Vida Homeloans

Buy to Let Product Guide

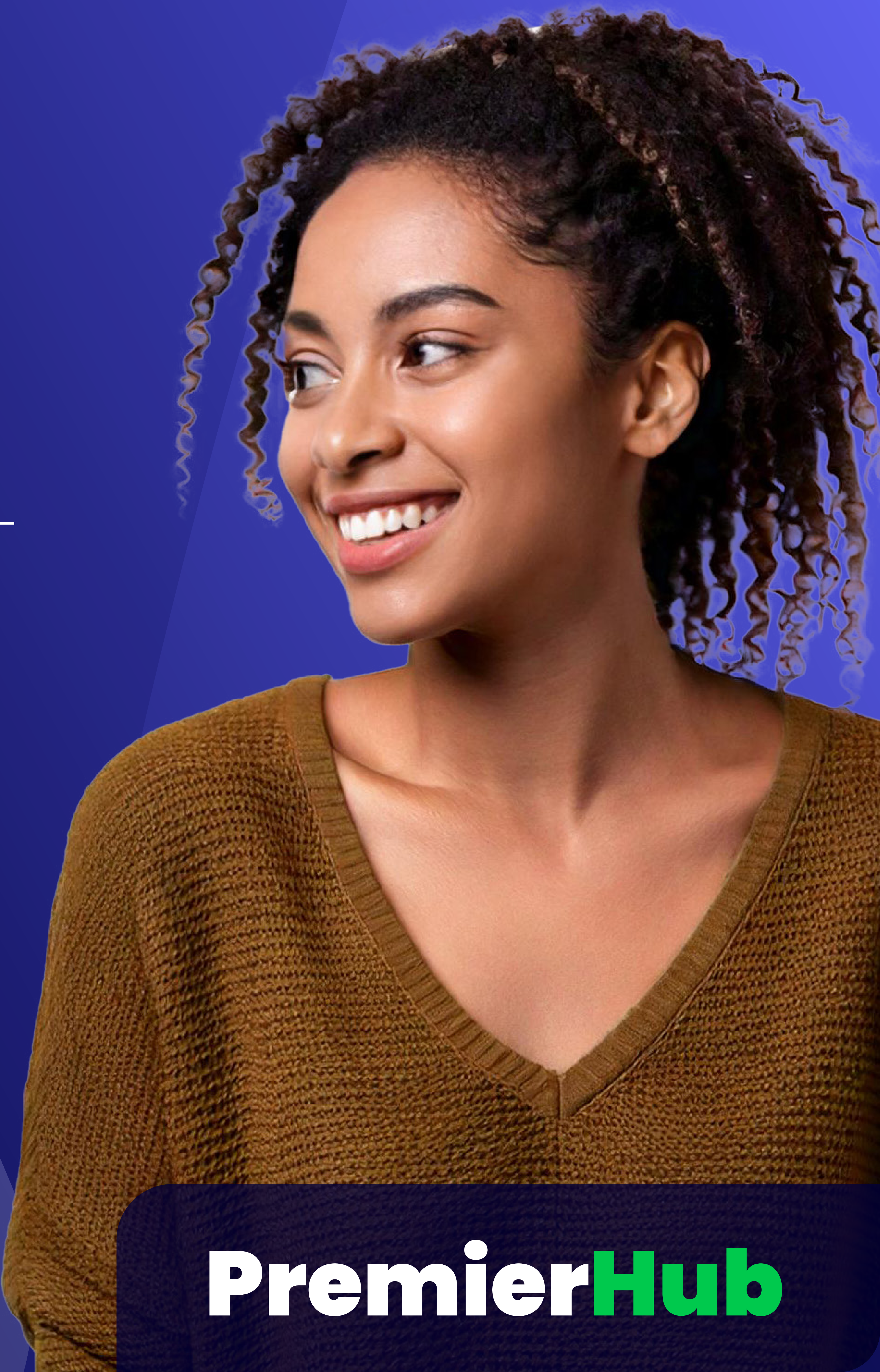
What's New?

