

SUPER-POWERED

PRODUCTS

13 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	4.67%	2%	3%	6.22%	AAR0002	Remortgage			
							AAR0038	Purchase			
			3.68%	3%	3%	5.50%	AAR0001	Remortgage			
							AAR0037	Purchase			
				Light Adverse	6.78%	£0	3%	8.33%	AAR0003	Remortgage	
							AAR0039	Purchase			
		4.77%	2%		3%	6.32%	AAR0290	Remortgage			
							AAR0362	Purchase			
				Light Adverse +	6.88%	£0	3%	8.43%	AAR0291	Remortgage	
							AAR0363	Purchase			
		3.78%	3%		3%	5.50%	AAR0289	Remortgage			
							AAR0361	Purchase			
				Light Adverse +	4.88%	2%	3%	6.43%	AAR0308	Remortgage	
							AAR0380	Purchase			
3.89%	3%	3%	5.50%		AAR0307	Remortgage					
					AAR0379	Purchase					
		Light Adverse +	6.99%	£0	3%	8.54%	AAR0309	Remortgage			
					AAR0381	Purchase					
75%	2-Year fixed		No Adverse	3.83%	5%	5%, 4%	5.50%	AAR0004	Remortgage	Free Valuation	
								AAR0040	Purchase		
		5.11%		2%	5%, 4%	6.66%	AAR0005	Remortgage			
							AAR0041	Purchase			
				Light Adverse	6.22%	£0	5%, 4%	7.77%	AAR0006	Remortgage	
							AAR0042	Purchase			
		5.21%	2%		5%, 4%	6.76%	AAR0293	Remortgage			
							AAR0365	Purchase			
				Light Adverse	6.32%	£0	5%, 4%	7.87%	AAR0294	Remortgage	
							AAR0366	Purchase			
		3.80%	5%		5%, 4%	5.50%	AAR0292	Remortgage			
							AAR0364	Purchase			
				Light Adverse +	3.91%	5%	5%, 4%	5.50%	AAR0310	Remortgage	
							AAR0382	Purchase			
5.32%	2%	5%, 4%	6.87%		AAR0311	Remortgage					
					AAR0383	Purchase					
		Light Adverse +	6.43%	£0	5%, 4%	7.98%	AAR0312	Remortgage			
					AAR0384	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	4.91%	5%	5%, 4%, 4%, 3%, 3%	4.91%	AAR0007	Remortgage	Free Valuation
							AAR0043	Purchase	
			5.37%	2%	5%, 4%, 4%, 3%, 3%	5.37%	AAR0008	Remortgage	
								AAR0044	Purchase
								AAR0009	Remortgage
								AAR0045	Purchase
								AAR0295	Remortgage
								AAR0367	Purchase
								AAR0296	Remortgage
								AAR0368	Purchase
								AAR0297	Remortgage
								AAR0369	Purchase
								AAR0313	Remortgage
								AAR0385	Purchase
80%	1-Year fixed	No Adverse	4.09%	3%	3%	5.64%	AAR0010	Remortgage	
							AAR0046	Purchase	
			5.08%	2%	3%	6.63%	AAR0011	Remortgage	
							AAR0047	Purchase	
								AAR0012	Remortgage
								AAR0048	Purchase
								AAR0298	Remortgage
								AAR0370	Purchase
								AAR0299	Remortgage
								AAR0371	Purchase
								AAR0300	Remortgage
								AAR0372	Purchase
								AAR0316	Remortgage
								AAR0388	Purchase
						AAR0317	Remortgage		
						AAR0389	Purchase		
						AAR0318	Remortgage		
						AAR0390	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	4.27%	5%	5%, 4%	5.82%	AAR0013	Remortgage	Free Valuation	
							AAR0049	Purchase		
			5.52%	2%	5%, 4%	7.07%	AAR0014	Remortgage		
								AAR0050	Purchase	
								AAR0015	Remortgage	
								AAR0051	Purchase	
								AAR0301	Remortgage	
								AAR0373	Purchase	
								AAR0302	Remortgage	
								AAR0374	Purchase	
								AAR0303	Remortgage	
								AAR0375	Purchase	
80%	5-Year fixed	No Adverse	4.39%	5%	5%, 4%	5.94%	AAR0319	Remortgage		
							AAR0391	Purchase		
			5.80%	2%	5%, 4%	7.35%	AAR0320	Remortgage		
								AAR0392	Purchase	
								AAR0321	Remortgage	
								AAR0393	Purchase	
								AAR0319	Remortgage	
								AAR0391	Purchase	
								AAR0320	Remortgage	
								AAR0392	Purchase	
								AAR0321	Remortgage	
								AAR0393	Purchase	
80%	5-Year fixed	No Adverse	4.55%	5%	5%, 4%	6.10%	AAR0016	Remortgage	Free Valuation	
							AAR0052	Purchase		
