



Buy to Let Product Guide

What's New?

- ✓ Foreign National criteria for BTL
- ✓ Portfolios up to £7.5m and 20 properties with Vida
- ✓ New Holiday Let and Consumer Buy to Let product range
- ✓ Now accepting Let to Buy / Let to Rent / Let to Move

Criteria Highlights

- ✓ ICR for HMOs and MUBs reduced to 125% for SPVs
- ✓ Up to 85% LTV with a minimum loan of £50,000
- ✓ First time and experienced landlords
- ✓ No maximum limit of storeys in a flat block
- ✓ Expats in selected worldwide and EEA countries

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New Foreign National Criteria Enhancements for BTL

Mixed-status applicants now accepted

Where one applicant has an indefinite right to live and work in the UK and the other applicant(s) hold a non-permanent but acceptable visa type—and have lived in the UK for a minimum of 12 months—applications can now proceed under standard policy up to scheme limits.

Expanded acceptance of Foreign Nationals without Indefinite Leave to Remain

Vida will now consider lending to BTL applicants who do not hold Indefinite Leave to Remain, provided they have a visa included on Vida's approved list. This fully aligns BTL lending with the existing criteria for Residential Foreign National borrowers.

Reduced UK residency requirement

The minimum continuous UK residency period for BTL applicants has been reduced from 24 months to 12 months, again bringing the BTL policy in line with Residential criteria and opening the door to more recently settled borrowers.



Product Ranges

Standard Range | 2 year & 5 year fixed

- For portfolio and non-portfolio landlords to purchase or remortgage single BTL units.
- Available for both individuals and SPVs.

HMO / MUB Range | 2 year & 5 year fixed

- For portfolio and non-portfolio landlords to purchase or remortgage specialist property types such as HMOs and MUBs.
- Available for both individuals and SPVs, including First Time Landlords.

Expat Range | 2 year & 5 year fixed

- For British Citizens living or working overseas wanting to invest in the UK property market.
- Available for the purchase or remortgage of single units, HMOs and MUBs and both by individuals and SPVs.

Holiday Let Range | 2 year & 5 year fixed

- For landlords investing in the UK holiday home market.
- Includes Fee Saver options (temporarily removed).

Consumer Buy to Let Range | 2 year & 5 year fixed

- Typically where clients didn't originally plan to rent out their property, such as inheriting a home or moving in with a partner.

Fee Saver Range | 2 year & 5 year fixed

- No assessment fee and reduced product fees.
- Free valuation for properties up to £500k.
- Available on single units, HMO and MUB properties.

Customer Credit Profile

See where your customer fits within our Vida tiers.

| Criteria | VIDA 36 | VIDA 24 | VIDA 6 | PACKAGER |
|---|---|--------------|--------|----------------------|
| Time since the last default where the amount was £500 or more*** | 0 in 36 | 0 in 24 | 0 in 6 | Considered <6 months |
| 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 + |

KEY INFORMATION

*All historic secured arrears must have been made up to date for at least 6 months prior to application.

**All CCJs and Defaults less than £500 are excluded from product tiering.

•Debt Management Plan/Debt Arrangement Schemes may be considered at Underwriter discretion - subject to satisfactory affordability and conduct checks.

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.

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 | Product Code |
|--------------|-----|----------|--------------|-----|----------|----------|--------------|
| Cashback | 75% | Vida 36 | 5.18% | 2% | £2m | £500 | BCB3641596 |
| Standard | 75% | Vida 36 | 3.47% | 5% | £2m | n/a | BST3641618 |
| Standard | 75% | Vida 36 | 4.97% | 2% | £2m | n/a | BST3641560 |
| | | Vida 24 | 5.32% | | | | BST2441561 |
| | | Vida 6 | 5.98% | | | | BST0641562 |
| | | Packager | 6.69% | | | | BSTPA41592 |
| Standard | 80% | Vida 36 | 5.42% | 2% | £750k | n/a | BST3641563 |
| | | Vida 24 | 5.57% | | | | BST2441564 |
| | | Vida 6 | 6.38% | | | | BST0641565 |
| Standard | 85% | Vida 36 | 5.78% | 2% | £500k | n/a | BST3641566 |

