchase		
		Light Adverse +	4.67%	5%	5%, 4%	6.22%	AAQ0346	Remortgage			
							AAQ0418	Purchase			
6.08%	2%		5%, 4%	7.63%	AAQ0347	Remortgage					
					AAQ0419	Purchase					
			7.19%	£0	5%, 4%	8.74%	AAQ0348	Remortgage			
						AAQ0420	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	5.57%	5%	5%, 4%, 4%, 3%, 3%	5.57%	AAQ0025	Remortgage	
							AAQ0061	Purchase	
			6.08%	2%	5%, 4%, 4%, 3%, 3%	6.08%	AAQ0026	Remortgage	
						AAQ0062	Purchase		
		6.59%	£0	5%, 4%, 4%, 3%, 3%	6.59%	AAQ0027	Remortgage		
						AAQ0063	Purchase		
		Light Adverse	5.67%	5%	5%, 4%, 4%, 3%, 3%	5.67%	AAQ0331	Remortgage	
							AAQ0403	Purchase	
			6.18%	2%	5%, 4%, 4%, 3%, 3%	6.18%	AAQ0332	Remortgage	
						AAQ0404	Purchase		
		6.69%	£0	5%, 4%, 4%, 3%, 3%	6.69%	AAQ0333	Remortgage		
						AAQ0405	Purchase		
		Light Adverse +	5.78%	5%	5%, 4%, 4%, 3%, 3%	5.78%	AAQ0349	Remortgage	
							AAQ0421	Purchase	
			6.29%	2%	5%, 4%, 4%, 3%, 3%	6.29%	AAQ0350	Remortgage	
				AAQ0422	Purchase				
6.80%	£0	5%, 4%, 4%, 3%, 3%	6.80%	AAQ0351	Remortgage				
				AAQ0423	Purchase				
80%	1-year fixed	No Adverse	4.85%	3%	3%	6.40%	AAQ0028	Remortgage	
							AAQ0064	Purchase	
			5.84%	2%	3%	7.39%	AAQ0029	Remortgage	
						AAQ0065	Purchase		
		7.95%	£0	3%	9.50%	AAQ0030	Remortgage		
						AAQ0066	Purchase		
		Light Adverse	5.13%	3%	3%	6.68%	AAQ0334	Remortgage	
							AAQ0406	Purchase	
			6.12%	2%	3%	7.67%	AAQ0335	Remortgage	
						AAQ0407	Purchase		
		8.23%	£0	3%	9.78%	AAQ0336	Remortgage		
						AAQ0408	Purchase		
		Light Adverse +	6.28%	2%	3%	7.83%	AAQ0353	Remortgage	
							AAQ0425	Purchase	
			5.29%	3%	3%	6.84%	AAQ0352	Remortgage	
				AAQ0424	Purchase				
8.39%	£0	3%	9.94%	AAQ0354	Remortgage				
				AAQ0426	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	4.87%	5%	5%, 4%	6.42%	AAQ0031	Remortgage				
							AAQ0067	Purchase				
			6.28%	2%	5%, 4%	7.83%	AAQ0032	Remortgage				
							AAQ0068	Purchase				
					7.39%	£0	5%, 4%	8.94%	AAQ0033	Remortgage		
								AAQ0069	Purchase			
				Light Adverse	5.15%	5%	5%, 4%	6.70%	AAQ0337	Remortgage		
								AAQ0409	Purchase			
					6.56%	2%	5%, 4%	8.11%	AAQ0338	Remortgage		
								AAQ0410	Purchase			
					7.67%	£0	5%, 4%	9.22%	AAQ0339	Remortgage		
								AAQ0411	Purchase			
				Light Adverse +	5.31%	5%	5%, 4%	6.86%	AAQ0355	Remortgage		
									AAQ0427	Purchase		
			6.72%		2%	5%, 4%	8.27%	AAQ0356	Remortgage			
							AAQ0428	Purchase				
			7.83%	£0	5%, 4%	9.38%	AAQ0357	Remortgage				
						AAQ0429	Purchase					
80%	5-year fixed	No Adverse	5.98%	5%	5%, 4%, 4%, 3%, 3%	5.98%	AAQ0034	Remortgage				