			5.96%	2%	5%, 4%	7.51%	AAR0017	Remortgage		
								AAR0053	Purchase	
								AAR0018	Remortgage	
								AAR0054	Purchase	
								AAR0304	Remortgage	
								AAR0376	Purchase	
								AAR0305	Remortgage	
								AAR0377	Purchase	
								AAR0306	Remortgage	
								AAR0378	Purchase	
Light Adverse +			7.07%	£0	5%, 4%	8.62%	AAR0322	Remortgage		
							AAR0394	Purchase		
			6.22%	2%	5%, 4%	6.22%	AAR0323	Remortgage		
							AAR0395	Purchase		
						AAR0324	Remortgage			
						AAR0396	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	3.90%	3%	3%	5.50%	AAR0019	Remortgage			
							AAR0055	Purchase			
			4.89%	2%	3%	6.44%	AAR0020	Remortgage			
							AAR0056	Purchase			
					7.00%	£0	3%	8.55%	AAR0021	Remortgage	
								AAR0057	Purchase		
					4.00%	3%	3%	5.55%	AAR0325	Remortgage	
								AAR0397	Purchase		
					4.99%	2%	3%	6.54%	AAR0326	Remortgage	
								AAR0398	Purchase		
					7.10%	£0	3%	8.65%	AAR0327	Remortgage	
								AAR0399	Purchase		
					4.11%	3%	3%	5.66%	AAR0343	Remortgage	
								AAR0415	Purchase		
			5.10%	2%	3%	6.65%	AAR0344	Remortgage			
						AAR0416	Purchase				
			7.21%	£0	3%	8.76%	AAR0345	Remortgage			
						AAR0417	Purchase				
75%	2-Year fixed	No Adverse	3.92%	5%	5%, 4%	5.50%	AAR0022	Remortgage			
							AAR0058	Purchase			
			5.33%	2%	5%, 4%	6.88%	AAR0023	Remortgage			
							AAR0059	Purchase			
					6.44%	£0	5%, 4%	7.99%	AAR0024	Remortgage	
								AAR0060	Purchase		
					4.02%	5%	5%, 4%	5.57%	AAR0328	Remortgage	
								AAR0400	Purchase		
					5.43%	2%	5%, 4%	6.98%	AAR0329	Remortgage	
								AAR0401	Purchase		
					6.54%	£0	5%, 4%	8.09%	AAR0330	Remortgage	
								AAR0402	Purchase		
					4.13%	5%	5%, 4%	5.68%	AAR0346	Remortgage	
								AAR0418	Purchase		
			5.54%	2%	5%, 4%	7.09%	AAR0347	Remortgage			
						AAR0419	Purchase				
			6.65%	£0	5%, 4%	8.20%	AAR0348	Remortgage			
						AAR0420	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	5.08%	5%	5%, 4%, 4%, 3%, 3%	5.08%	AAR0025	Remortgage	
							AAR0061	Purchase	
			5.59%	2%	5%, 4%, 4%, 3%, 3%	5.59%	AAR0026	Remortgage	
							AAR0062	Purchase	
		6.10%	£0	5%, 4%, 4%, 3%, 3%	6.10%	AAR0027	Remortgage		
						AAR0063	Purchase		
		Light Adverse	5.18%	5%	5%, 4%, 4%, 3%, 3%	5.18%	AAR0331	Remortgage	
							AAR0403	Purchase	
			5.69%	2%	5%, 4%, 4%, 3%, 3%	5.69%	AAR0332	Remortgage	
							AAR0404	Purchase	
		6.20%	£0	5%, 4%, 4%, 3%, 3%	6.20%	AAR0333	Remortgage		
						AAR0405	Purchase		
		Light Adverse +	5.29%	5%	5%, 4%, 4%, 3%, 3%	5.29%	AAR0349	Remortgage	
							AAR0421	Purchase	
			5.80%	2%	5%, 4%, 4%, 3%, 3%	5.80%	AAR0350	Remortgage	
					AAR0422	Purchase			
6.31%	£0	5%, 4%, 4%, 3%, 3%	6.31%	AAR0351	Remortgage				
				AAR0423	Purchase				
80%	1-Year fixed	No Adverse	4.31%	3%	3%	5.86%	AAR0028	Remortgage	
							AAR0064	Purchase	
			5.30%	2%	3%	6.85%	AAR0029	Remortgage	
							AAR0065	Purchase	
		7.41%	£0	3%	8.96%	AAR0030	Remortgage		
						AAR0066	Purchase		
		Light Adverse	4.59%	3%	3%	6.14%	AAR0334	Remortgage	
							AAR0406	Purchase	
			5.58%	2%	3%	7.13%	AAR0335	Remortgage	
							AAR0407	Purchase	
		7.69%	£0	3%	9.24%	AAR0336	Remortgage		
						AAR0408	Purchase		
		Light Adverse +	5.74%	2%	3%	7.29%	AAR0353	Remortgage	
							AAR0425	Purchase	
			4.75%	3%	3%	6.30%	AAR0352	Remortgage	
					AAR0424	Purchase			
7.85%	£0	3%	9.40%	AAR0354	Remortgage				
				AAR0426	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	4.33%	5%	5%, 4%	5.88%	AAR0031	Remortgage			
							AAR0067	Purchase			
			5.74%	2%	5%, 4%	7.29%	AAR0032	Remortgage			
