Broker Product Guide

Rates correct as at 17 July 2026

Market Harborough BUILDING SOCIETY

For Broker Use Only

Contents

- Loans of £200k - £5m
- Principle security located in England, Wales or mainland Scotland*
- Up to four applicants
- Minimum age 18 with maximum age 85 for residential. No maximum age for let or bridging solutions.

We're here to support you and your clients through the current economic climate. More information on page 2.

*We lend in mainland Scotland for residential purposes.

Exceptional Service 2026 feefo

Platinum Trusted Service Award 2026 feefo

SM227/07.26.2

Discount Now. Fix Later.

Enhanced flexibility for your clients

To give clients added choice as the market moves at pace, we're offering extra flexibility once a mortgage offer is issued.

For a limited time, clients selecting a discounted product on their application can make one switch to a fixed rate before completion, without paying the £299 product change fee.

The fixed rate must be chosen from products available at the time of the switch. This applies only to moves from discounted to fixed rates, not between fixed rates.

Product end dates

Our product end dates are:

- 31 January
- 30 April
- 31 July
- 31 October

These reset in February, May, August and November at the beginning of the month.

Our product withdrawal commitment

As part of our Best for Brokers Promise, we'll always give more than 24 hours' notice before withdrawing products.

Residential up to £3m - UK borrowers
Available in England, Wales and mainland Scotland

Application fee	£299	Procuration fee	0.35%
Minimum loan	£200k	Valuation fee	See fee scale
Maximum loan	£3m	Overpayments (OPs)	See specific products

Tier 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	UK residents only Loans up to £2m Lending into retirement Self-employed Joint borrower sole proprietor or multi-generation Less than 20% of the loan for debt consolidation Second homes or simple annexes Cosmetic property improvements (i.e. kitchen/bathroom replacement)
Discount until 31/10/2028	5.05%	£1,495	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%	
Fixed until 31/10/2028	5.67%	£1,495	7.24%	3% until 31/10/2028	10%	
Fixed until 31/10/2029	5.69%	£1,495	7.24%	3% until 31/10/2029	10%	
Fixed until 31/10/2031	5.74%	£1,495	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	*Tier 1 +* Loans up to £3m Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment** - max LTV 75%) Complex property (acreage, listed etc.) Interest only Partially let properties* (i.e. rent-a-room) Vested share or other complex income Returning Expats Affordability on >2 incomes >4.5x income (subject to affordability) Less than 70% of the loan for debt consolidation
Discount until 31/10/2028	5.20%	£1,495	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%	
Fixed until 31/10/2028	5.82%	£1,495	7.24%	3% until 31/10/2028	10%	
Fixed until 31/10/2029	5.84%	£1,495	7.24%	3% until 31/10/2029	10%	
Fixed until 31/10/2031	5.89%	£1,495	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	*Tier 2+* Part commercial use Significant refurbishment** (max LTV 70%) Consent to let* (let annexe/outbuildings etc.) >6x income (subject to affordability) Foreign nationals More than 70% of the loan for debt consolidation
Discount until 31/10/2028	6.05%	£1,495	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%	
Fixed until 31/10/2028	6.67%	£1,495	7.24%	3% until 31/10/2028	10%	
Fixed until 31/10/2029	6.69%	£1,495	7.24%	3% until 31/10/2029	10%	
Fixed until 31/10/2031	6.74%	£1,495	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval.

Residential Large Loan - UK borrowers
Available in England, Wales and mainland Scotland

Application fee	£299	Procuration fee	0.35%
Minimum loan	£3m	Valuation fee	See fee scale
Maximum loan	£5m	Overpayments (OPs)	See specific products

Tier 1

Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.09%**	£2,495	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**5.71%**	£2,495	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**5.73%**	£2,495	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**5.78%**	£2,495	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

UK residents only

Self-employed

Joint borrower sole proprietor or multi-generation

Lending into retirement

Second homes or simple annexes

Cosmetic property improvements (i.e. kitchen/bathroom replacement)

Less than 20% of the loan for debt consolidation

Tier 2

Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.24%**	£2,495	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**5.86%**	£2,495	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**5.88%**	£2,495	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**5.93%**	£2,495	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 1 +

Interest only

Complex income

Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment** - max LTV 75%)

Partially let properties* (ie rent-a-room, let single annexe)

Complex property (acreage, listed etc)

Affordability on >2 incomes

Returning Expats

>4.5x income (subject to affordability)

Less than 70% of the loan for debt consolidation

Tier 3

Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**6.09%**	£2,495	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	20%
Fixed until 31/10/2028	**6.71%**	£2,495	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.73%**	£2,495	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.78%**	£2,495	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 2+

Part commercial use

Significant refurbishment** (max LTV 70%)

Consent-to-let* (whole building/ multiple annexes or outbuildings etc)

Short lease (<50 years)

Foreign nationals

20% overpayments (variable only)

>6x income (subject to affordability)

More than 70% of the loan for debt consolidation

LTV Limits	
70%	£3.5m
65%	£4.25m
60%	£5m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval.details of your case.

