Remortgage **Exclusive**

PremierHub

Features & Highlights

Helping more of your clients take their next step, our remortgage exclusive for the Premier Hub is designed with flexibility in mind. Whether they're looking to raise additional funds or have circumstances that don't fit the high street mould, Vida offers a common-sense approach to remortgage lending.

With criteria designed to support a wider range of borrowers and dedicated support throughout the journey, we're here to help you to support your customers with their next remortgage.

- √ **Applicable to Residential & BTL** (core only – no Expat)
- √ **2 & 5-year** fixed products
- √ **Vida 36** Credit Tier only
- √ **No assessment fee** payable
- √ **No valuation fee** (up to £500k)
- √ **£750** cashback
- √ **No Product Fee** on Residential and Buy to Let products

Residential Remortgage Exclusive

Product	Tier	LTV	Initial Rate	Max Loan
2 Year	Vida 36	80%	6.53%	£1,500,000
5 Year			6.54%	

Buy to Let Remortgage Exclusive

Product	Tier	LTV	Initial Rate	Max Loan
2 Year	Vida 36	80%	6.64%	£750,000
5 Year			6.45%	
2 year HMO & MUB			6.84%	
5 Year HMO & MUB			6.59%	

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
Residential - 8.44% (VVR + 2.64%)
Buy to Let & HMO/MUBs - 8.64% (VVR + 2.84%)

Product terms fixed until
31/12/2028 (2 Year Fixed)
31/01/2032 (5 Year Fixed)

ERC's
4% / 3% on 2 Year Fixed products
5% / 5% / 4% / 3% / 2% on 5 Year Fixed products

Additional Information
Minimum loan £50k

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

£750 cashback on completion.

All of your exclusive Premier Hub benefits apply:

- **No assessment fees** saving your customers money on all Residential and Buy to Let products with Vida.
- **Dedicated Premier Hub specialists,** who you can contact on your direct line 03300 532 045 for any support you need.
- **Prioritised processing –** super speedy service from pre-app to completion.
- **Direct access** to Packager tier.
- **Service Pledge -** £195 paid to your customer for anything other than excellent service.

Key criteria for the Exclusive Range

Residential

- **Up to 80% LTV** available on selected residential products.
- **Up to 7x loan-to-income** for higher-income applicants (minimum income £60,000).
- **Self-employed accepted with just 12 months' trading history.**
- **Contractors considered,** with as little as 1 month remaining on their current contract.
- **Complex income sources accepted,** including commission, bonus, overtime, second jobs and certain benefits.
- **Adverse credit welcomed,** including customers with historic credit blips, CCJs and defaults, subject to product tiering.
- **Debt consolidation considered** on remortgage cases, subject to lending criteria.
- **Remortgages considered within 6 months of purchase,** subject to underwriter discretion.
- **Maximum term up to 45 years** on selected products.

Buy to Let

- Up to **80% LTV** on selected products.
- **Portfolio landlords welcomed,** helping experienced investors grow and manage their property portfolios.
- **Limited Company/SPV applications accepted,** providing flexibility for property investors.
- **Foreign Nationals considered** across the Buy to Let range.
- Solutions available for **HMOs, Multi-Unit Blocks and holiday lets.**
- **Gifted and inherited properties** considered.
- Landlords with **adverse credit history** may still be eligible, subject to product tiering.

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