

LANDBAY

# Product Transfer Guide

27 MAY 2026 | LBPG270526

FOR CLIENTS WHOSE FIXED RATE IS COMING TO AN END WITHIN 90-DAYS.  
AVAILABLE WITH ADDITIONAL BORROWING AND OVERPAYMENTS.

PROC FEE 0.35%

FOR INTERMEDIARY USE ONLY

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Your specialist packager distributor

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# We get buy to let

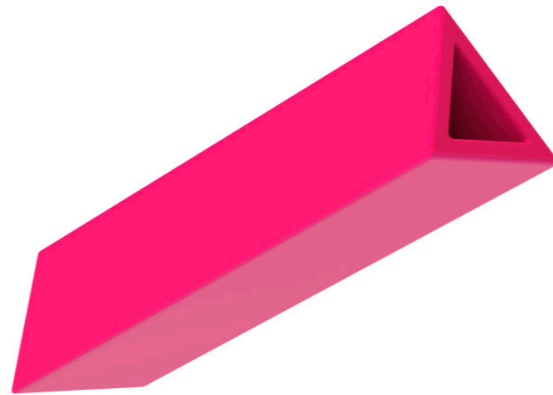
Your deals. Your way.

Our simplified product range, designed to give greater flexibility, faster decisions and competitive pricing.



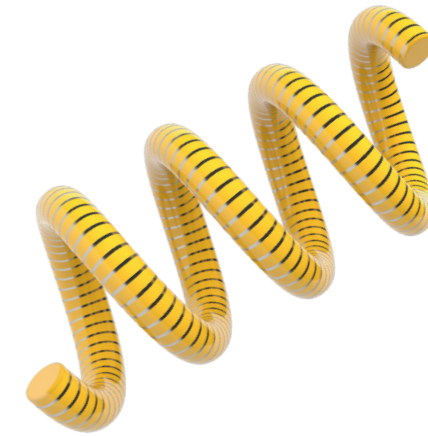
## Premier

Competitive rates for individuals and limited company SPVs. Suitable for landlords with up to 15 mortgaged properties.



## Core

Standard properties for individuals, limited company SPVs and LLPs. For landlords with portfolios of any size. Features AVM options.



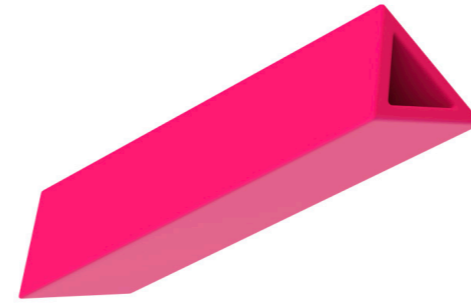
## Specialist

Specialist products for holiday lets, HMO, MUFB and trading companies.

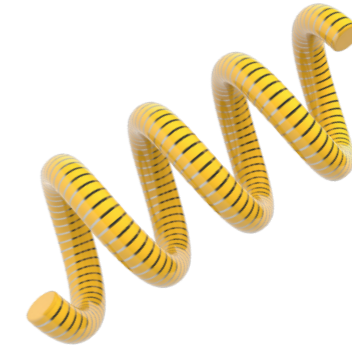
# Criteria highlights



## Premier



## Core



## Specialist

	Competitive rates for landlords with up to 15 mortgaged properties	Standard properties for landlords requiring more flexibility & AVMs	HMO, MUFBs, first time landlords, trading companies and holiday lets
Individuals	✓	✓	✓
SPV	✓	✓	✓
LLP	✗	✓	✓
Trading companies	✗	✗	✓
Layered companies	✗	✓	✓
Standard properties	✓	✓	✓
HMO	✓	✗	✓
MUFB	✗	✗	✓
Holiday lets	✗	✗	✓

# Premier

## Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 75% LTV										
Standard	2 Year Fixed	75%	5.84%	1%	£30k	£2m	5.84%	2%/2%	LMVFB7526653-PT	Max exposure - £5M – please refer when over £2M Applicants must individually own 75% or more of company shares Any shareholder not on the application must be an immediate family member Background LTV must not exceed 75% LTV
Standard	2 Year Fixed	75%	5.34%	2%	£30k	£2m	5.34%	2%/2%	LMVFB7526654-PT	
Standard	2 Year Fixed	75%	4.84%	3%	£30k	£2m	4.84%	2%/2%	LMVFB7526655-PT	

\*For additional borrowing on 2-year fixed rate products, the stress rate is the higher of 5.50% or payrate + 2%

Gross proc fee is 0.35%.