Limited Edition Residential Large Loan - UK borrowers

Available in England, Wales and mainland Scotland

Application fee	**£299**	**Procuration fee**	**0.35%**
Minimum loan	**£3m**	**Valuation fee**	**See fee scale**
Maximum loan	**£5m**	**Overpayments (OPs)**	**See specific products**

Limited Edition					
Up to 70% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**
Discount until 31/10/2028	**4.74%**	1%	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**5.36%**	1%	7.24%	3% until 31/10/2028	10%
Discount until 31/10/2028	**4.20%**	2%	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**4.82%**	2%	7.24%	3% until 31/10/2028	10%

Criteria

UK residents only

JBSP, multi-generation and lending into retirement

Self-employed or complex income

Affordability on >2 incomes

Up to 6x income (subject to affordability)

Refurbishment or cosmetic property improvements (excluding significant refurbishment - max LTV 75%)**

Complex property (acreage, listed etc)

Partially let properties* (ie rent-a-room)

Second homes or simple annexes

Less than 70% of the loan for debt consolidation

LTV Limits	
70%	£3.5m
65%	£4.25m
60%	£5m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval.

Buy to Let - UK borrowers
Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

No minimum ICR.
All loans assessed on an affordability basis taking personal and rental income into account

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.46%**	0.65%	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.08%**	0.65%	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.10%**	0.65%	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.15%**	0.65%	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

- Top-slicing
- Lending into retirement or past age 85
- Annexes (not let separately)
- Cosmetic property improvements
- Loans up to £2m

Tier 2

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.71%**	0.65%	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.33%**	0.65%	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.35%**	0.65%	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.40%**	0.65%	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 1 +

- Regulated BTL
- Non owner-occupiers
- Complex/foreign income
- Complex property (acreage, listed etc.)
- Joint borrower sole proprietor
- Returning Expats
- Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment** - max LTV 75%)
- Loans up to £3m

Tier 3

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**6.20%**	0.65%	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.82%**	0.65%	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.84%**	0.65%	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.89%**	0.65%	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 2 +

- Multi-unit/multi-let properties (max LTV 70%)
- HMOs (max four rooms)
- Significant refurbishment** (max LTV 70%)
- Foreign nationals
- Part commercial use

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval.

Buy to Let No Fee - UK borrowers
Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

No minimum ICR.
All loans assessed on an affordability basis taking personal and rental income into account

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.68%**	£0	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.30%**	£0	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.32%**	£0	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.37%**	£0	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Top-slicing

Lending into retirement or past age 85

Annexes (not let separately)

Cosmetic property improvements

Loans up to £2m

Tier 2

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.93%**	£0	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.55%**	£0	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.57%**	£0	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.62%**	£0	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 1 +

Regulated BTL

Non owner-occupiers

Complex/foreign income

Complex property (acreage, listed etc.)

Joint borrower sole proprietor

Returning Expats

Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment - max LTV 75%)**

Loans up to £3m

Tier 3

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**6.42%**	£0	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**7.04%**	£0	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**7.06%**	£0	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**7.11%**	£0	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 2 +

Multi-unit/multi-let properties (max LTV 70%)

HMOs (max four rooms)

Significant refurbishment (max LTV 70%)**

Foreign nationals

Part commercial use

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval.

Residential up to £3m - Expat & Overseas borrowers

Available in England, Wales and mainland Scotland

Application fee	£299	Procuration fee	0.35%
Minimum loan	£200k	Valuation fee	See fee scale
Maximum loan	£3m	Overpayments (OPs)	See specific products

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.10%**	0.50%	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**5.72%**	0.50%	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**5.74%**	0.50%	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**5.79%**	0.50%	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

- Loans up to £2m
- Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency
- Houses only
- Cosmetic property improvements (i.e. kitchen/bathroom replacement)
- Employed applicants only
- Repayment only
- Less than 20% of the loan for debt consolidation

Tier 2

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.40%**	0.50%	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.02%**	0.50%	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.04%**	0.50%	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.09%**	0.50%	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

- *Tier 1 +*
- Loans up to £3m
- Any other/multiple currencies
- Self-employed/complex income
- Affordability > 2 incomes
- >4.5x income (subject to affordability)
- Interest only
- Joint borrower sole proprietor
- Flats/non-houses
- Complex properties/multiple titles
- Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment** - max LTV 75%)
- Less than 70% of the loan for debt consolidation

Tier 3

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**6.20%**	0.50%	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.82%**	0.50%	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.84%**	0.50%	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.89%**	0.50%	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

- *Tier 2+*
- Part commercial use
- Foreign nationals
- Significant refurbishment** (max LTV 70%)
- Consent to let*
- >6x income (subject to affordability)
- More than 70% of the loan for debt consolidation

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval.

