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Vida Homeloans

Residential Product Guide

What's New?

- ✓ Single mortgages can be split between Capital & Interest and Interest Only repayment methods
- ✓ Improved criteria for customers taking their mortgage into retirement

Criteria Highlights

- ✓ Maximum age up to the customer's 86th birthday
- ✓ 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

Seriously ✓ Satisfying ✓ Service

PremierHub

Contents

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. We now define lending into retirement as any case where the term extends past a client's expected retirement age or beyond their 76th birthday, **whichever comes sooner.** That means clearer rules, **fewer grey areas and more confidence when placing cases.**

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.

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	5.73%	£995	£2m	n/a	RST3642619
		Vida 24	6.02%				RST2442620
		Vida 6	6.23%				RST0642621
		Packager	7.18%				RSTPA42671
Standard	85%	Vida 36	6.30%	£995	£1.5m	n/a	RST3642622
		Vida 24	6.37%				RST2442623
		Vida 6	6.75%				RST0642624
Standard Pathway	90%	Vida 36	6.85%	£995	£1.5m	n/a	RST3642625
		Vida 24	6.99%				RST2442626
		Vida 6	7.53%				RST0642627
	95%	Vida 36	6.93%	£995	£750k	n/a	RST3642628

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	6.53%	£0	£2m	£500	RCF3642642
		Vida 24	6.82%				RCF2442643
		Vida 6	7.04%				RCF0642644
Fee Saver Cashback	85%	Vida 36	7.12%	£0	£1.5m	£500	RCF3642645
		Vida 24	7.19%				RCF2442646
		Vida 6	7.56%				RCF0642647
Fee Saver Cashback Pathway	90%	Vida 36	7.93%	£0	£1.5m	£1,250	RCF3642648
		Vida 24	8.05%				RCF2442649
		Vida 6	8.60%				RCF0642650
	95%	Vida 36	7.99%	£0	£750k	£1,250	RCF3642651

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
28/02/2029

ERC's

4% until 29/02/2028
3% until 28/02/2029

Additional Information

Minimum loan **£50k**

Fees

Fee saver products have free valuation on properties up to £500k

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	6.08%	£995	£2m	n/a	RST3642629
		Vida 24	6.22%				RST2442630
		Vida 6	6.31%				RST0642631
		Packager	6.72%				RSTPA42672
Standard	85%	Vida 36	6.46%	£995	£1.5m	n/a	RST3642632
		Vida 24	6.61%				RST2442633
		Vida 6	6.92%				RST0642634
Standard Pathway	90%	Vida 36	6.63%	£995	£1.5m	n/a	RST3642635
		Vida 24	6.93%				RST2442636
		Vida 6	7.34%				RST0642637
	95%	Vida 36	6.91%	£995	£750k	n/a	RST3642638
		Vida 24	7.31%				RST2442639
		Vida 6	7.61%				RST0642640
	97%	Vida 36	7.36%	£995	£750k	n/a	RST3642641

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	RCF3642652
		Vida 24	6.48%				RCF2442653
		Vida 6	6.57%				RCF0642654
Fee Saver Cashback	85%	Vida 36	6.73%	£0	£1.5m	£500	RCF3642655
		Vida 24	6.88%				RCF2442656
		Vida 6	7.18%				RCF0642657
Fee Saver Cashback Pathway	90%	Vida 36	6.97%	£0	£1.5m	£1,250	RCF3642658
		Vida 24	7.26%				RCF2442659
		Vida 6	7.68%				RCF0642660
	95%	Vida 36	7.25%	£0	£750k	£1,250	RCF3642661
		Vida 24	7.65%				RCF2442662
		Vida 6	7.95%				RCF0642663
	97%	Vida 36	7.70%	£0	£750k	£1,250	RCF3642664

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
28/02/2032

ERC's

5% until 29/02/2028
5% until 28/02/2029
4% until 28/02/2030
3% until 28/02/2031
2% until 28/02/2032

Additional Information

Minimum loan **£50k**

Fees
Fee saver products have free valuation on properties up to £500k

**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	6.79%	£995	£2m	GST3642665
		Vida 24	6.84%			GST2442666
		Vida 6	7.19%			GST0642667
		Packager	7.49%			GSTPA42673

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
5 year fixed*	75%	Vida 36	6.58%	£995	£2m	GST3642668
		Vida 24	6.79%			GST2442669
		Vida 6	7.06%			GST0642670
		Packager	7.39%			GSTPA42674

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 - 28/02/2029
5 year - 28/02/2032

ERC's - 2 year
4% until 29/02/2028
3% until 28/02/2029

ERC's - 5 year
5% until 29/02/2028
5% until 28/02/2029
4% until 28/02/2030
3% until 28/02/2031
2% until 28/02/2032

Additional Information
Minimum loan **£50k**

**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	6.13%	£995	£2m	n/a	FNS3642675
		Vida 24	6.27%				FNS2442676
		Vida 6	6.73%				FNS0642677
	90% Pathway	Vida 36	7.35%	£995	£1.5m	n/a	FNS3642678
		Vida 24	7.49%				FNS2442679
		Vida 6	8.23%				FNS0642680

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 - 28/02/2029

ERC's
4% until 29/02/2028
3% until 28/02/2029

Additional Information
Minimum loan **£50k**

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	6.48%	£995	£2m	n/a	FNS3642681
		Vida 24	6.52%				FNS2442682
		Vida 6	6.56%				FNS0642683
	90% Pathway	Vida 36	7.13%	£995	£1.5m	n/a	FNS3642684
		Vida 24	7.43%				FNS2442685
		Vida 6	7.84%				FNS0642686

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

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
5 year - 28/02/2032

ERC's
5% until 29/02/2028
5% until 28/02/2029
4% until 28/02/2030
3% until 28/02/2031
2% until 28/02/2032

Additional Information
Minimum loan **£50k**

**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 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.

Complete FS

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Vida Homeloans