							AAR0068	Purchase			
					6.85%	£0	5%, 4%	8.40%	AAR0033	Remortgage	
								AAR0069	Purchase		
		Light Adverse	4.61%	5%	5%, 4%	6.16%	AAR0337	Remortgage			
							AAR0409	Purchase			
			6.02%	2%	5%, 4%	7.57%	AAR0338	Remortgage			
							AAR0410	Purchase			
					7.13%	£0	5%, 4%	8.68%	AAR0339	Remortgage	
								AAR0411	Purchase		
		Light Adverse +	4.77%	5%	5%, 4%	6.32%	AAR0355	Remortgage			
							AAR0427	Purchase			
6.18%	2%		5%, 4%	7.73%	AAR0356	Remortgage					
					AAR0428	Purchase					
			7.29%	£0	5%, 4%	8.84%	AAR0357	Remortgage			
						AAR0429	Purchase				
80%	5-Year fixed	No Adverse	5.49%	5%	5%, 4%, 4%, 3%, 3%	5.49%	AAR0034	Remortgage			
							AAR0070	Purchase			
			6.00%	2%	5%, 4%, 4%, 3%, 3%	6.00%	AAR0035	Remortgage			
							AAR0071	Purchase			
					6.51%	£0	5%, 4%, 4%, 3%, 3%	6.51%	AAR0036	Remortgage	
								AAR0072	Purchase		
		Light Adverse	5.77%	5%	5%, 4%, 4%, 3%, 3%	5.77%	AAR0340	Remortgage			
							AAR0412	Purchase			
			6.28%	2%	5%, 4%, 4%, 3%, 3%	6.28%	AAR0341	Remortgage			
							AAR0413	Purchase			
					6.79%	£0	5%, 4%, 4%, 3%, 3%	6.79%	AAR0342	Remortgage	
								AAR0414	Purchase		
		Light Adverse +	5.93%	5%	5%, 4%, 4%, 3%, 3%	5.93%	AAR0358	Remortgage			
							AAR0430	Purchase			
6.44%	2%		5%, 4%, 4%, 3%, 3%	6.44%	AAR0359	Remortgage					
					AAR0431	Purchase					
			6.95%	£0	5%, 4%, 4%, 3%, 3%	6.95%	AAR0360	Remortgage			
						AAR0432	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	3.91%	3%	3%	5.50%	AAR0073	Remortgage	
							AAR0109	Purchase	
			4.90%	2%	3%	6.45%	AAR0074	Remortgage	
							AAR0110	Purchase	
		Light Adverse	7.01%	£0	3%	8.56%	AAR0075	Remortgage	
							AAR0111	Purchase	
			4.01%	3%	3%	5.56%	AAR0145	Remortgage	
							AAR0217	Purchase	
			5.00%	2%	3%	6.55%	AAR0146	Remortgage	
							AAR0218	Purchase	
		Light Adverse +	7.11%	£0	3%	8.66%	AAR0147	Remortgage	
							AAR0219	Purchase	
			4.12%	3%	3%	5.67%	AAR0163	Remortgage	
							AAR0235	Purchase	
5.11%	2%		3%	6.66%	AAR0164	Remortgage			
					AAR0236	Purchase			
75%	2-year fixed	No Adverse	4.06%	5%	5%, 4%	5.61%	AAR0076	Remortgage	Free Valuation
							AAR0112	Purchase	
			5.34%	2%	5%, 4%	6.89%	AAR0077	Remortgage	
							AAR0113	Purchase	
		Light Adverse	6.45%	£0	5%, 4%	8.00%	AAR0078	Remortgage	
							AAR0114	Purchase	
			4.03%	5%	5%, 4%	5.58%	AAR0148	Remortgage	
							AAR0220	Purchase	
			5.44%	2%	5%, 4%	6.99%	AAR0149	Remortgage	
							AAR0221	Purchase	
		Light Adverse +	6.55%	£0	5%, 4%	8.10%	AAR0150	Remortgage	
							AAR0222	Purchase	
			4.14%	5%	5%, 4%	5.69%	AAR0166	Remortgage	
							AAR0238	Purchase	
5.55%	2%		5%, 4%	7.10%	AAR0167	Remortgage			
					AAR0239	Purchase			
					AAR0168	Remortgage			
					AAR0240	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	5.14%	5%	5%, 4%, 4%, 3%, 3%	5.14%	AAR0079	Remortgage	Free Valuation
							AAR0115	Purchase	
			5.60%	2%	5%, 4%, 4%, 3%, 3%	5.60%	AAR0080	Remortgage	
							AAR0116	Purchase	
		Light Adverse	6.11%	£0	5%, 4%, 4%, 3%, 3%	6.11%	AAR0081	Remortgage	
							AAR0117	Purchase	
			5.19%	5%	5%, 4%, 4%, 3%, 3%	5.19%	AAR0151	Remortgage	
							AAR0223	Purchase	
			5.70%	2%	5%, 4%, 4%, 3%, 3%	5.70%	AAR0152	Remortgage	
							AAR0224	Purchase	
		Light Adverse +	6.21%	£0	5%, 4%, 4%, 3%, 3%	6.21%	AAR0153	Remortgage	
							AAR0225	Purchase	
			5.30%	5%	5%, 4%, 4%, 3%, 3%	5.30%	AAR0169	Remortgage	
							AAR0241	Purchase	
5.81%	2%		5%, 4%, 4%, 3%, 3%	5.81%	AAR0170	Remortgage			
					AAR0242	Purchase			
80%	1-year fixed	No Adverse	4.43%	3%	3%	5.98%	AAR0082	Remortgage	
