

# Residential Product Guide

## What's New?

- ✓ New Pathway High LTV products with no assessment fee for limited time
- ✓ Debt consolidation available up to 90% LTV on the Vida 36 tier

## Criteria Highlights

- ✓ Maximum age of 80 years considered at end of term
- ✓ Potential for a term of up to 45 years
- ✓ Packager credit tier available for higher adverse
- ✓ All Defaults and CCJs less than £500 are excluded from product tiering

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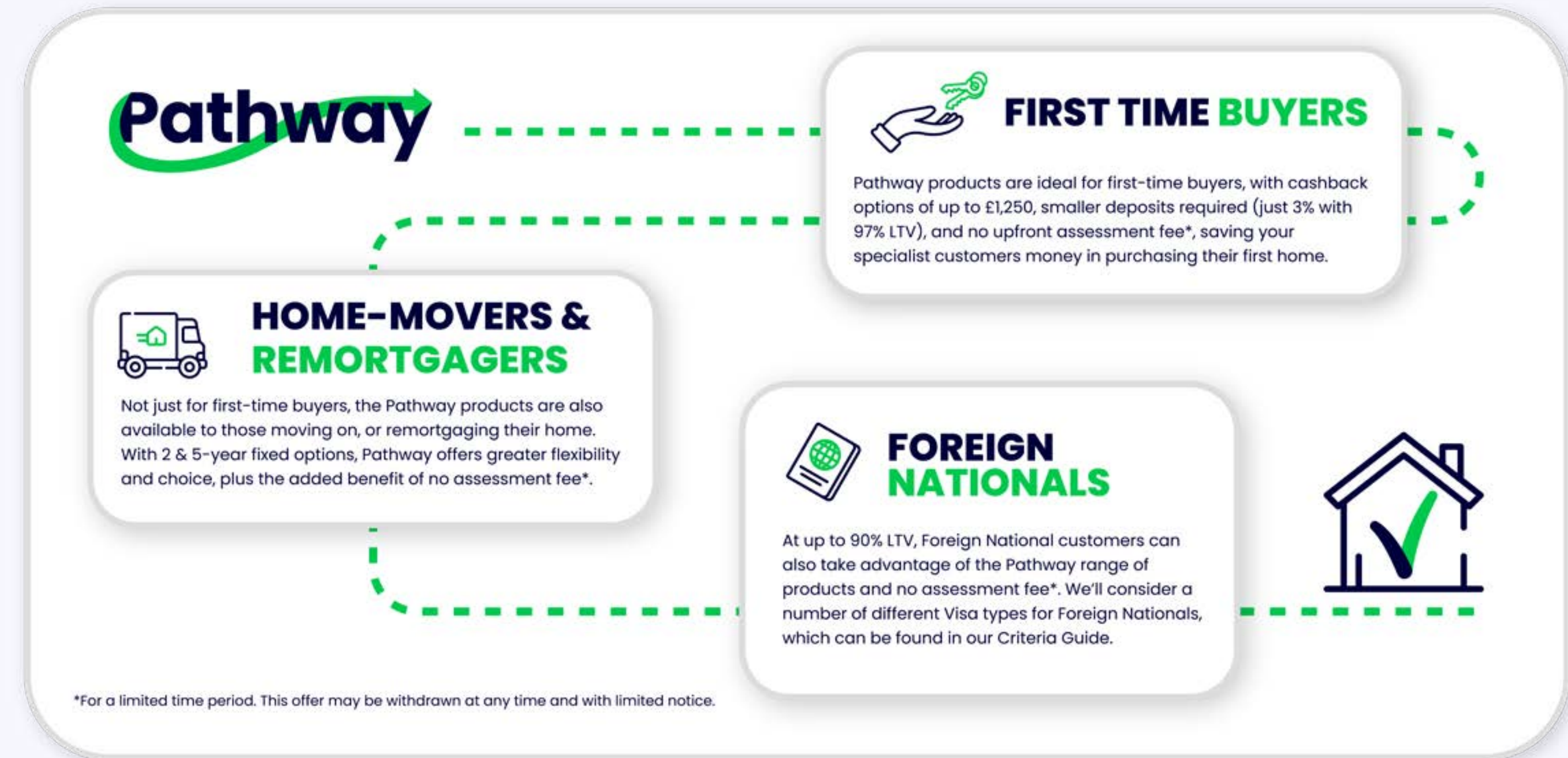
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## Pathway

The route to homeownership with Vida at 90% LTV and above.

Buying a first home is a big step - and we're here to make it easier and more accessible. Pathway includes products at 90%, 95% and 97% LTV, giving customers more choice and flexibility with lower deposits.

Vida's Pathway products come with no assessment fee, for a limited time. Take a look below at the types of customer that the Pathway products could support:



# 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.

\*\*Unsecured includes unsecured loans, hire purchases, store cards, credit cards and current accounts.

\*\*\*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.

## Higher LTV Credit Requirements

- All LTVs above 90% require the customer's credit file to be up to date with no current arrears on major unsecured items\*.
- For Vida 24 and Vida 6 products, any LTV above 85% requires the customer's credit file to be up to date with no current arrears on major unsecured items\*.

\*Unsecured includes unsecured loans, hire purchases, store cards, credit cards and current accounts.

Remortgages allowed for any legal purpose. Remortgages with debt consolidation are available up to 90% LTV on the Vida 36 tier and up to 85% LTV across all other tiers. Capital Raising for gambling debts is not allowed.