# Premier

## Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	5 Year Fixed	75%	5.63%	1%	£30k	£2m	5.63%	5%/5%/5%/3%/3%	LMVFE7526656-PT	Max exposure - £5M – please refer when over £2M Applicants must individually own 75% or more of company shares Any shareholder not on the application must be an immediate family member Background LTV must not exceed 75% LTV details
Standard	5 Year Fixed	75%	5.39%	2%	£30k	£2m	5.39%	5%/5%/5%/3%/3%	LMVFE7526657-PT	
Standard	5 Year Fixed	75%	5.19%	3%	£30k	£2m	5.19%	5%/5%/5%/3%/3%	LMVFE7526658-PT	
Standard	5 Year Fixed	75%	4.79%	5%	£30k	£2m	4.79%	5%/5%/5%/3%/3%	LMVFE7526659-PT	

Gross proc fee is 0.35%.

# Premier

## Small HMO properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>										
Small HMO	2 Year Fixed	75%	5.94%	1%	£30k	£2m	7.94%	2%/2%	LMHFB7526660-PT	<p>All Premier Small HMO products will be subject to a full RICs valuation</p> <p>Max exposure - £5M – please refer when over £2M</p> <p>Applicants must have 12 months landlord experience</p> <p>Applicants must individually own 75% or more of company shares</p> <p>Any shareholder not on the application must be an immediate family member</p> <p>Background LTV must not exceed 75% LTV</p>
Small HMO	2 Year Fixed	75%	4.94%	3%	£30k	£2m	6.94%	2%/2%	LMHFB7526661-PT	
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
Small HMO	5 Year Fixed	75%	5.99%	1%	£30k	£2m	5.99%	5%/5%/5%/3%/3%	LMHFE7526662-PT	
Small HMO	5 Year Fixed	75%	5.59%	3%	£30k	£2m	5.59%	5%/5%/5%/3%/3%	LMHFE7526663-PT	

Premier Small HMO products will be subject to valuation based on market value with vacant possession, which takes into account alternative uses including as a single dwelling house but subject to likely local planning and HMO regulation constraints, assuming a 180 day marketing period.

# Core

## Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes	
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>											
Standard	2 Year Fixed	75%	5.94%	2%	£30k	£1m	6.94%	2%/2%	LMVFB7526413-PT	No material changes Trading companies are not accepted Fees can be added	
Standard	2 Year Fixed	75%	5.44%	3%	£30k	£1m	6.44%	2%/2%	LMVFB7526415-PT		
Standard	2 Year Fixed	75%	4.44%	5%	£30k	£1m	5.44%	2%/2%	LMVFB7526417-PT		
<b>2 YEAR FIXED RATE - UP TO 80% LTV</b>											
Standard	2 Year Fixed	80%	6.09%	3%	£75k	£750k	7.09%	2%/2%	LMVFB8026418-PT		
<b>5 YEAR FIXED RATE - UP TO 70% LTV</b>											
Standard	5 Year Fixed	70%	5.24%	6%	£30k	£1m	5.24%	5%/5%/5%/3%/3%	LMVFE7026419-PT		
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>											
Standard	5 Year Fixed	75%	6.04%	2%	£30k	£1m	6.04%	5%/5%/5%/3%/3%	LMVFE7526420-PT		
Standard	5 Year Fixed	75%	5.84%	3%	£30k	£1m	5.84%	5%/5%/5%/3%/3%	LMVFE7526422-PT		
Standard	5 Year Fixed	75%	5.44%	5%	£30k	£1m	5.44%	5%/5%/5%/3%/3%	LMVFE7526424-PT		
<b>5 YEAR FIXED RATE - UP TO 80% LTV</b>											
Standard	5 Year Fixed	80%	6.44%	3%	£75k	£750k	6.44%	5%/5%/5%/3%/3%	LMVFE8026427-PT	Excludes properties above/ adjacent commercial. Excludes new build prop- erties. Excludes Ex-local authority properties	

\*For additional borrowing on 2-year fixed rate products, the stress rate is the higher of 5.50% or payrate + 2%

Gross proc fee is 0.35%.