- Improved criteria for customers taking their mortgage into retirement
- Now accepting layered company structures (maximum 1 shareholding company)
- 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



Seriously ✓ Satisfying ✓ Service

PremierHub

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Lending for first homes, next homes and later-life plans

At Vida, we're here to help your clients find a home for every chapter of life — and now we've gone even further.

From first-time buyers in their 40s, to mid-life movers in their 50s, to those remortgaging in retirement to keep their plans on track, our enhanced **Later Life Lending** proposition is designed to help you say "yes" more often. Put simply, it's lending for the first homes, next homes and later-life plans — giving you the flexibility to support more clients, for longer.

We've refreshed our criteria for lending into or in retirement to make things simpler, clearer and more transparent when a mortgage runs beyond working life.

SERIOUSLY SATISFYING SERVICE

We've taken **everything you love** about working with us and turned it up a notch, enhancing our proposition and building a dedicated team of experts around you and your client's needs.

- √ **No assessment fee** exclusive, saving your customer £195.
- √ Access to our **Packager Tier** (available to you through a non-Packaged route) for those clients with more recent credit blips.
- √ **Premier Hub Specialists** – dedicated to **helping you** every step of the way.
- √ A **dedicated team** of experienced underwriters and lending specialists working for you and your clients.
- √ **Dedicated contact,** with priority phone line and email.
- √ We'll **prioritise your cases,** offering comprehensive case support from pre-application to completion.
- √ And don't forget our Service Pledge - **£195 payment** to the customer for anything other than excellent service.

What you can expect from the PremierHub

Enhanced Proposition

Dedicated Team

Priority Service

Precision Engagement

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.

Holiday Let Range | 2 year & 5 year fixed

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

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.

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.

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.

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.

Fixed Rate Products

Available for both purchase and remortgages

Standard range - 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Min loan	Max loan	Cashback	Product Code
Cashback	75%	Vida 36	5.08%	2%	£50k	£2m	£500	BCB3642391
Standard	75%	Vida 36	3.42%	5%	£150k	£2m	n/a	BST3642413
Standard	75%	Vida 36	4.87%	2%	£50k	£2m	n/a	BST3642355
		Vida 24	5.52%					BST2442356
		Vida 6	6.33%					BST0642357
		Packager	6.54%					BSTPA42387
Standard	80%	Vida 36	5.38%	2%	£50k	£750k	n/a	BST3642358
		Vida 24	5.68%					BST2442359
		Vida 6	6.43%					BST0642360
Standard	85%	Vida 36	5.74%	2%	£50k	£500k	n/a	BST3642361

Expat and HMO/MUB range - 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Min loan	Max loan	Cashback	Product Code
Expat (Single Unit & HMO/MUB)	75%	Vida 36	5.73%	2%	£50k	£2m	n/a	EST3642383
HMO/MUB	75%	Vida 36	3.58%	5%	£150k	£2m	n/a	MST3642414
HMO/MUB	75%	Vida 36	4.98%	2%	£50k	£2m	n/a	MST3642369
		Vida 24	5.57%					MST2442370
		Vida 6	6.44%					MST0642371
		Packager	6.74%					MSTPA42389
HMO/MUB	80%	Vida 36	5.63%	2%	£50k	£750k	n/a	MST3642372
		Vida 24	5.89%					MST2442373
		Vida 6	6.64%					MST0642374
HMO/MUB	85%	Vida 36	6.18%	2%	£50k	£500k	n/a	MST3642375

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
31/01/2029

ERC's

4% until 31/01/2028
3% until 31/01/2029

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	Min loan	Max loan	Cashback	Product Code
Cashback	**75%**	**Vida 36**	5.73%	2%	£50k	£2m	£500	**BCB3642392**
Standard	**75%**	**Vida 36**	4.57%	7%	£150k	£2m	n/a	**BST3642415**
Standard	**75%**	**Vida 36**	5.57%	2%	£50k	£2m	n/a	**BST3642362**
		Vida 24	6.04%					**BST2442363**
		Vida 6	6.47%					**BST0642364**
		Packager	**6.48%**					**BSTPA42388**
Standard	**80%**	**Vida 36**	5.88%	2%	£50k	£750k	n/a	**BST3642365**
		Vida 24	6.16%					**BST2442366**
		Vida 6	6.72%					**BST0642367**
Standard	**85%**	**Vida 36**	6.43%	2%	£50k	£500k	n/a	**BST3642368**