							AAQ0070	Purchase				
			6.49%	2%	5%, 4%, 4%, 3%, 3%	6.49%	AAQ0035	Remortgage				
							AAQ0071	Purchase				
					7.00%	£0	5%, 4%, 4%, 3%, 3%	7.00%	AAQ0036	Remortgage		
								AAQ0072	Purchase			
				Light Adverse	6.26%	5%	5%, 4%, 4%, 3%, 3%	6.26%	AAQ0340	Remortgage		
									AAQ0412	Purchase		
						6.77%	2%	5%, 4%, 4%, 3%, 3%	6.77%	AAQ0341	Remortgage	
									AAQ0413	Purchase		
								AAQ0414	Remortgage			
					7.28%	£0	5%, 4%, 4%, 3%, 3%	7.28%	AAQ0342	Remortgage		
								AAQ0414	Purchase			
				Light Adverse +	6.42%	5%	5%, 4%, 4%, 3%, 3%	6.42%	AAQ0358	Remortgage		
							AAQ0430	Purchase				
			6.93%		2%	5%, 4%, 4%, 3%, 3%	6.93%	AAQ0359	Remortgage			
							AAQ0431	Purchase				
						AAQ0360	Remortgage					
			7.44%	£0	5%, 4%, 4%, 3%, 3%	7.44%	AAQ0432	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%	1-year fixed	No Adverse	4.45%	3%	3%	6.00%	AAQ0073	Remortgage	
							AAQ0109	Purchase	
			5.44%	2%	3%	6.99%	AAQ0074	Remortgage	
							AAQ0110	Purchase	
		Light Adverse	7.55%	£0	3%	9.10%	AAQ0075	Remortgage	
							AAQ0111	Purchase	
			4.55%	3%	3%	6.10%	AAQ0145	Remortgage	
							AAQ0217	Purchase	
			5.54%	2%	3%	7.09%	AAQ0146	Remortgage	
							AAQ0218	Purchase	
		Light Adverse +	7.65%	£0	3%	9.20%	AAQ0147	Remortgage	
							AAQ0219	Purchase	
			4.66%	3%	3%	6.21%	AAQ0163	Remortgage	
							AAQ0235	Purchase	
5.65%	2%		3%	7.20%	AAQ0164	Remortgage			
					AAQ0236	Purchase			
75%	2-year fixed	No Adverse	4.60%	5%	5%, 4%	6.15%	AAQ0076	Remortgage	Free valuation
							AAQ0112	Purchase	
			5.88%	2%	5%, 4%	7.43%	AAQ0077	Remortgage	
							AAQ0113	Purchase	
		Light Adverse	6.99%	£0	5%, 4%	8.54%	AAQ0078	Remortgage	
							AAQ0114	Purchase	
			4.57%	5%	5%, 4%	6.12%	AAQ0148	Remortgage	
							AAQ0220	Purchase	
			5.98%	2%	5%, 4%	7.53%	AAQ0149	Remortgage	
							AAQ0221	Purchase	
		Light Adverse +	7.09%	£0	5%, 4%	8.64%	AAQ0150	Remortgage	
							AAQ0222	Purchase	
			4.68%	5%	5%, 4%	6.23%	AAQ0166	Remortgage	
							AAQ0238	Purchase	
6.09%	2%		5%, 4%	7.64%	AAQ0167	Remortgage			
					AAQ0239	Purchase			
				AAQ0168	Remortgage				
				AAQ0240	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	5.63%	5%	5%, 4%, 4%, 3%, 3%	5.63%	AAQ0079	Remortgage	Free valuation
							AAQ0115	Purchase	
			6.09%	2%	5%, 4%, 4%, 3%, 3%	6.09%	AAQ0080	Remortgage	
							AAQ0116	Purchase	
		Light Adverse	6.60%	£0	5%, 4%, 4%, 3%, 3%	6.60%	AAQ0081	Remortgage	
							AAQ0117	Purchase	
			5.68%	5%	5%, 4%, 4%, 3%, 3%	5.68%	AAQ0151	Remortgage	
							AAQ0223	Purchase	
			6.19%	2%	5%, 4%, 4%, 3%, 3%	6.19%	AAQ0152	Remortgage	
