

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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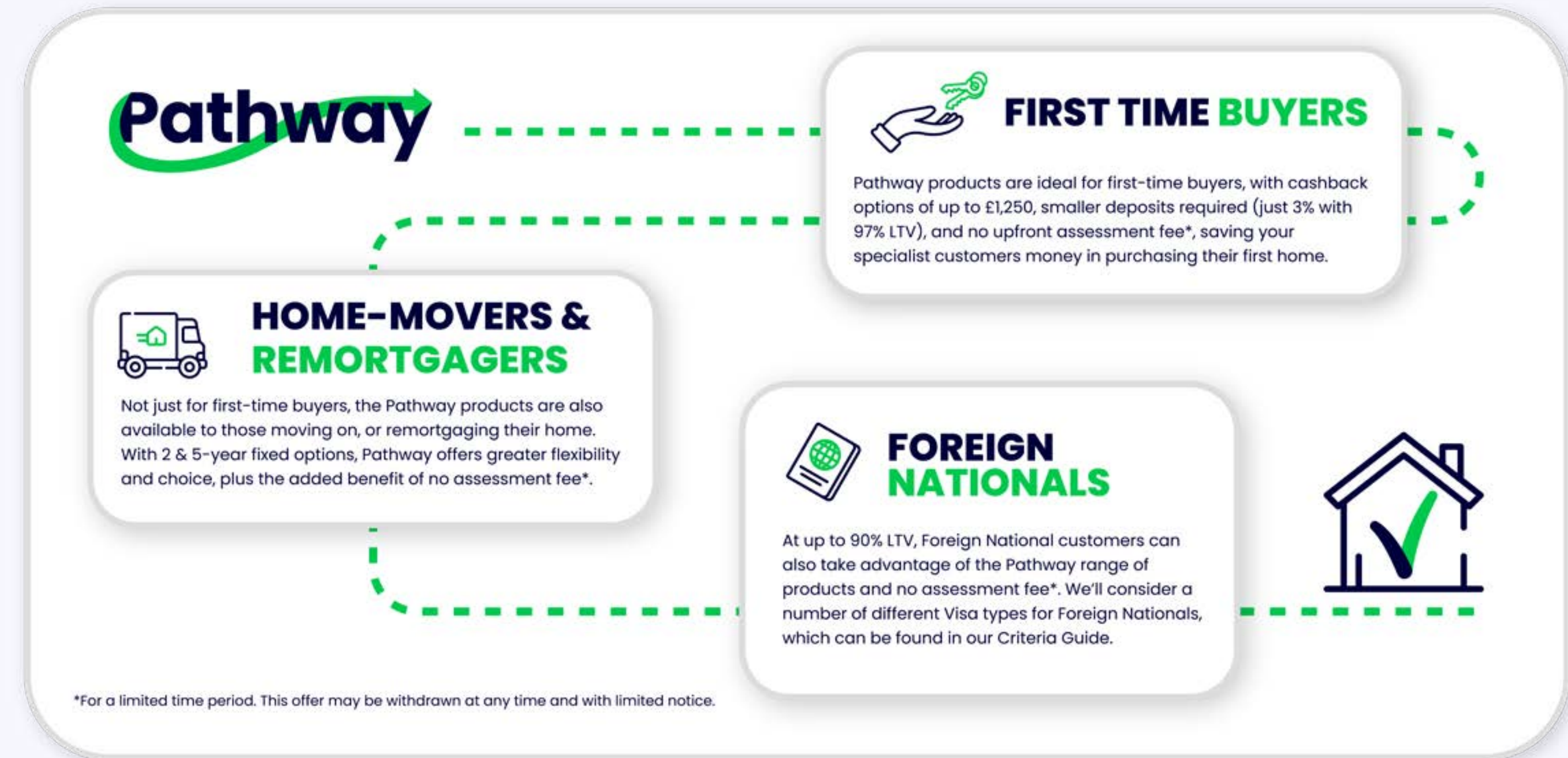
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Pathway

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.