							AAR0118	Purchase	
			5.42%	2%	3%	6.97%	AAR0083	Remortgage	
							AAR0119	Purchase	
		Light Adverse	7.53%	£0	3%	9.08%	AAR0084	Remortgage	
							AAR0120	Purchase	
			4.81%	3%	3%	6.36%	AAR0154	Remortgage	
							AAR0226	Purchase	
			5.80%	2%	3%	7.35%	AAR0155	Remortgage	
							AAR0227	Purchase	
		Light Adverse +	7.91%	£0	3%	9.46%	AAR0156	Remortgage	
							AAR0228	Purchase	
			4.97%	3%	3%	6.52%	AAR0172	Remortgage	
							AAR0244	Purchase	
5.96%	2%		3%	7.51%	AAR0173	Remortgage			
					AAR0245	Purchase			
						AAR0174	Remortgage		
						AAR0246	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	4.61%	5%	5%, 4%	6.16%	AAR0085	Remortgage	Free Valuation
							AAR0121	Purchase	
			5.86%	2%	5%, 4%	7.41%	AAR0086	Remortgage	
		Light Adverse					AAR0122	Purchase	
			6.97%	£0	5%, 4%	8.52%	AAR0087	Remortgage	
							AAR0123	Purchase	
			6.24%	2%	5%, 4%	7.79%	AAR0158	Remortgage	
							AAR0230	Purchase	
			4.83%	5%	5%, 4%	6.38%	AAR0157	Remortgage	
		Light Adverse +					AAR0229	Purchase	
			7.35%	£0	5%, 4%	8.90%	AAR0159	Remortgage	
							AAR0231	Purchase	
			4.99%	5%	5%, 4%	6.54%	AAR0175	Remortgage	
							AAR0247	Purchase	
6.40%	2%		5%, 4%	7.95%	AAR0176	Remortgage			
					AAR0248	Purchase			
7.51%	£0		5%, 4%	9.06%	AAR0177	Remortgage			
				AAR0249	Purchase				
80%	5-year fixed	No Adverse	5.67%	5%	5%, 4%, 4%, 3%, 3%	5.67%	AAR0088	Remortgage	Free Valuation
							AAR0124	Purchase	
			6.12%	2%	5%, 4%, 4%, 3%, 3%	6.12%	AAR0089	Remortgage	
							AAR0125	Purchase	
		Light Adverse	6.63%	£0	5%, 4%, 4%, 3%, 3%	6.63%	AAR0090	Remortgage	
							AAR0126	Purchase	
			6.50%	2%	5%, 4%, 4%, 3%, 3%	6.50%	AAR0161	Remortgage	
							AAR0233	Purchase	
			5.99%	5%	5%, 4%, 4%, 3%, 3%	5.99%	AAR0160	Remortgage	
							AAR0232	Purchase	
		Light Adverse +	7.01%	£0	5%, 4%, 4%, 3%, 3%	7.01%	AAR0162	Remortgage	
							AAR0234	Purchase	
			6.15%	5%	5%, 4%, 4%, 3%, 3%	6.15%	AAR0178	Remortgage	
							AAR0250	Purchase	
6.66%	2%		5%, 4%, 4%, 3%, 3%	6.66%	AAR0179	Remortgage			
					AAR0251	Purchase			
					AAR0180	Remortgage			
					AAR0252	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	4.13%	3%	3%	5.68%	AAR0091	Remortgage			
							AAR0127	Purchase			
			5.12%	2%	3%	6.67%	AAR0092	Remortgage			
							AAR0128	Purchase			
					7.23%	£0	3%	8.78%	AAR0093	Remortgage	
								AAR0129	Purchase		
				Light Adverse	4.23%	3%	3%	5.78%	AAR0181	Remortgage	
								AAR0253	Purchase		
					5.22%	2%	3%	6.77%	AAR0182	Remortgage	
								AAR0254	Purchase		
					7.33%	£0	3%	8.88%	AAR0183	Remortgage	
								AAR0255	Purchase		
				Light Adverse +	4.34%	3%	3%	5.89%	AAR0199	Remortgage	
									AAR0271	Purchase	
			5.33%		2%	3%	6.88%	AAR0200	Remortgage		
							AAR0272	Purchase			
						AAR0201	Remortgage				
						AAR0273	Purchase				
75%	2-year fixed	No Adverse	4.15%	5%	5%, 4%	5.70%	AAR0094	Remortgage			
							AAR0130	Purchase			
			5.56%	2%	5%, 4%	7.11%	AAR0095	Remortgage			
							AAR0131	Purchase			
					6.67%	£0	5%, 4%	8.22%	AAR0096	Remortgage	
								AAR0132	Purchase		
				Light Adverse	4.25%	5%	5%, 4%	5.80%	AAR0184	Remortgage	
								AAR0256	Purchase		
					5.66%	2%	5%, 4%	7.21%	AAR0185	Remortgage	
								AAR0257	Purchase		
					6.77%	£0	5%, 4%	8.32%	AAR0186	Remortgage	
								AAR0258	Purchase		
				Light Adverse +	4.36%	5%	5%, 4%	5.91%	AAR0202	Remortgage	
									AAR0274	Purchase	
			5.77%		2%	5%, 4%	7.32%	AAR0203	Remortgage		
							AAR0275	Purchase			
						AAR0204	Remortgage				
						AAR0276	Purchase				