							AAQ0224	Purchase	
		Light Adverse +	6.70%	£0	5%, 4%, 4%, 3%, 3%	6.70%	AAQ0153	Remortgage	
							AAQ0225	Purchase	
			5.79%	5%	5%, 4%, 4%, 3%, 3%	5.79%	AAQ0169	Remortgage	
							AAQ0241	Purchase	
6.30%	2%		5%, 4%, 4%, 3%, 3%	6.30%	AAQ0170	Remortgage			
					AAQ0242	Purchase			
80%	1-year fixed	No Adverse	4.97%	3%	3%	6.52%	AAQ0082	Remortgage	
							AAQ0118	Purchase	
			5.96%	2%	3%	7.51%	AAQ0083	Remortgage	
							AAQ0119	Purchase	
		Light Adverse	8.07%	£0	3%	9.62%	AAQ0084	Remortgage	
							AAQ0120	Purchase	
			5.35%	3%	3%	6.90%	AAQ0154	Remortgage	
							AAQ0226	Purchase	
			6.34%	2%	3%	7.89%	AAQ0155	Remortgage	
							AAQ0227	Purchase	
		Light Adverse +	8.45%	£0	3%	10.00%	AAQ0156	Remortgage	
							AAQ0228	Purchase	
			5.51%	3%	3%	7.06%	AAQ0172	Remortgage	
							AAQ0244	Purchase	
Light Adverse +	6.50%	2%	3%	8.05%	AAQ0173	Remortgage			
					AAQ0245	Purchase			
	8.61%	£0	3%	10.16%	AAQ0174	Remortgage			
				AAQ0246	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	5.15%	5%	5%, 4%	6.70%	AAQ0085	Remortgage	Free valuation
							AAQ0121	Purchase	
			6.40%	2%	5%, 4%	7.95%	AAQ0086	Remortgage	
							AAQ0122	Purchase	
		Light Adverse	7.51%	£0	5%, 4%	9.06%	AAQ0087	Remortgage	
							AAQ0123	Purchase	
			6.78%	2%	5%, 4%	8.33%	AAQ0158	Remortgage	
							AAQ0230	Purchase	
			5.37%	5%	5%, 4%	6.92%	AAQ0157	Remortgage	
							AAQ0229	Purchase	
		Light Adverse +	7.89%	£0	5%, 4%	9.44%	AAQ0159	Remortgage	
							AAQ0231	Purchase	
			5.53%	5%	5%, 4%	7.08%	AAQ0175	Remortgage	
							AAQ0247	Purchase	
6.94%	2%		5%, 4%	8.49%	AAQ0176	Remortgage			
					AAQ0248	Purchase			
80%	5-year fixed	No Adverse	6.16%	5%	5%, 4%, 4%, 3%, 3%	6.16%	AAQ0088	Remortgage	Free valuation
							AAQ0124	Purchase	
			6.61%	2%	5%, 4%, 4%, 3%, 3%	6.61%	AAQ0089	Remortgage	
							AAQ0125	Purchase	
		Light Adverse	7.12%	£0	5%, 4%, 4%, 3%, 3%	7.12%	AAQ0090	Remortgage	
							AAQ0126	Purchase	
			6.99%	2%	5%, 4%, 4%, 3%, 3%	6.99%	AAQ0161	Remortgage	
							AAQ0233	Purchase	
			6.48%	5%	5%, 4%, 4%, 3%, 3%	6.48%	AAQ0160	Remortgage	
							AAQ0232	Purchase	
		Light Adverse +	7.50%	£0	5%, 4%, 4%, 3%, 3%	7.50%	AAQ0162	Remortgage	
							AAQ0234	Purchase	
			6.64%	5%	5%, 4%, 4%, 3%, 3%	6.64%	AAQ0178	Remortgage	
							AAQ0250	Purchase	
7.15%	2%		5%, 4%, 4%, 3%, 3%	7.15%	AAQ0179	Remortgage			
					AAQ0251	Purchase			
					AAQ0180	Remortgage			
					AAQ0252	Purchase			

Complex properties

Max LTV	Product	Level of Adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	No Adverse	4.67%	3%	3%	6.22%	AAQ0091	Remortgage	
			5.66%	2%	3%	7.21%	AAQ0127	Purchase	