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	5.71%	£995	£2m	£500	RCB3641514
		Vida 24	5.94%				RCB2441515
		Vida 6	6.46%				RCB0641516
		<b>Packager</b>	7.41%				<b>RCBPA41550</b>
Standard	85%	Vida 36	6.33%	£995	£1.5m	n/a	RST3641517
		Vida 24	6.37%				RST2441518
		Vida 6	7.13%				RST0641519
Standard <b>Pathway</b>	95%	Vida 36	6.97%	£995	£750k	n/a	RST3641622
Cashback <b>Pathway</b>	90%	Vida 36	7.13%	£995	£1.5m	£1,250	RCB3641520
		Vida 24	7.15%				RCB2441521
		Vida 6	8.14%				RCB0641522
	95%	Vida 36	7.29%	£995	£750k	£1,250	RCB3641623

## Fee Saver range – 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Fee Saver Cashback	75%	Vida 36	6.32%	£0	£2m	£500	RCF3641536
Fee Saver Cashback <b>Pathway</b>	90%	Vida 36	7.67%	£0	£1.5m	£1,250	RCF3641537
	95%	Vida 36	7.68%		£750k		RCB3641624

### Rate Information

Vida Variable Rate (VVR)  
5.80% set on 01.02.2026

Revert rate  
8.44% (VVR + 2.64%)

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 most applications

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

Pathway products come with no assessment fee, for a limited time

# 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	5.85%	£995	£2m	£500	RCB3641523
		Vida 24	5.94%				RCB2441524
		Vida 6	5.95%				RCB0641525
		<b>Packager</b>	<b>6.82%</b>				<b>RCBPA41551</b>
Standard	85%	Vida 36	6.19%	£995	£1.5m	n/a	RST3641526
		Vida 24	6.35%				RST2441527
		Vida 6	6.72%				RST0641528
Cashback <b>Pathway</b>	90%	Vida 36	6.69%	£995	£1.5m	£1,250	RCB3641529
		Vida 24	6.89%				RCB2441530
		Vida 6	7.52%				RCB0641531
	95%	Vida 36	6.89%	£995	£750k	£1,250	RCB3641532
		Vida 24	7.49%				RCB2441533
		Vida 6	7.79%				RCB0641534
	97%	Vida 36	7.43%	£995	£750k	£1,250	RCB3641535

## Fee Saver range – 5 year fixed rate\*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Fee Saver Cashback	75%	Vida 36	6.03%	£0	£2m	£500	RCF3641538
Fee Saver Cashback <b>Pathway</b>	90%	Vida 36	6.89%	£0	£1.5m	£1,250	RCF3641539
		Vida 36	7.09%				RCF3641540
	95%	Vida 24	7.70%	£0	£750k	£1,250	RCF2441541
		Vida 6	8.00%				RCF0641542
97%	Vida 36	7.64%	£0	£750k	£1,250	RCF3641543	

### Rate Information

Vida Variable Rate (VVR)  
5.80% set on 01.02.2026

Revert rate  
8.44% (VVR + 2.64%)

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

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

Pathway products come with no assessment fee, for a limited time

\*A minimum term of 6 years is required.

# Right to Buy Products

Purchase only applications from Local Authorities for Right to Buy and from Housing Associations for Right to Acquire. Available up to lower of 100% of discounted purchase price or 75% of the open market value.

**We will need to see:**

Section 125 or RTA 3 from the Local Authority/Housing Association.

## 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
2 year fixed	75%	Vida 36	6.99%	£995	£2m	GST3641544
		Vida 24	7.04%			GST2441545
		Vida 6	7.39%			GST0641546
		Packager	7.69%			GSTPA41552

## 5 year fixed rate\*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
5 year fixed*	75%	Vida 36	6.28%	£995	£2m	GST3641547
		Vida 24	6.42%			GST2441548
		Vida 6	6.86%			GST0641549
		Packager	7.19%			GSTPA41553

**Rate Information**

Vida Variable Rate (VVR)  
5.80% set on 01.02.2026

Revert rate  
8.44% (VVR + 2.64%)

Product terms fixed until  
**2 year - 31/10/2028**  
**5 year - 31/10/2031**

**ERC's - 2 year**  
4% until 31/10/2027  
3% until 31/10/2028

**5 year**  
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.

# Foreign Nationals Products

Available for both purchase and remortgages.

## 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Cashback	90% Pathway	Vida 36	7.43%	£995	£1.5m	£1,250	FCB3641554
		Vida 24	7.45%				FCB2441555
		Vida 6	8.44%				FCB0641556

### Rate Information

Vida Variable Rate (VVR)  
5.80% set on 01.02.2026

Revert rate  
8.44% (VVR + 2.64%)

Product terms fixed until  
2 year - 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 most applications

Pathway products come with no assessment fee, for a limited time

## 5 year fixed rate\*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Cashback	90% Pathway	Vida 36	6.99%	£995	£1.5m	£1,250	FCB3641557
		Vida 24	7.19%				FCB2441558
		Vida 6	7.82%				FCB0641559

### Rate Information

Vida Variable Rate (VVR)  
5.80% set on 01.02.2026

Revert rate  
8.44% (VVR + 2.64%)

Product terms fixed until  
5 year - 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

Pathway products come with no assessment fee, for a limited time

\*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 Residential 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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