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

Product Type	LTV	Tier	Initial rate	Fee	Min loan	Max loan	Cashback	Product Code
Expat (Single Unit & HMO/MUB)	**75%**	**Vida 36**	6.06%	2%	£50k	£2m	n/a	**EST3642384**
HMO/MUB	**75%**	**Vida 36**	4.92%	7%	£150k	£2m	n/a	**MST3642416**
HMO/MUB	**75%**	**Vida 36**	5.84%	2%	£50k	£2m	n/a	**MST3642376**
		Vida 24	6.09%					**MST2442377**
		Vida 6	6.63%					**MST0642378**
		Packager	6.74%					**MSTPA42390**
HMO/MUB	**80%**	**Vida 36**	6.10%	2%	£50k	£750k	n/a	**MST3642379**
		Vida 24	6.68%					**MST2442380**
		Vida 6	7.04%					**MST0642381**
HMO/MUB	**85%**	**Vida 36**	6.54%	2%	£50k	£500k	n/a	**MST3642382**

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
31/01/2032

ERC's

5% until 31/01/2028
5% until 31/01/2029
4% until 31/01/2030
3% until 31/01/2031
2% until 31/01/2032

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**	6.37%	0.75% (min £795)	£2m	n/a	**BFS3642385**
Cashback	**75%**	**Vida 36**	6.60%	0.75% (min £795)	£2m	£500	**BCF3642393**

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	**75%**	**Vida 36**	6.12%	0.75% (min £795)	£2m	n/a	**BFS3642386**
Cashback	**75%**	**Vida 36**	6.18%	0.75% (min £795)	£2m	£500	**BCF3642394**

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
2 year - 31/01/2029
5 year - 31/01/2032

ERC's
2 year
4% until 31/01/2028
3% until 31/01/2029

5 year
5% until 31/01/2028
5% until 31/01/2029
4% until 31/01/2030
3% until 31/01/2031
2% until 31/01/2032

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	5.67%	2%	£2m	n/a	HST3642395
		Vida 24	5.82%				HST2442396
		Vida 6	6.22%				HST0642397
Standard	80%	Vida 36	5.82%	2%	£750k	n/a	HST3642398
		Vida 24	5.97%				HST2442399
		Vida 6	6.37%				HST0642400

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	6.30%	2%	£2m	n/a	HST3642401
		Vida 24	6.45%				HST2442402
		Vida 6	6.85%				HST0642403
Standard	80%	Vida 36	6.45%	2%	£750k	n/a	HST3642404
		Vida 24	6.60%				HST2442405
		Vida 6	7.10%				HST0642406

Rate Information
Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
2 year - 31/01/2029
5 year - 31/01/2032

ERC's
2 year
4% until 31/01/2028
3% until 31/01/2029

5 year
5% until 31/01/2028
5% until 31/01/2029
4% until 31/01/2030
3% until 31/01/2031
2% until 31/01/2032

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.*

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	**CST3642407**
Standard	**80%**	**Vida 36**	5.63%	2%	£750k	**CST3642408**
Expat	**75%**	**Vida 36**	5.98%	2%	£2m	**CES3642411**

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
Standard	**75%**	**Vida 36**	6.07%	2%	£2m	**CST3642409**
Standard	**80%**	**Vida 36**	6.33%	2%	£750k	**CST3642410**
Expat	**75%**	**Vida 36**	6.31%	2%	£2m	**CES3642412**

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
2 year - 31/01/2029
5 year - 31/01/2032

ERC's
2 year
4% until 31/01/2028
3% until 31/01/2029

5 year
5% until 31/01/2028
5% until 31/01/2029
4% until 31/01/2030
3% until 31/01/2031
2% until 31/01/2032