			7.77%	£0	3%	9.32%	AAQ0092	Remortgage	
		Light Adverse	4.77%	3%	3%	6.32%	AAQ0128	Purchase	
			5.76%	2%	3%	7.31%	AAQ0093	Remortgage	
			7.87%	£0	3%	9.42%	AAQ0129	Purchase	
			4.88%	3%	3%	6.43%	AAQ0181	Remortgage	
			5.87%	2%	3%	7.42%	AAQ0253	Purchase	
			7.98%	£0	3%	9.53%	AAQ0182	Remortgage	
		Light Adverse +	4.77%	3%	3%	6.32%	AAQ0254	Purchase	
			5.76%	2%	3%	7.31%	AAQ0183	Remortgage	
			7.87%	£0	3%	9.42%	AAQ0255	Purchase	
			4.88%	3%	3%	6.43%	AAQ0199	Remortgage	
			5.87%	2%	3%	7.42%	AAQ0271	Purchase	
75%	2-year fixed	No Adverse	4.69%	5%	5%, 4%	6.24%	AAQ0200	Remortgage	
			6.10%	2%	5%, 4%	7.65%	AAQ0094	Remortgage	
			7.21%	£0	5%, 4%	8.76%	AAQ0130	Purchase	
			4.79%	5%	5%, 4%	6.34%	AAQ0095	Remortgage	
		Light Adverse	6.20%	2%	5%, 4%	7.75%	AAQ0131	Purchase	
			7.31%	£0	5%, 4%	8.86%	AAQ0096	Remortgage	
			4.90%	5%	5%, 4%	6.45%	AAQ0132	Purchase	
			6.31%	2%	5%, 4%	7.86%	AAQ0184	Remortgage	
			7.42%	£0	5%, 4%	8.97%	AAQ0256	Purchase	
			4.79%	5%	5%, 4%	6.34%	AAQ0185	Remortgage	
		Light Adverse +	6.20%	2%	5%, 4%	7.75%	AAQ0257	Purchase	
			7.31%	£0	5%, 4%	8.86%	AAQ0186	Remortgage	
			4.90%	5%	5%, 4%	6.45%	AAQ0258	Purchase	
			6.31%	2%	5%, 4%	7.86%	AAQ0202	Remortgage	
7.42%	£0	5%, 4%	8.97%	AAQ0274	Purchase				
4.90%	5%	5%, 4%	6.45%	AAQ0203	Remortgage				
6.31%	2%	5%, 4%	7.86%	AAQ0275	Purchase				
7.42%	£0	5%, 4%	8.97%	AAQ0204	Remortgage				
						AAQ0276	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	5.80%	5%	5%, 4%, 4%, 3%, 3%	5.80%	AAQ0097	Remortgage	
			6.31%	2%	5%, 4%, 4%, 3%, 3%	6.31%	AAQ0133	Purchase	
			6.82%	£0	5%, 4%, 4%, 3%, 3%	6.82%	AAQ0098	Remortgage	
		Light Adverse	6.41%	2%	5%, 4%, 4%, 3%, 3%	6.41%	AAQ0134	Purchase	
			6.92%	£0	5%, 4%, 4%, 3%, 3%	6.92%	AAQ0099	Remortgage	
			5.90%	5%	5%, 4%, 4%, 3%, 3%	5.90%	AAQ0135	Purchase	
			6.41%	2%	5%, 4%, 4%, 3%, 3%	6.41%	AAQ0187	Remortgage	
			6.92%	£0	5%, 4%, 4%, 3%, 3%	6.92%	AAQ0259	Purchase	
			6.01%	5%	5%, 4%, 4%, 3%, 3%	6.01%	AAQ0188	Remortgage	
		Light Adverse +	6.52%	2%	5%, 4%, 4%, 3%, 3%	6.52%	AAQ0260	Purchase	
			7.03%	£0	5%, 4%, 4%, 3%, 3%	7.03%	AAQ0189	Remortgage	
			6.01%	5%	5%, 4%, 4%, 3%, 3%	6.01%	AAQ0261	Purchase	
			6.52%	2%	5%, 4%, 4%, 3%, 3%	6.52%	AAQ0205	Remortgage	
			7.03%	£0	5%, 4%, 4%, 3%, 3%	7.03%	AAQ0277	Purchase	
			6.52%	2%	5%, 4%, 4%, 3%, 3%	6.52%	AAQ0206	Remortgage	
80%	1-year fixed	No Adverse	5.19%	3%	3%	6.74%	AAQ0278	Purchase	
			6.18%	2%	3%	7.73%	AAQ0100	Remortgage	
			8.29%	£0	3%	9.84%	AAQ0136	Purchase	
			5.57%	3%	3%	7.12%	AAQ0101	Remortgage	
		Light Adverse	6.56%	2%	3%	8.11%	AAQ0137	Purchase	