			6.88%	£0	5%, 4%	8.43%					

Complex properties

Max LTV	Product	Level of Adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features		
75%	5-year fixed	No Adverse	5.31%	5%	5%, 4%, 4%, 3%, 3%	5.31%	AAR0097	Remortgage			
							AAR0133	Purchase			
			5.82%	2%	5%, 4%, 4%, 3%, 3%	5.82%	AAR0098	Remortgage			
							AAR0134	Purchase			
				Light Adverse	6.33%	£0	5%, 4%, 4%, 3%, 3%	6.33%	AAR0099	Remortgage	
							AAR0135	Purchase			
		5.41%	5%		5%, 4%, 4%, 3%, 3%	5.41%	AAR0187	Remortgage			
							AAR0259	Purchase			
				Light Adverse +	5.92%	2%	5%, 4%, 4%, 3%, 3%	5.92%	AAR0188	Remortgage	
							AAR0260	Purchase			
		6.43%	£0		5%, 4%, 4%, 3%, 3%	6.43%	AAR0189	Remortgage			
							AAR0261	Purchase			
				Light Adverse +	5.52%	5%	5%, 4%, 4%, 3%, 3%	5.52%	AAR0205	Remortgage	
							AAR0277	Purchase			
6.03%	2%	5%, 4%, 4%, 3%, 3%	6.03%		AAR0206	Remortgage					
					AAR0278	Purchase					
		Light Adverse +	6.54%	£0	5%, 4%, 4%, 3%, 3%	6.54%	AAR0207	Remortgage			
					AAR0279	Purchase					
80%	1-year fixed		No Adverse	4.65%	3%	3%	6.20%	AAR0100	Remortgage		
								AAR0136	Purchase		
		5.64%		2%	3%	7.19%	AAR0101	Remortgage			
							AAR0137	Purchase			
				Light Adverse	7.75%	£0	3%	9.30%	AAR0102	Remortgage	
							AAR0138	Purchase			
		5.03%	3%		3%	6.58%	AAR0190	Remortgage			
							AAR0262	Purchase			
				Light Adverse	6.02%	2%	3%	7.57%	AAR0191	Remortgage	
							AAR0263	Purchase			
		8.13%	£0		3%	9.68%	AAR0192	Remortgage			
							AAR0264	Purchase			
				Light Adverse +	5.19%	3%	3%	6.74%	AAR0208	Remortgage	
							AAR0280	Purchase			
6.18%	2%	3%	7.73%		AAR0209	Remortgage					
					AAR0281	Purchase					
		Light Adverse +	8.29%	£0	3%	9.84%	AAR0210	Remortgage			
					AAR0282	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	4.67%	5%	5%, 4%	6.22%	AAR0103	Remortgage			
							AAR0139	Purchase			
			7.19%	£0	5%, 4%	8.74%	AAR0105	Remortgage			
							AAR0141	Purchase			
			6.08%	2%	5%, 4%	7.63%	AAR0104	Remortgage			
						AAR0140	Purchase				
				Light Adverse	5.05%	5%	5%, 4%	6.60%	AAR0193	Remortgage	
							AAR0265	Purchase			
		6.46%	2%		5%, 4%	8.01%	AAR0194	Remortgage			
								AAR0266	Purchase		
		7.57%	£0	5%, 4%	9.12%	AAR0195	Remortgage				
								AAR0267	Purchase		
				Light Adverse +	5.21%	5%	5%, 4%	6.76%	AAR0211	Remortgage	
									AAR0283	Purchase	
		6.62%	2%		5%, 4%	8.17%	AAR0212	Remortgage			
							AAR0284	Purchase			
						AAR0213	Remortgage				
						AAR0285	Purchase				
80%	5-year fixed	No Adverse	5.83%	5%	5%, 4%, 4%, 3%, 3%	5.83%	AAR0106	Remortgage			
							AAR0142	Purchase			
			6.34%	2%	5%, 4%, 4%, 3%, 3%	6.34%	AAR0107	Remortgage			
							AAR0143	Purchase			
		6.85%	£0	5%, 4%, 4%, 3%, 3%	6.85%	AAR0108	Remortgage				
								AAR0144	Purchase		
				Light Adverse	6.72%	2%	5%, 4%, 4%, 3%, 3%	6.72%	AAR0197	Remortgage	
									AAR0269	Purchase	
		6.21%	5%		5%, 4%, 4%, 3%, 3%	6.21%	AAR0196	Remortgage			
									AAR0268	Purchase	
		7.23%	£0	5%, 4%, 4%, 3%, 3%	7.23%	AAR0198	Remortgage				
								AAR0270	Purchase		
				Light Adverse +	6.37%	5%	5%, 4%, 4%, 3%, 3%	6.37%	AAR0214	Remortgage	
									AAR0286	Purchase	
		6.88%	2%		5%, 4%, 4%, 3%, 3%	6.88%	AAR0215	Remortgage			
							AAR0287	Purchase			
						AAR0216	Remortgage				
						AAR0288	Purchase				

LARGE LANDLORDS

For investors with 11+ properties on completion

Limited edition

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	5-year fixed	Light Adverse	4.73%	5%	5%,4%,4%,3%,3%	4.73%	AAR0656	Remortgage	Min loan £600,001, max loan £10m, Up to 4 units, Complex properties