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.*

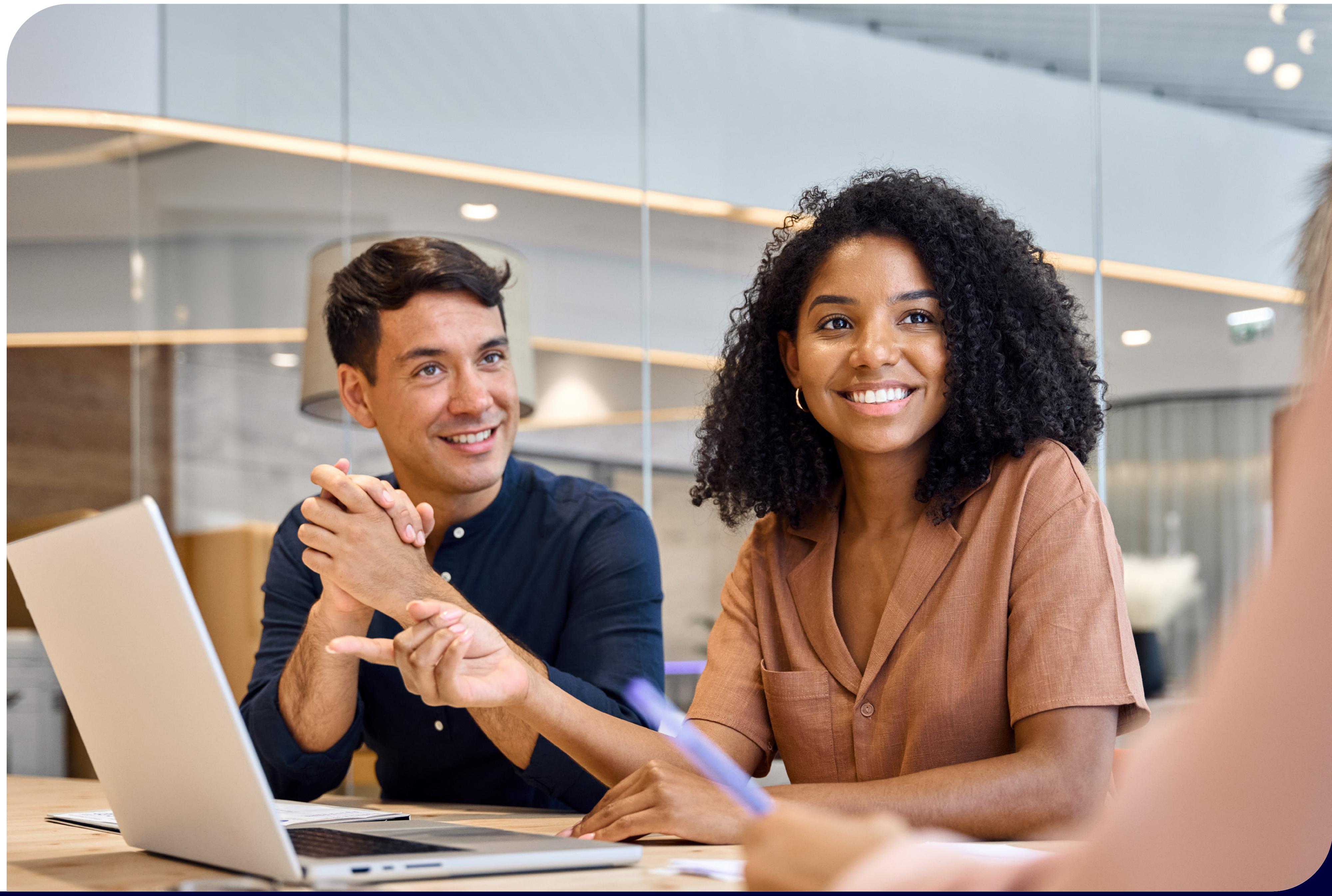
Valuation Fees

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 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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