			8.67%	£0	3%	10.22%	AAQ0102	Remortgage	
			5.73%	3%	3%	7.28%	AAQ0138	Purchase	
			6.72%	2%	3%	8.27%	AAQ0190	Remortgage	
			8.83%	£0	3%	10.38%	AAQ0262	Purchase	
		Light Adverse +	5.73%	3%	3%	7.28%	AAQ0191	Remortgage	
			6.72%	2%	3%	8.27%	AAQ0263	Purchase	
			8.83%	£0	3%	10.38%	AAQ0192	Remortgage	
			5.73%	3%	3%	7.28%	AAQ0264	Purchase	
			6.72%	2%	3%	8.27%	AAQ0208	Remortgage	
			8.83%	£0	3%	10.38%	AAQ0280	Purchase	
						AAQ0209	Remortgage		
						AAQ0281	Purchase		
						AAQ0210	Remortgage		
						AAQ0282	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	5.21%	5%	5%, 4%	6.76%	AAQ0103	Remortgage			
							AAQ0139	Purchase			
			7.73%	£0	5%, 4%	9.28%	AAQ0105	Remortgage			
							AAQ0141	Purchase			
			6.62%	2%	5%, 4%	8.17%	AAQ0104	Remortgage			
						AAQ0140	Purchase				
				Light Adverse	5.59%	5%	5%, 4%	7.14%	AAQ0193	Remortgage	
							AAQ0265	Purchase			
		7.00%	2%		5%, 4%	8.55%	AAQ0194	Remortgage			
							AAQ0266	Purchase			
		8.11%	£0	5%, 4%	9.66%	AAQ0195	Remortgage				
						AAQ0267	Purchase				
				Light Adverse +	5.75%	5%	5%, 4%	7.30%	AAQ0211	Remortgage	
							AAQ0283	Purchase			
		7.16%	2%		5%, 4%	8.71%	AAQ0212	Remortgage			
					AAQ0284	Purchase					
8.27%	£0	5%, 4%	9.82%		AAQ0213	Remortgage					
				AAQ0285	Purchase						
80%	5-year fixed	No Adverse	6.32%	5%	5%, 4%, 4%, 3%, 3%	6.32%	AAQ0106	Remortgage			
							AAQ0142	Purchase			
			6.83%	2%	5%, 4%, 4%, 3%, 3%	6.83%	AAQ0107	Remortgage			
							AAQ0143	Purchase			
			7.34%	£0	5%, 4%, 4%, 3%, 3%	7.34%	AAQ0108	Remortgage			
						AAQ0144	Purchase				
				Light Adverse	7.21%	2%	5%, 4%, 4%, 3%, 3%	7.21%	AAQ0197	Remortgage	
							AAQ0269	Purchase			
		6.70%	5%		5%, 4%, 4%, 3%, 3%	6.70%	AAQ0196	Remortgage			
							AAQ0268	Purchase			
		7.72%	£0	5%, 4%, 4%, 3%, 3%	7.72%	AAQ0198	Remortgage				
						AAQ0270	Purchase				
				Light Adverse +	6.86%	5%	5%, 4%, 4%, 3%, 3%	6.86%	AAQ0214	Remortgage	
							AAQ0286	Purchase			
		7.37%	2%		5%, 4%, 4%, 3%, 3%	7.37%	AAQ0215	Remortgage			
					AAQ0287	Purchase					
7.88%	£0	5%, 4%, 4%, 3%, 3%	7.88%	AAQ0216	Remortgage						
				AAQ0288	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%	1-year fixed	Light Adverse	4.64%	3%	3%	6.19%	AAQ0433	Remortgage	
							AAQ0487	Purchase	
			5.63%	2%	3%	7.18%	AAQ0434	Remortgage	
							AAQ0488	Purchase	
			7.74%	£0	3%	9.29%	AAQ0435	Remortgage	
							AAQ0489	Purchase	
	2-year fixed	Light Adverse	4.66%	5%	5%, 4%	6.21%	AAQ0436	Remortgage	
							AAQ0490	Purchase	
			6.07%	2%	5%, 4%	7.62%	AAQ0437	Remortgage	
							AAQ0491	Purchase	
			7.18%	£0	5%, 4%	8.73%	AAQ0438	Remortgage	