							AAR0659	Purchase	
			4.73%	5%	5%,4%,4%,3%,3%	4.73%	AAR0655	Remortgage	Min loan £600,001, max loan £10m, Single family lets
							AAR0658	Purchase	
			4.78%	5%	5%,4%,4%,3%,3%	4.78%	AAR0650	Remortgage	Min loan £200,000, max loan £600,000, Up to 4 units, Complex properties
							AAR0653	Purchase	
			4.78%	5%	5%,4%,4%,3%,3%	4.78%	AAR0649	Remortgage	Min loan £200,000, max loan £600,000, Single family lets
							AAR0652	Purchase	
			4.89%	5%	5%,4%,4%,3%,3%	4.89%	AAR0657	Remortgage	Min loan £600,001, max loan £10m, Complex properties
							AAR0660	Purchase	
			4.94%	5%	5%,4%,4%,3%,3%	4.94%	AAR0651	Remortgage	Min loan £200,000, max loan £600,000, Complex properties
							AAR0654	Purchase	

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	4.10%	3%	3%	5.65%	AAR0433	Remortgage	
							AAR0487	Purchase	
			5.09%	2%	3%	6.64%	AAR0434	Remortgage	
							AAR0488	Purchase	
			7.20%	£0	3%	8.75%	AAR0435	Remortgage	
						AAR0489	Purchase		
75%	2-year fixed	Light Adverse	4.12%	5%	5%, 4%	5.67%	AAR0436	Remortgage	
							AAR0490	Purchase	
			5.53%	2%	5%, 4%	7.08%	AAR0437	Remortgage	
							AAR0491	Purchase	
			6.64%	£0	5%, 4%	8.19%	AAR0438	Remortgage	
						AAR0492	Purchase		
75%	5-year fixed	Light Adverse	5.28%	5%	5%, 4%, 4%, 3%, 3%	5.28%	AAR0439	Remortgage	
							AAR0493	Purchase	
			5.79%	2%	5%, 4%, 4%, 3%, 3%	5.79%	AAR0440	Remortgage	
							AAR0494	Purchase	
			6.30%	£0	5%, 4%, 4%, 3%, 3%	6.30%	AAR0441	Remortgage	
						AAR0495	Purchase		
80%	1-year fixed	Light Adverse	4.65%	3%	3%	6.20%	AAR0442	Remortgage	
							AAR0496	Purchase	
			5.64%	2%	3%	7.19%	AAR0443	Remortgage	
							AAR0497	Purchase	
			7.75%	£0	3%	9.30%	AAR0444	Remortgage	
						AAR0498	Purchase		
80%	2-year fixed	Light Adverse	4.67%	5%	5%, 4%	6.22%	AAR0445	Remortgage	
							AAR0499	Purchase	
			6.08%	2%	5%, 4%	7.63%	AAR0446	Remortgage	
							AAR0500	Purchase	
			7.19%	£0	5%, 4%	8.74%	AAR0447	Remortgage	
						AAR0501	Purchase		
80%	5-year fixed	Light Adverse	5.83%	5%	5%, 4%, 4%, 3%, 3%	5.83%	AAR0448	Remortgage	
							AAR0502	Purchase	
			6.34%	2%	5%, 4%, 4%, 3%, 3%	6.34%	AAR0449	Remortgage	
							AAR0503	Purchase	
			6.85%	£0	5%, 4%, 4%, 3%, 3%	6.85%	AAR0450	Remortgage	
						AAR0504	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	4.05%	3%	3%	5.60%	AAR0541	Remortgage	
							AAR0595	Purchase	
			5.04%	2%	3%	6.59%	AAR0542	Remortgage	
							AAR0596	Purchase	
			7.15%	£0	3%	8.70%	AAR0543	Remortgage	
							AAR0597	Purchase	
	2-year fixed	Light Adverse	4.07%	5%	5%, 4%	5.62%	AAR0544	Remortgage	
							AAR0598	Purchase	
			5.48%	2%	5%, 4%	7.03%	AAR0545	Remortgage	
							AAR0599	Purchase	
			6.59%	£0	5%, 4%	8.14%	AAR0546	Remortgage	
							AAR0600	Purchase	
5-year fixed	Light Adverse	5.23%	5%	5%, 4%, 4%, 3%, 3%	5.23%	AAR0547	Remortgage		
						AAR0601	Purchase		
		5.74%	2%	5%, 4%, 4%, 3%, 3%	5.74%	AAR0548	Remortgage		
						AAR0602	Purchase		
		6.25%	£0	5%, 4%, 4%, 3%, 3%	6.25%	AAR0549	Remortgage		
						AAR0603	Purchase		
80%	1-year fixed	Light Adverse	4.60%	3%	3%	6.15%	AAR0550	Remortgage	
							AAR0604	Purchase	
			5.59%	2%	3%	7.14%	AAR0551	Remortgage	
							AAR0605	Purchase	
			7.70%	£0	3%	9.25%	AAR0552	Remortgage	
							AAR0606	Purchase	
	2-year fixed	Light Adverse	4.62%	5%	5%, 4%	6.17%	AAR0553	Remortgage	
							AAR0607	Purchase	
			6.03%	2%	5%, 4%	7.58%	AAR0554	Remortgage	
							AAR0608	Purchase	
			7.14%	£0	5%, 4%	8.69%	AAR0555	Remortgage	
							AAR0609	Purchase	