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
Standard	75%	Vida 36	5.93%	£995	£2m	n/a	RST3641651
		Vida 24	5.97%				RST2441652
		Vida 6	6.43%				RST0641653
		Packager	7.28%				RSTPA41703
Standard	85%	Vida 36	6.43%	£995	£1.5m	n/a	RST3641654
		Vida 24	6.49%				RST2441655
		Vida 6	7.13%				RST0641656
Standard Pathway	90%	Vida 36	7.05%	£995	£1.5m	n/a	RST3641657
		Vida 36	7.09%				RST2441658
		Vida 24	7.83%				RST0641659
	95%	Vida 36	7.13%	£995	£750k	n/a	RST3641660

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	6.63%	£0	£2m	£500	RCF3641674
		Vida 24	6.67%				RCF2441675
		Vida 6	7.14%				RCF0641676
Fee Saver Standard	85%	Vida 36	7.15%	£0	£1.5m	n/a	RCF3641677
		Vida 24	7.21%				RCF2441678
		Vida 6	7.84%				RCF0641679
Fee Saver Cashback Pathway	90%	Vida 36	8.03%	£0	£1.5m	£1,250	RCF3641680
		Vida 24	8.05%				RCF2441681
		Vida 6	8.80%				RCF0641682
	95%	Vida 36	8.09%	£0	£750k	£1,250	RCB3641683

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
30/11/2028

ERC's

4% until 30/11/2027
3% until 30/11/2028

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
Standard	75%	Vida 36	6.13%	£995	£2m	n/a	RST3641661
		Vida 24	6.27%				RST2441662
		Vida 6	6.31%				RST0641663
		Packager	6.77%				RSTPA41704
Standard	85%	Vida 36	6.51%	£995	£1.5m	n/a	RST3641664
		Vida 24	6.66%				RST2441665
		Vida 6	6.92%				RST0641666
Standard Pathway	90%	Vida 36	6.68%	£995	£1.5m	n/a	RST3641667
		Vida 24	6.98%				RST2441668
		Vida 6	7.39%				RST0641669
	95%	Vida 36	6.96%	£995	£750k	n/a	RST3641670
		Vida 24	7.36%				RST2441671
		Vida 6	7.66%				RST0641672
	97%	Vida 36	7.41%	£995	£750k	n/a	RST3641673

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	6.35%	£0	£2m	£500	RCF3641684
		Vida 24	6.48%				RCF2441685
		Vida 6	6.52%				RCF0641686
Fee Saver Standard	85%	Vida 36	6.73%	£0	£1.5m	n/a	RCF3641687
		Vida 24	6.88%				RCF2441688
		Vida 6	7.13%				RCF0641689
Fee Saver Cashback Pathway	90%	Vida 36	6.97%	£0	£1.5m	£1,250	RCF3641690
		Vida 24	7.26%				RCF2441691
		Vida 6	7.68%				RCF0641692
	95%	Vida 36	7.25%	£0	£750k	£1,250	RCF3641693
		Vida 24	7.65%				RCF2441694
		Vida 6	7.95%				RCF0641695
97%	Vida 36	7.70%	£0	£750k	£1,250	RCF3641696	

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
30/11/2031

ERC's

5% until 30/11/2027
5% until 30/11/2028
4% until 30/11/2029
3% until 30/11/2030
2% until 30/11/2031

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	GST3641697
		Vida 24	7.04%			GST2441698
		Vida 6	7.39%			GST0641699
		Packager	7.69%			GSTPA41705

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
5 year fixed*	75%	Vida 36	6.63%	£995	£2m	GST3641700
		Vida 24	6.77%			GST2441701
		Vida 6	6.86%			GST0641702
		Packager	7.19%			GSTPA41706

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 - 30/11/2028
5 year - 30/11/2031

ERC's - 2 year
4% until 30/11/2027
3% until 30/11/2028

5 year
5% until 30/11/2027
5% until 30/11/2028
4% until 30/11/2029
3% until 30/11/2030
2% until 30/11/2031

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
Standard	75%	Vida 36	6.23%	£995	£2m	n/a	FNS3641707
		Vida 24	6.27%				FNS2441708
		Vida 6	6.73%				FNS0641709
	90% Pathway	Vida 36	7.55%	£995	£1.5m	n/a	FNS3641710
		Vida 24	7.59%				FNS2441711
		Vida 6	8.33%				FNS0641712

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 - 30/11/2028

ERC's
 4% until 30/11/2027
 3% until 30/11/2028

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
Standard	75%	Vida 36	6.53%	£995	£2m	n/a	FNS3641713
		Vida 24	6.57%				FNS2441714
		Vida 6	6.61%				FNS0641715
	90% Pathway	Vida 36	7.18%	£995	£1.5m	n/a	FNS3641716
		Vida 24	7.48%				FNS2441717
		Vida 6	7.89%				FNS0641718

Rate Information
 Vida Variable Rate (VVR)
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Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
5 year - 30/11/2031

ERC's
 5% until 30/11/2027
 5% until 30/11/2028
 4% until 30/11/2029
 3% until 30/11/2030
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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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