							AAQ0492	Purchase	
	5-year fixed	Light Adverse	5.77%	5%	5%, 4%, 4%, 3%, 3%	5.77%	AAQ0439	Remortgage	
							AAQ0493	Purchase	
			6.28%	2%	5%, 4%, 4%, 3%, 3%	6.28%	AAQ0440	Remortgage	
						AAQ0494	Purchase		
6.79%			£0	5%, 4%, 4%, 3%, 3%	6.79%	AAQ0441	Remortgage		
						AAQ0495	Purchase		
80%	1-year fixed	Light Adverse	5.19%	3%	3%	6.74%	AAQ0442	Remortgage	
							AAQ0496	Purchase	
			6.18%	2%	3%	7.73%	AAQ0443	Remortgage	
							AAQ0497	Purchase	
			8.29%	£0	3%	9.84%	AAQ0444	Remortgage	
							AAQ0498	Purchase	
	2-year fixed	Light Adverse	5.21%	5%	5%, 4%	6.76%	AAQ0445	Remortgage	
							AAQ0499	Purchase	
			6.62%	2%	5%, 4%	8.17%	AAQ0446	Remortgage	
							AAQ0500	Purchase	
			7.73%	£0	5%, 4%	9.28%	AAQ0447	Remortgage	
							AAQ0501	Purchase	
	5-year fixed	Light Adverse	6.32%	5%	5%, 4%, 4%, 3%, 3%	6.32%	AAQ0448	Remortgage	
							AAQ0502	Purchase	
			6.83%	2%	5%, 4%, 4%, 3%, 3%	6.83%	AAQ0449	Remortgage	
						AAQ0503	Purchase		
7.34%			£0	5%, 4%, 4%, 3%, 3%	7.34%	AAQ0450	Remortgage		
						AAQ0504	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%	1-year fixed	Light Adverse	4.59%	3%	3%	6.14%	AAQ0541	Remortgage	
							AAQ0595	Purchase	
			5.58%	2%	3%	7.13%	AAQ0542	Remortgage	
	2-year fixed	Light Adverse					AAQ0596	Purchase	
			7.69%	£0	3%	9.24%	AAQ0543	Remortgage	
							AAQ0597	Purchase	
			4.61%	5%	5%, 4%	6.16%	AAQ0544	Remortgage	
			6.02%	2%	5%, 4%	7.57%	AAQ0598	Purchase	
							AAQ0545	Remortgage	
	5-year fixed	Light Adverse					AAQ0599	Purchase	
			7.13%	£0	5%, 4%	8.68%	AAQ0546	Remortgage	
							AAQ0600	Purchase	
5.72%			5%	5%, 4%, 4%, 3%, 3%	5.72%	AAQ0547	Remortgage		
6.23%			2%	5%, 4%, 4%, 3%, 3%	6.23%	AAQ0601	Purchase		
						AAQ0548	Remortgage		
80%	1-year fixed	Light Adverse	6.74%	£0	5%, 4%, 4%, 3%, 3%	6.74%	AAQ0602	Purchase	
							AAQ0549	Remortgage	
							AAQ0603	Purchase	
	2-year fixed	Light Adverse	5.14%	3%	3%	6.69%	AAQ0550	Remortgage	
							AAQ0604	Purchase	
			6.13%	2%	3%	7.68%	AAQ0551	Remortgage	
							AAQ0605	Purchase	
			8.24%	£0	3%	9.79%	AAQ0552	Remortgage	
							AAQ0606	Purchase	
	5-year fixed	Light Adverse	5.16%	5%	5%, 4%	6.71%	AAQ0553	Remortgage	
							AAQ0607	Purchase	
			6.57%	2%	5%, 4%	8.12%	AAQ0554	Remortgage	
						AAQ0608	Purchase		
7.68%			£0	5%, 4%	9.23%	AAQ0555	Remortgage		
						AAQ0609	Purchase		
5-year fixed	Light Adverse	6.27%	5%	5%, 4%, 4%, 3%, 3%	6.27%	AAQ0556	Remortgage		
						AAQ0610	Purchase		
		6.78%	2%	5%, 4%, 4%, 3%, 3%	6.78%	AAQ0557	Remortgage		
				AAQ0611	Purchase				
				AAQ0558	Remortgage				
				AAQ0612	Purchase				