5-year fixed	Light Adverse	5.78%	5%	5%, 4%, 4%, 3%, 3%	5.78%	AAR0556	Remortgage		
						AAR0610	Purchase		
		6.29%	2%	5%, 4%, 4%, 3%, 3%	6.29%	AAR0557	Remortgage		
						AAR0611	Purchase		
		6.80%	£0	5%, 4%, 4%, 3%, 3%	6.80%	AAR0558	Remortgage		
						AAR0612	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	4.10%	3%	3%	5.65%	AAR0451	Remortgage	Up to 4 units	
							AAR0505	Purchase		
			4.26%	3%	3%	5.81%	AAR0469	Remortgage		
							AAR0523	Purchase		
			5.09%	2%	3%	6.64%	AAR0452	Remortgage	Up to 4 units	
							AAR0506	Purchase		
			5.25%	2%	3%	6.80%	AAR0470	Remortgage		
							AAR0524	Purchase		
			7.20%	£0	3%	8.75%	AAR0453	Remortgage	Up to 4 units	
							AAR0507	Purchase		
	7.36%	£0	3%	8.91%	AAR0471	Remortgage				
					AAR0525	Purchase				
	2-year fixed	Light Adverse	Light Adverse	4.12%	5%	5%, 4%	5.67%	AAR0454	Remortgage	Up to 4 units
								AAR0508	Purchase	
				4.28%	5%	5%, 4%	5.83%	AAR0472	Remortgage	
								AAR0526	Purchase	
				5.53%	2%	5%, 4%	7.08%	AAR0455	Remortgage	Up to 4 units
								AAR0509	Purchase	
				5.53%	2%	5%, 4%	7.08%	AAR0455	Remortgage	
								AAR0509	Purchase	
				6.64%	£0	5%, 4%	8.19%	AAR0456	Remortgage	Up to 4 units
								AAR0510	Purchase	
	6.80%	£0	5%, 4%	8.35%	AAR0474	Remortgage				
					AAR0528	Purchase				
	5-year fixed	Light Adverse	Light Adverse	5.28%	5%	5%, 4%, 4%, 3%, 3%	5.28%	AAR0457	Remortgage	Up to 4 units
								AAR0511	Purchase	
				5.44%	5%	5%, 4%, 4%, 3%, 3%	5.44%	AAR0475	Remortgage	
							AAR0529	Purchase		
5.79%				2%	5%, 4%, 4%, 3%, 3%	5.79%	AAR0458	Remortgage	Up to 4 units	
							AAR0512	Purchase		
5.95%				2%	5%, 4%, 4%, 3%, 3%	5.95%	AAR0476	Remortgage		
							AAR0530	Purchase		
6.46%	£0	5%, 4%, 4%, 3%, 3%	6.46%	AAR0477	Remortgage	Up to 4 units				
				AAR0531	Purchase					
6.46%	£0	5%, 4%, 4%, 3%, 3%	6.46%	AAR0477	Remortgage					
				AAR0531	Purchase					

Complex properties - £550,000 and under

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	Light Adverse	4.65%	3%	3%	6.20%	AAR0460	Remortgage	Up to 4 units
							AAR0514	Purchase	
			4.81%	3%	3%	6.36%	AAR0478	Remortgage	Up to 4 units
							AAR0532	Purchase	
			5.64%	2%	3%	7.19%	AAR0461	Remortgage	Up to 4 units
							AAR0515	Purchase	
			5.80%	2%	3%	7.35%	AAR0479	Remortgage	Up to 4 units
					AAR0533	Purchase			
	2-year fixed	Light Adverse	7.75%	£0	3%	9.30%	AAR0462	Remortgage	Up to 4 units
							AAR0516	Purchase	
			7.91%	£0	3%	9.46%	AAR0480	Remortgage	Up to 4 units
							AAR0534	Purchase	
			4.67%	5%	5%, 4%	6.22%	AAR0463	Remortgage	Up to 4 units
							AAR0517	Purchase	
			4.83%	5%	5%, 4%	6.38%	AAR0481	Remortgage	Up to 4 units
					AAR0535	Purchase			
	6.08%	2%	5%, 4%	7.63%	AAR0464	Remortgage	Up to 4 units		
					AAR0518	Purchase			
	6.24%	2%	5%, 4%	7.79%	AAR0482	Remortgage	Up to 4 units		
					AAR0536	Purchase			
	7.19%	£0	5%, 4%	8.74%	AAR0465	Remortgage	Up to 4 units		
				AAR0519	Purchase				
7.35%	£0	5%, 4%	8.90%	AAR0483	Remortgage	Up to 4 units			
				AAR0537	Purchase				
5-year fixed	Light Adverse	5.83%	5%	5%, 4%, 4%, 3%, 3%	5.83%	AAR0466	Remortgage	Up to 4 units	
						AAR0520	Purchase		
		5.99%	5%	5%, 4%, 4%, 3%, 3%	5.99%	AAR0484	Remortgage	Up to 4 units	
						AAR0538	Purchase		
		6.34%	2%	5%, 4%, 4%, 3%, 3%	6.34%	AAR0467	Remortgage	Up to 4 units	
						AAR0521	Purchase		
		6.50%	2%	5%, 4%, 4%, 3%, 3%	6.50%	AAR0485	Remortgage	Up to 4 units	
				AAR0539	Purchase				
6.85%	£0	5%, 4%, 4%, 3%, 3%	6.85%	AAR0468	Remortgage	Up to 4 units			
				AAR0522	Purchase				