Expat and HMO/MUB range - 2 year fixed rate

| Product Type | LTV | Tier | Initial rate | Fee | Max loan | Cashback | Product Code |
|----------------------------------|-----|----------|--------------|-----|----------|----------|--------------|
| Expat (Single Unit & HMO/MUB) | 75% | Vida 36 | 5.63% | 2% | £2m | n/a | EST3641588 |
| HMO/MUB | 75% | Vida 36 | 3.62% | 5% | £2m | n/a | MST3641619 |
| HMO/MUB | 75% | Vida 36 | 5.12% | 2% | £2m | n/a | MST3641574 |
| | | Vida 24 | 5.53% | | | | MST2441575 |
| | | Vida 6 | 6.39% | | | | MST0641576 |
| | | Packager | 6.89% | | | | MSTPA41594 |
| HMO/MUB | 80% | Vida 36 | 5.62% | 2% | £750k | n/a | MST3641577 |
| | | Vida 24 | 5.98% | | | | MST2441578 |
| | | Vida 6 | 6.79% | | | | MST0641579 |
| HMO/MUB | 85% | Vida 36 | 6.33% | 2% | £500k | n/a | MST3641580 |

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
31/10/2028

ERC's

4% until 31/10/2027
3% until 31/10/2028

Additional Information

Minimum loan £50k

Fees

A non-refundable assessment fee of £195 is payable on all applications

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 | Product Code |
|--------------|-----|----------|--------------|-----|----------|----------|--------------|
| Cashback | 75% | Vida 36 | 5.49% | 2% | £2m | £500 | BCB3641597 |
| Standard | 75% | Vida 36 | 4.43% | 7% | £2m | n/a | BST3641620 |
| Standard | 75% | Vida 36 | 5.43% | 2% | £2m | n/a | BST3641567 |
| | | Vida 24 | 5.75% | | | | BST2441568 |
| | | Vida 6 | 6.25% | | | | BST0641569 |
| | | Packager | 6.46% | | | | BSTPA41593 |
| Standard | 80% | Vida 36 | 5.94% | 2% | £750k | n/a | BST3641570 |
| | | Vida 24 | 5.96% | | | | BST2441571 |
| | | Vida 6 | 6.77% | | | | BST0641572 |
| Standard | 85% | Vida 36 | 6.58% | 2% | £500k | n/a | BST3641573 |

Expat and HMO/MUB range - 5 year fixed rate*

| Product Type | LTV | Tier | Initial rate | Fee | Max loan | Cashback | Product Code |
|----------------------------------|-----|----------|--------------|-----|----------|----------|--------------|
| Expat (Single Unit & HMO/MUB) | 75% | Vida 36 | 6.01% | 2% | £2m | n/a | EST3641589 |
| HMO/MUB | 75% | Vida 36 | 4.75% | 7% | £2m | n/a | MST3641621 |
| HMO/MUB | 75% | Vida 36 | 5.72% | 2% | £2m | n/a | MST3641581 |
| | | Vida 24 | 5.81% | | | | MST2441582 |
| | | Vida 6 | 6.58% | | | | MST0641583 |
| | | Packager | 6.71% | | | | MSTPA41595 |
| HMO/MUB | 80% | Vida 36 | 6.25% | 2% | £750k | n/a | MST3641584 |
| | | Vida 24 | 6.48% | | | | MST2441585 |
| | | Vida 6 | 7.09% | | | | MST0641586 |
| HMO/MUB | 85% | Vida 36 | 6.69% | 2% | £500k | n/a | MST3641587 |

Rate Information

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Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
31/10/2031

ERC's

5% until 31/10/2027
5% until 31/10/2028
4% until 31/10/2029
3% until 31/10/2030
2% until 31/10/2031

Additional Information

Minimum loan £50k

Fees

A non-refundable assessment fee of £195 is payable on all applications

*A minimum term of 6 years is required.

Fee Saver Products

Available for both purchase and remortgages. No assessment fee, free valuation on properties up to £500k and a reduced product fee.

2 year fixed rate

| Product Type | LTV | Tier | Initial rate | Fee | Max loan | Cashback | Product Code |
|--------------|-----|---------|--------------|------------------|----------|----------|--------------|
| Standard | 75% | Vida 36 | 6.27% | 0.75% (min £795) | £2m | n/a | BFS3641590 |
| Cashback | 75% | Vida 36 | 6.50% | 0.75% (min £795) | £2m | £500 | BCF3641598 |

5 year fixed rate*

| Product Type | LTV | Tier | Initial rate | Fee | Max loan | Cashback | Product Code |
|--------------|-----|---------|--------------|------------------|----------|----------|--------------|
| Standard | 75% | Vida 36 | 5.83% | 0.75% (min £795) | £2m | n/a | BFS3641591 |
| Cashback | 75% | Vida 36 | 5.89% | 0.75% (min £795) | £2m | £500 | BCF3641599 |

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
31/10/2031

ERC's

5% until 31/10/2027
5% until 31/10/2028
4% until 31/10/2029
3% until 31/10/2030
2% until 31/10/2031

Additional Information

Minimum loan £50k

Fees

Fee saver products have no assessment fee and free valuation on properties up to £500k

*A minimum term of 6 years is required.