Complex properties - £550,000 and under

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	Light Adverse	4.64%	3%	3%	6.19%	AAQ0451	Remortgage	Up to 4 units
							AAQ0505	Purchase	
			4.80%	3%	3%	6.35%	AAQ0469	Remortgage	Up to 4 units
							AAQ0523	Purchase	
			5.63%	2%	3%	7.18%	AAQ0452	Remortgage	Up to 4 units
							AAQ0506	Purchase	
			5.79%	2%	3%	7.34%	AAQ0470	Remortgage	Up to 4 units
							AAQ0524	Purchase	
			7.74%	£0	3%	9.29%	AAQ0453	Remortgage	Up to 4 units
					AAQ0507	Purchase			
	7.90%	£0	3%	9.45%	AAQ0471	Remortgage	Up to 4 units		
					AAQ0525	Purchase			
	2-year fixed	Light Adverse	4.66%	5%	5%, 4%	6.21%	AAQ0454	Remortgage	Up to 4 units
							AAQ0508	Purchase	
			4.82%	5%	5%, 4%	6.37%	AAQ0472	Remortgage	Up to 4 units
							AAQ0526	Purchase	
			6.07%	2%	5%, 4%	7.62%	AAQ0455	Remortgage	Up to 4 units
							AAQ0509	Purchase	
			6.07%	2%	5%, 4%	7.62%	AAQ0455	Remortgage	Up to 4 units
							AAQ0509	Purchase	
			7.18%	£0	5%, 4%	8.73%	AAQ0456	Remortgage	Up to 4 units
					AAQ0510	Purchase			
	7.34%	£0	5%, 4%	8.89%	AAQ0474	Remortgage	Up to 4 units		
					AAQ0528	Purchase			
	5-year fixed	Light Adverse	5.77%	5%	5%, 4%, 4%, 3%, 3%	5.77%	AAQ0457	Remortgage	Up to 4 units
							AAQ0511	Purchase	
			5.93%	5%	5%, 4%, 4%, 3%, 3%	5.93%	AAQ0475	Remortgage	Up to 4 units
						AAQ0529	Purchase		
6.28%			2%	5%, 4%, 4%, 3%, 3%	6.28%	AAQ0458	Remortgage	Up to 4 units	
						AAQ0512	Purchase		
6.44%			2%	5%, 4%, 4%, 3%, 3%	6.44%	AAQ0476	Remortgage	Up to 4 units	
				AAQ0530	Purchase				
6.95%	£0	5%, 4%, 4%, 3%, 3%	6.95%	AAQ0477	Remortgage	Up to 4 units			
				AAQ0531	Purchase				
6.95%	£0	5%, 4%, 4%, 3%, 3%	6.95%	AAQ0477	Remortgage	Up to 4 units			
				AAQ0531	Purchase				

Complex properties - £550,001 and over

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	Light Adverse	4.59%	3%	3%	6.14%	AAQ0559	Remortgage	Up to 4 units
							AAQ0613	Purchase	
			4.75%	3%	3%	6.30%	AAQ0577	Remortgage	
							AAQ0631	Purchase	
			5.58%	2%	3%	7.13%	AAQ0560	Remortgage	Up to 4 units
							AAQ0614	Purchase	
			5.74%	2%	3%	7.29%	AAQ0578	Remortgage	
							AAQ0632	Purchase	
			7.69%	£0	3%	9.24%	AAQ0561	Remortgage	Up to 4 units
							AAQ0615	Purchase	
			7.85%	£0	3%	9.40%	AAQ0579	Remortgage	
							AAQ0633	Purchase	
	2-year fixed	Light Adverse	4.61%	5%	5%, 4%	6.16%	AAQ0562	Remortgage	Up to 4 units
							AAQ0616	Purchase	
			4.77%	5%	5%, 4%	6.32%	AAQ0580	Remortgage	
							AAQ0634	Purchase	
			6.02%	2%	5%, 4%	7.57%	AAQ0563	Remortgage	Up to 4 units
							AAQ0617	Purchase	
			6.18%	2%	5%, 4%	7.73%	AAQ0581	Remortgage	