# Core

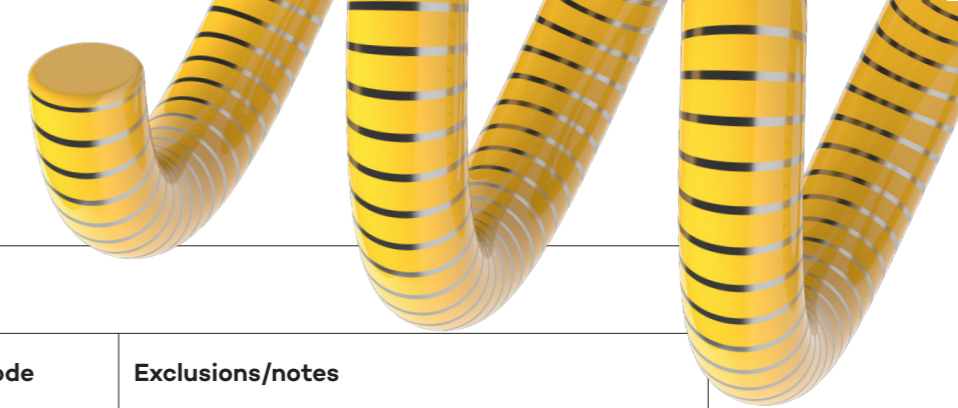
## Standard properties - Tier 2

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	2 Year Fixed	75%	6.09%	2%	£30k	£1m	8.09%	2%/2%	LMVFB7526414-PT	
Standard	2 Year Fixed	75%	5.59%	3%	£30k	£1m	7.59%	2%/2%	LMVFB7526416-PT	
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	5 Year Fixed	75%	6.24%	£1,499	£30k	£74,999	6.24%	5%/5%/5%/3%/3%	LMVFE7526426-PT	
Standard	5 Year Fixed	75%	6.24%	2%	£75k	£1.5m	6.24%	5%/5%/5%/3%/3%	LMVFE7526421-PT	
Standard	5 Year Fixed	75%	6.04%	3%	£75k	£1.5m	6.04%	5%/5%/5%/3%/3%	LMVFE7526423-PT	
Standard	5 Year Fixed	75%	5.64%	5%	£75k	£1.5m	5.64%	5%/5%/5%/3%/3%	LMVFE7526425-PT	

Gross proc fee is 0.35%.