Holiday Buy to Let Products

Available for both purchase and remortgages.

2 year fixed rate

| Product Type | LTV | Tier | Initial rate | Fee | Max loan | Cashback | Product Code |
|--------------|-----|---------|--------------|-----|----------|----------|--------------|
| Standard | 75% | Vida 36 | 5.82% | 2% | £2m | n/a | HST3641600 |
| | | Vida 24 | 5.97% | | | | HST2441601 |
| | | Vida 6 | 6.37% | | | | HST0641602 |
| Standard | 80% | Vida 36 | 5.97% | 2% | £750k | n/a | HST3641603 |
| | | Vida 24 | 6.12% | | | | HST2441604 |
| | | Vida 6 | 6.52% | | | | HST0641605 |

5 year fixed rate*

| Product Type | LTV | Tier | Initial rate | Fee | Max loan | Cashback | Product Code |
|--------------|-----|---------|--------------|-----|----------|----------|--------------|
| Standard | 75% | Vida 36 | 6.25% | 2% | £2m | n/a | HST3641606 |
| | | Vida 24 | 6.40% | | | | HST2441607 |
| | | Vida 6 | 6.80% | | | | HST0641608 |
| Standard | 80% | Vida 36 | 6.40% | 2% | £750k | n/a | HST3641609 |
| | | Vida 24 | 6.55% | | | | HST2441610 |
| | | Vida 6 | 7.05% | | | | HST0641611 |

Rate Information

Vida Variable Rate (VVR)
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Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
31/10/2031

ERC's

5% until 31/10/2027
5% until 31/10/2028
4% until 31/10/2029
3% until 31/10/2030
2% until 31/10/2031

Additional Information

Minimum loan £50k

Fees

A non-refundable assessment fee of £195 is payable on most applications

*A minimum term of 6 years is required.

Consumer Buy to Let Products

Available for both purchase and remortgages.

2 year fixed rate

| Product Type | LTV | Tier | Initial rate | Fee | Max loan | Product Code |
|--------------|-----|---------|--------------|-----|----------|--------------|
| Standard | 75% | Vida 36 | 5.22% | 2% | £2m | CST3641612 |
| Standard | 80% | Vida 36 | 5.67% | 2% | £750k | CST3641613 |
| Expat | 75% | Vida 36 | 5.88% | 2% | £2m | CES3641616 |

5 year fixed rate*

| Product Type | LTV | Tier | Initial rate | Fee | Max loan | Product Code |
|--------------|-----|---------|--------------|-----|----------|--------------|
| Standard | 75% | Vida 36 | 5.68% | 2% | £2m | CST3641614 |
| Standard | 80% | Vida 36 | 6.19% | 2% | £750k | CST3641615 |
| Expat | 75% | Vida 36 | 6.26% | 2% | £2m | CES3641617 |

Rate Information

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Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
31/10/2031

ERC's

5% until 31/10/2027
5% until 31/10/2028
4% until 31/10/2029
3% until 31/10/2030
2% until 31/10/2031

Additional Information

Minimum loan £50k

Fees

A non-refundable assessment fee of £195 is payable on most applications

*A minimum term of 6 years is required.

Valuation Fees

| Property Value | Valuation Fee |
|---------------------|----------------|
| Less than £100,000 | £170 |
| £100,000 - £200,000 | £230 |
| £200,001 - £300,000 | £290 |
| £300,001 - £400,000 | £350 |
| £400,001 - £500,000 | £450 |
| £500,001 - £600,000 | £530 |
| £600,001 - £700,000 | £580 |
| £700,001 - £800,000 | £625 |
| £800,001 - £900,000 | £625 |
| £900,001 - £1m | £675 |
| Over £1m - £1.25m | £990 |
| Over £1.25m - £1.5m | £1,100 |
| Over £1.5m - £1.75m | £1,200 |
| Over £1.75m - £2m | £1,410 |
| Over £2m - £2.25m | £1,650 |
| Over £2.25m - £2.5m | £1,760 |
| Over £2.5m - £2.75m | £1,795 |
| Over £2.75m - £3m | £1,940 |
| Over £3m | By negotiation |

For BTL 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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