							AAQ0635	Purchase	
			7.13%	£0	5%, 4%	8.68%	AAQ0564	Remortgage	Up to 4 units
							AAQ0618	Purchase	
			7.29%	£0	5%, 4%	8.84%	AAQ0582	Remortgage	
							AAQ0636	Purchase	
5-year fixed	Light Adverse	5.72%	5%	5%, 4%, 4%, 3%, 3%	5.72%	AAQ0565	Remortgage	Up to 4 units	
						AAQ0619	Purchase		
		5.88%	5%	5%, 4%, 4%, 3%, 3%	5.88%	AAQ0583	Remortgage		
						AAQ0637	Purchase		
		6.23%	2%	5%, 4%, 4%, 3%, 3%	6.23%	AAQ0566	Remortgage	Up to 4 units	
						AAQ0620	Purchase		
		6.39%	2%	5%, 4%, 4%, 3%, 3%	6.39%	AAQ0584	Remortgage		
						AAQ0638	Purchase		
6.74%	£0	5%, 4%, 4%, 3%, 3%	6.74%	AAQ0567	Remortgage	Up to 4 units			
				AAQ0621	Purchase				
6.90%	£0	5%, 4%, 4%, 3%, 3%	6.90%	AAQ0585	Remortgage				
				AAQ0639	Purchase				

Complex properties - £550,001 and over

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	Light Adverse	5.14%	3%	3%	6.69%	AAQ0568	Remortgage	Up to 4 units
							AAQ0622	Purchase	
			5.30%	3%	3%	6.85%	AAQ0586	Remortgage	
							AAQ0640	Purchase	
			6.13%	2%	3%	7.68%	AAQ0569	Remortgage	Up to 4 units
							AAQ0623	Purchase	
			6.29%	2%	3%	7.84%	AAQ0587	Remortgage	
							AAQ0641	Purchase	
			8.24%	£0	3%	9.79%	AAQ0570	Remortgage	Up to 4 units
					AAQ0624	Purchase			
	8.40%	£0	3%	9.95%	AAQ0588	Remortgage			
					AAQ0642	Purchase			
	2-year fixed	Light Adverse	5.16%	5%	5%, 4%	6.71%	AAQ0571	Remortgage	Up to 4 units
							AAQ0625	Purchase	
			5.32%	5%	5%, 4%	6.87%	AAQ0589	Remortgage	
							AAQ0643	Purchase	
			6.57%	2%	5%, 4%	8.12%	AAQ0572	Remortgage	Up to 4 units
							AAQ0626	Purchase	
			6.73%	2%	5%, 4%	8.28%	AAQ0590	Remortgage	
							AAQ0644	Purchase	
			7.68%	£0	5%, 4%	9.23%	AAQ0573	Remortgage	Up to 4 units
					AAQ0627	Purchase			
	7.84%	£0	5%, 4%	9.39%	AAQ0591	Remortgage			
					AAQ0645	Purchase			
	5-year fixed	Light Adverse	6.27%	5%	5%, 4%, 4%, 3%, 3%	6.27%	AAQ0574	Remortgage	Up to 4 units
							AAQ0628	Purchase	
			6.43%	5%	5%, 4%, 4%, 3%, 3%	6.43%	AAQ0592	Remortgage	
						AAQ0646	Purchase		
6.78%			2%	5%, 4%, 4%, 3%, 3%	6.78%	AAQ0575	Remortgage	Up to 4 units	
						AAQ0629	Purchase		
6.94%			2%	5%, 4%, 4%, 3%, 3%	6.94%	AAQ0593	Remortgage		
				AAQ0647	Purchase				
7.29%	£0	5%, 4%, 4%, 3%, 3%	7.29%	AAQ0576	Remortgage	Up to 4 units			
				AAQ0630	Purchase				
7.45%	£0	5%, 4%, 4%, 3%, 3%	7.45%	AAQ0594	Remortgage				
				AAQ0648	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

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

Complete^{FS}
Your specialist packager distributor

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