Residential up to £3m No Fee - Expat & Overseas borrowers

Available in England, Wales and mainland Scotland

Application fee	**£299**	**Procuration fee**	**0.35%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.27%**	£0	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**5.89%**	£0	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**5.91%**	£0	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**5.96%**	£0	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Loans up to £2m

Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency

Houses only

Cosmetic property improvements (i.e. kitchen/bathroom replacement)

Employed applicants only

Repayment only

Less than 20% of the loan for debt consolidation

Tier 2

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.57%**	£0	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.19%**	£0	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.21%**	£0	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.26%**	£0	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 1 +

Loans up to £3m

Any other/multiple currencies

Self-employed/complex income

Affordability > 2 incomes

>4.5x income (subject to affordability)

Interest only

Joint borrower sole proprietor

Flats/non-houses

Complex properties/multiple titles

Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment** - max LTV 75%)

Less than 70% of the loan for debt consolidation

Tier 3

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**6.37%**	£0	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.99%**	£0	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**7.01%**	£0	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**7.06%**	£0	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 2+

Part commercial use

Foreign nationals

Significant refurbishment** (max LTV 70%)

Consent to let*

>6x income (subject to affordability)

More than 70% of the loan for debt consolidation

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval.

Buy to Let - Expat & Overseas borrowers

Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.70%**	0.50%	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.32%**	0.50%	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.34%**	0.50%	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.39%**	0.50%	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency

Houses only

Employed applicants only

Cosmetic property improvements

Loans up to £2m

Tier 2

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.95%**	0.50%	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.57%**	0.50%	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.59%**	0.50%	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.64%**	0.50%	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 1 +

Loans up to £3m

Any other/multiple currencies

Self-employed

Complex income sources

Complex property (acreage, listed etc.)

Joint borrower sole proprietor

Flats/non-houses

Regulated BTLs

Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment** - max LTV 75%)

Tier 3

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**6.45%**	0.50%	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**7.07%**	0.50%	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**7.09%**	0.50%	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**7.14%**	0.50%	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 2+

Multi-unit/multi-let properties (max LTV 70%)

Foreign nationals

HMOs (max four rooms)

Significant refurbishment** (max LTV 70%)

Part commercial use

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval.

Buy to Let No Fee - Expat & Overseas borrowers

Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.87%**	£0	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.49%**	£0	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.51%**	£0	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.56%**	£0	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency

Houses only

Employed applicants only

Cosmetic property improvements

Loans up to £2m

Tier 2

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**6.12%**	£0	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.74%**	£0	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.76%**	£0	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.81%**	£0	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 1 +

Loans up to £3m

Any other/multiple currencies

Self-employed

Complex income sources

Complex property (acreage, listed etc.)

Joint borrower sole proprietor

Flats/non-houses

Regulated BTLs

Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment** - max LTV 75%)

Tier 3

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**6.62%**	£0	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**7.24%**	£0	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**7.26%**	£0	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**7.31%**	£0	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 2+

Multi-unit/multi-let properties (max LTV 70%)

Foreign nationals

HMOs (max four rooms)

Significant refurbishment** (max LTV 70%)

Part commercial use

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval.

Holiday Let
Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.70%**	£995	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.32%**	£995	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.34%**	£995	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.39%**	£995	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Minimum earned income £25k

Owner-occupiers

Must meet ICR of 155%

Loans up to £2m

Cosmetic property improvements

Tier 2

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**5.95%**	0.70%	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.57%**	0.70%	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.59%**	0.70%	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.64%**	0.70%	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 1 +

Expats and foreign nationals

Minimum earned income £35k

Non owner-occupier

Requires top-slicing

Complex/foreign income

Complex property (acreage, listed etc.)

Two units

Loans up to £3m

Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment - max LTV 75%)**

Tier 3

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**6.35%**	0.70%	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.97%**	0.70%	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.99%**	0.70%	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**7.04%**	0.70%	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 2 +

Restricted usage

Commercial usage or classification

Three or more units (Five or more units - max LTV 65%)

Multi-title

Six or more bedrooms

Significant refurbishment (max LTV 70%)**

LTV Limits	
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval.