7.01%	£0	5%, 4%, 4%, 3%, 3%	7.01%	AAR0486	Remortgage	Up to 4 units			
				AAR0540	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	4.05%	3%	3%	5.60%	AAR0559	Remortgage	Up to 4 units
							AAR0613	Purchase	
			4.21%	3%	3%	5.76%	AAR0577	Remortgage	Up to 4 units
							AAR0631	Purchase	
			5.04%	2%	3%	6.59%	AAR0560	Remortgage	Up to 4 units
							AAR0614	Purchase	
			5.20%	2%	3%	6.75%	AAR0578	Remortgage	Up to 4 units
					AAR0632	Purchase			
	2-year fixed	Light Adverse	7.15%	£0	3%	8.70%	AAR0561	Remortgage	Up to 4 units
							AAR0615	Purchase	
			7.31%	£0	3%	8.86%	AAR0579	Remortgage	Up to 4 units
							AAR0633	Purchase	
			4.07%	5%	5%, 4%	5.62%	AAR0562	Remortgage	Up to 4 units
							AAR0616	Purchase	
			4.23%	5%	5%, 4%	5.78%	AAR0580	Remortgage	Up to 4 units
					AAR0634	Purchase			
	5-year fixed	Light Adverse	5.48%	2%	5%, 4%	7.03%	AAR0563	Remortgage	Up to 4 units
							AAR0617	Purchase	
			5.64%	2%	5%, 4%	7.19%	AAR0581	Remortgage	Up to 4 units
							AAR0635	Purchase	
			6.59%	£0	5%, 4%	8.14%	AAR0564	Remortgage	Up to 4 units
						AAR0618	Purchase		
6.75%			£0	5%, 4%	8.30%	AAR0582	Remortgage	Up to 4 units	
				AAR0636	Purchase				
5-year fixed	Light Adverse	5.23%	5%	5%, 4%, 4%, 3%, 3%	5.23%	AAR0565	Remortgage	Up to 4 units	
						AAR0619	Purchase		
		5.39%	5%	5%, 4%, 4%, 3%, 3%	5.39%	AAR0583	Remortgage	Up to 4 units	
						AAR0637	Purchase		
		5.74%	2%	5%, 4%, 4%, 3%, 3%	5.74%	AAR0566	Remortgage	Up to 4 units	
						AAR0620	Purchase		
		5.90%	2%	5%, 4%, 4%, 3%, 3%	5.90%	AAR0584	Remortgage	Up to 4 units	
				AAR0638	Purchase				
6.25%	£0	5%, 4%, 4%, 3%, 3%	6.25%	AAR0567	Remortgage	Up to 4 units			
				AAR0621	Purchase				
6.41%	£0	5%, 4%, 4%, 3%, 3%	6.41%	AAR0585	Remortgage	Up to 4 units			
				AAR0639	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	4.60%	3%	3%	6.15%	AAR0568	Remortgage	Up to 4 units
							AAR0622	Purchase	
			4.76%	3%	3%	6.31%	AAR0586	Remortgage	
							AAR0640	Purchase	
			5.59%	2%	3%	7.14%	AAR0569	Remortgage	Up to 4 units
							AAR0623	Purchase	
			5.75%	2%	3%	7.30%	AAR0587	Remortgage	
							AAR0641	Purchase	
			7.70%	£0	3%	9.25%	AAR0570	Remortgage	Up to 4 units
							AAR0624	Purchase	
			7.86%	£0	3%	9.41%	AAR0588	Remortgage	
							AAR0642	Purchase	
	2-year fixed	Light Adverse	4.62%	5%	5%, 4%	6.17%	AAR0571	Remortgage	Up to 4 units
							AAR0625	Purchase	
			4.78%	5%	5%, 4%	6.33%	AAR0589	Remortgage	
							AAR0643	Purchase	
			6.03%	2%	5%, 4%	7.58%	AAR0572	Remortgage	Up to 4 units
							AAR0626	Purchase	
			6.19%	2%	5%, 4%	7.74%	AAR0590	Remortgage	
							AAR0644	Purchase	
			7.14%	£0	5%, 4%	8.69%	AAR0573	Remortgage	Up to 4 units
							AAR0627	Purchase	
			7.30%	£0	5%, 4%	8.85%	AAR0591	Remortgage	
							AAR0645	Purchase	
5-year fixed	Light Adverse	5.78%	5%	5%, 4%, 4%, 3%, 3%	5.78%	AAR0574	Remortgage	Up to 4 units	
						AAR0628	Purchase		
		5.94%	5%	5%, 4%, 4%, 3%, 3%	5.94%	AAR0592	Remortgage		
						AAR0646	Purchase		
		6.29%	2%	5%, 4%, 4%, 3%, 3%	6.29%	AAR0575	Remortgage	Up to 4 units	
						AAR0629	Purchase		
		6.45%	2%	5%, 4%, 4%, 3%, 3%	6.45%	AAR0593	Remortgage		
						AAR0647	Purchase		
		6.80%	£0	5%, 4%, 4%, 3%, 3%	6.80%	AAR0576	Remortgage	Up to 4 units	
						AAR0630	Purchase		
6.96%	£0	5%, 4%, 4%, 3%, 3%	6.96%	AAR0594	Remortgage				
				AAR0648	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 
Your specialist packager distributor

 023 8045 6999 (Option 2)

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 www.complete-fs.co.uk