# Specialist

HMO properties

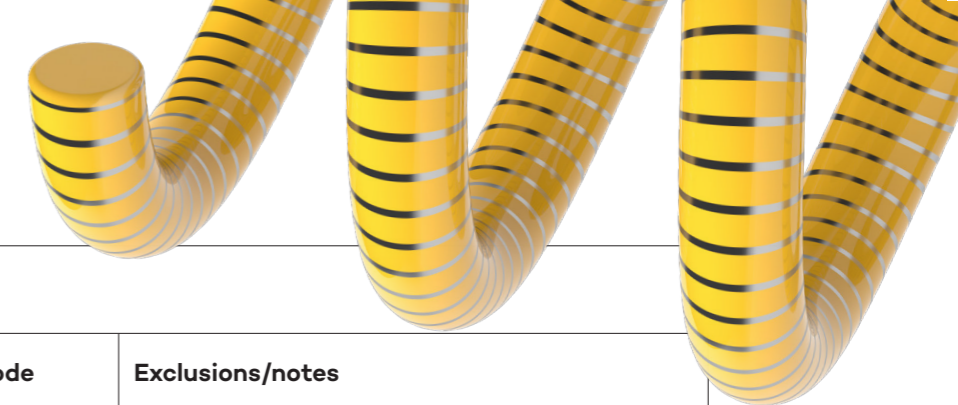


Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>UP TO 65% LTV</b>										
Small HMO	2 Year Fixed	65%	5.39%	3%	£75k	£2m	7.39%	2%/2%	LMHFB6526543-PT	Up to 6 beds No material changes Trading companies are not accepted Fees can be added
<b>UP TO 75% LTV</b>										
Small HMO	2 Year Fixed	75%	5.44%	3%	£75k	£2m	7.44%	2%/2%	LMHFB7526544-PT	
Small HMO	2 Year Fixed	75%	4.49%	5%	£75k	£2m	6.49%	2%/2%	LMHFB7526545-PT	Up to 6 beds Excludes properties above/ adjacent commercial. Excludes new build prop- erties. Excludes Ex-local authority properties
Small HMO	5 Year Fixed	75%	5.94%	3%	£75k	£2m	5.94%	5%/5%/5%/3%/3%	LMHFE7526546-PT	
<b>UP TO 80% LTV</b>										
Small HMO	2 Year Fixed	80%	6.19%	3%	£75k	£750k	8.19%	2%/2%	LMHFB8026431-PT	Up to 6 beds Excludes properties above/ adjacent commercial. Excludes new build prop- erties. Excludes Ex-local authority properties
Small HMO	5 Year Fixed	80%	6.49%	3%	£75k	£750k	6.49%	5%/5%/5%/3%/3%	LMHFE8026433-PT	
<b>UP TO 75% LTV</b>										
Large HMO	2 Year Fixed	75%	6.49%	3%	£100k	£1.5m	8.49%	2%/2%	LMHFB7526530-PT	Up to 12 bed
Large HMO	5 Year Fixed	75%	6.59%	3%	£100k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE7526531-PT	

Gross proc fee is 0.35%.

# Specialist

MUFB properties and Trading Company products



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes	
<b>UP TO 65% LTV</b>										Up to 6 units No material changes Trading companies are not accepted Fees can be added	
Small MUFB	2 Year Fixed	65%	5.39%	3%	£75k	£1.5m	7.39%	2%/2%	LMHFB6526434-PT		
<b>UP TO 75% LTV</b>											
Small MUFB	2 Year Fixed	75%	5.44%	3%	£75k	£1.5m	7.44%	2%/2%	LMHFB7526547-PT		
Small MUFB	2 Year Fixed	75%	4.49%	5%	£75k	£1.5m	6.49%	2%/2%	LMHFB7526548-PT		
Small MUFB	5 Year Fixed	75%	5.94%	3%	£75k	£1.5m	5.94%	5%/5%/5%/3%/3%	LMHFE7526549-PT		
<b>UP TO 75% LTV</b>											
Large MUFB	2 Year Fixed	75%	6.49%	3%	£100k	£1.5m	8.49%	2%/2%	LMHFB7526532-PT		Up to 12 units
Large MUFB	5 Year Fixed	75%	6.59%	3%	£100k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE7526533-PT		
<b>TRADING COMPANY - UP TO 75% LTV</b>											
Standard	5 Year Fixed	75%	6.29%	3%	£75k	£1m	6.29%	5%/5%/5%/3%/3%	LMVFE7526438-PT		

Gross proc fee is 0.35%.

## Valuation fees

All applications that require a valuation, are subject to a £99 non-refundable administration fee.

Property value	Standard properties	Small HMO	Large HMO/MUFB
Up to - £150,000	£250	£750	£1200
£ 150,001 - £200,000	£285	£750	£1200
£ 200,001 - £250,000	£315	£750	£1200
£ 250,001 - £300,000	£370	£750	£1300
£ 300,001 - £400,000	£430	£750	£1350
£ 400,001 - £500,000	£490	£900	£1500
£ 500,001 - £600,000	£555	£925	£1600
£ 600,001 - £700,000	£610	£1000	£1700
£ 700,001 - £800,000	£695	£1075	£1825
£ 800,001 - £900,000	£760	£1125	£1950
£ 900,001 - £1,000,000	£860	£1200	£2150
£1,000,001 - £1,200,000	£975	£1275	£2350
£1,200,001 - £1,250,000	£1145	£1350	£2350
£1,250,001 - £1,400,000	£1145	£1350	£2425
£1,400,001 - £1,500,00	£1305	£1600	£2425
£1,500,001 - £1,600,000	£1305	£1600	£2500
£1,600,001 - £1,750,000	£1540	£1850	£2500
£1,750,001 - £1,800,000	£1540	£1850	£2575
£1,800,001 - £2,000,000	£1820	£2150	£2575
£2,000,001 - £2,500,000	Quote	Quote	£3250
£2,500,000+	Quote	Quote	Quote

# LANDBAY

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