Holiday Let No Fee
Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 2

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**6.18%**	£0	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**6.80%**	£0	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**6.82%**	£0	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**6.87%**	£0	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 1 +

- Expats and foreign nationals
- Minimum earned income £35k
- Non owner-occupier
- Requires top-slicing
- Complex/foreign income
- Complex property (acreage, listed etc.)
- Two units
- Loans up to £3m
- Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment** - max LTV 75%)

Tier 3

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/10/2028	**6.58%**	£0	7.24%	2% until 31/10/2027, then 1% until 31/10/2028	10%
Fixed until 31/10/2028	**7.20%**	£0	7.24%	3% until 31/10/2028	10%
Fixed until 31/10/2029	**7.22%**	£0	7.24%	3% until 31/10/2029	10%
Fixed until 31/10/2031	**7.27%**	£0	7.24%	5% until 31/10/2027, 4% until 31/10/2028, 3% until 31/10/2029, 2% until 31/10/2030, then 1% until 31/10/2031	5%

Criteria

Tier 2 +

- Restricted usage
- Commercial usage or classification
- Three or more units (Five or more units - max LTV 65%)
- Multi-title
- Six or more bedrooms
- Significant refurbishment** (max LTV 70%)

LTV Limits	
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval.

Bridging Finance

Available in England, Wales and mainland Scotland

Application fee	**£95**	**Product fee**	**2.00%**
Minimum loan	**£200k**	**Procuration fee**	**1% unless otherwise agreed**
Maximum loan	**Up to £5M**	**Overpayment**	**Unlimited**

Core		Criteria
Up to £1m Regulated loans	**Monthly Variable rate****	**Regulated loans up to £1m only** **One or two securities accepted, standard properties only (i,e no large acreage, listed buildings, multi-units etc)** **Sale and refinance accepted, no complex exit strategies (i,e overseas assets, sale of shares etc)** **No development or refurbishment** **No commercial element to security or business use of funds**
Up to 60% LTV	**0.53%**	
60.01% - 70% LTV	**0.57%**	

Tier 1		Criteria
Up to £5m Regulated loans	**Monthly Variable rate****	**Sale and refinance (offer already in place) accepted** **No development or refurbishment** **Cosmetic property improvements only (i.e. kitchen/bathroom replacement)** **No commercial element** **Max two securities**
Up to 50% LTV	**0.59%**	
50.01% - 60% LTV	**0.65%**	
60.01% - 70% LTV	**0.71%**	

Tier 2		Criteria
Up to £5m Regulated loans	**Monthly Variable rate****	***Tier 1 +*** **Complex exit (e.g sale of shares/overseas assets)** **Light refurbishment** **Limited commercial use** **Two+ securities** **Complex properties (i.e. listed buildings, large acreage)**
Up to 50% LTV	**0.65%**	
50.01% - 60% LTV	**0.71%**	
60.01% - 70% LTV	**0.77%**	

Tier 3		Criteria
Up to £5m	**Monthly Variable rate****	***Tier 2 +*** **Development and heavy refurbishment** **Funds for business use** **Terms over 12 months** **Re-bridges** **Non-regulated loans***
Up to 70% LTV	**Loans available up to 70%**	

LTV Limits	
70%	£3.5m
65%	£4.25m
60%	£5m

*Available in England and Wales.

**** Rates are approximate with interest charged daily**

Valuation fees

All fees include VAT	Complex properties will be subject to bespoke valuation	
Purchase price or estimated value	Mortgage valuation	Homebuyers report plus MV
£200,001 - £300,000	£300	£550
£300,001 - £400,000	£360	£650
£400,001 - £500,000	£405	£750
£500,001 - £600,000	£465	£850
£600,001 - £700,000	£555	£950
£700,001 - £800,000	£655	£1,050
£800,001 - £900,000	£725	£1,150
£900,001 - £1,000,000	£855	£1,250
£1,000,001 - £1,200,000	£905	*Bespoke
£1,200,001 - £1,400,000	£1,005	*Bespoke
£1,400,001 - £1,600,000	£1,160	*Bespoke
£1,600,001 - £1,800,000	£1,310	*Bespoke
£1,800,001 - £2,000,000	£1,495	*Bespoke
£2,000,001 - £2,500,000	£1,750	*Bespoke
£2,500,001 - £3,000,000	£1,995	*Bespoke
£3,000,001 - £3,500,000	£2,295	*Bespoke
£3,500,001 - £4,000,000	£2,575	*Bespoke
£4,000,001 - £4,500,000	£2,825	*Bespoke
£4,500,001 - £5,000,000	£3,195	*Bespoke
Over £5m	*Bespoke quote at DIP	
Re-inspection	£95	