LANDBAY

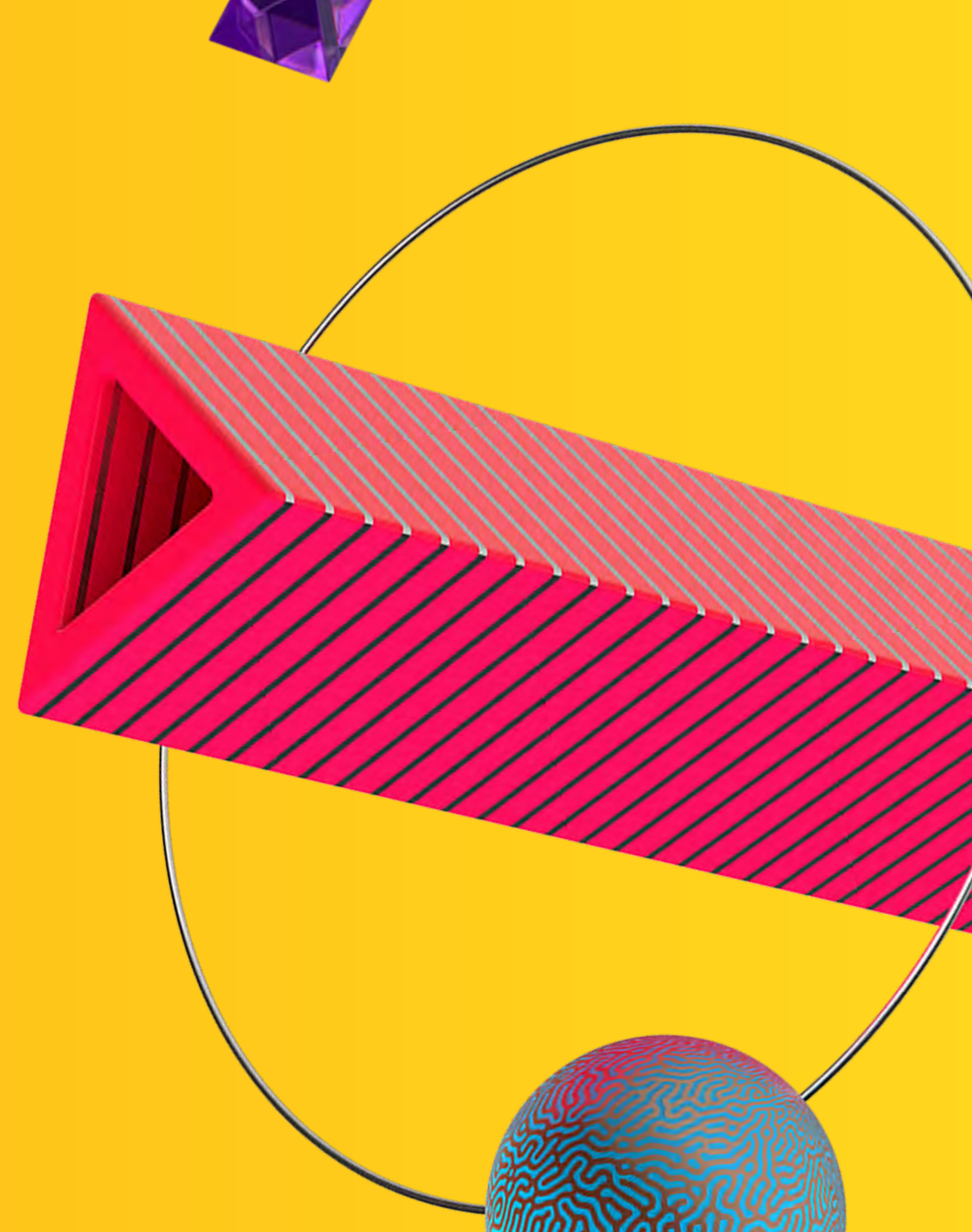
Product transfer guide

16 SEPTEMBER 2026 | LBPG160926

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

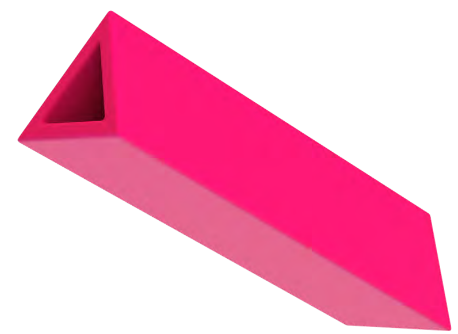


We get buy to let

Your deals. Your way.
Three ranges, built for flexibility, faster decisions and competitive pricing.

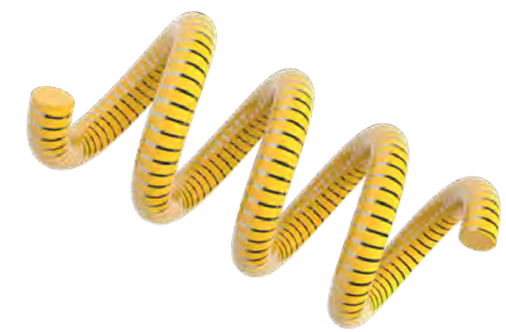
Premier

Competitive rates for individuals and limited company SPVs. For landlords with up to 15 mortgaged properties, including AVM options.



Core

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



Specialist

For landlords with holiday lets, HMO, MUFB or trading companies. Built for cases that don't fit a standard mortgage.

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										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 Gross proc fee is 0.35%
Standard	2 Year Fixed	75%	5.99%	1%	£30k	£2m	5.99%	2%/2%	LMVFB75261484-PT	
Standard	2 Year Fixed	75%	5.49%	2%	£30k	£2m	5.49%	2%/2%	LMVFB75261485-PT	
Standard	2 Year Fixed	75%	4.99%	3%	£30k	£2m	4.99%	2%/2%	LMVFB75261486-PT	
Standard	2 Year Fixed	75%	3.99%	5%	£30k	£2m	4.50%	2%/2%	LMVFB75261487-PT	
2 YEAR TRACKER - UP TO 75% LTV										
Standard	2 Year Tracker	75%	4.19% (0.44%+BBR)	3%	£30k	£1m	4.50%	n/a	LMVDB7526846-PT	

Premier

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED RATE - UP TO 75% LTV										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 Gross proc fee is 0.35%
Standard	5 Year Fixed	75%	6.19%	0%	£30k	£2m	6.19%	5%/5%/5%/3%/3%	LMVFE75261488-PT	
Standard	5 Year Fixed	75%	5.99%	1%	£30k	£2m	5.99%	5%/5%/5%/3%/3%	LMVFE75261489-PT	
Standard	5 Year Fixed	75%	5.79%	2%	£30k	£2m	5.79%	5%/5%/5%/3%/3%	LMVFE75261490-PT	
Standard	5 Year Fixed	75%	5.59%	3%	£30k	£2m	5.59%	5%/5%/5%/3%/3%	LMVFE75261491-PT	
Standard	5 Year Fixed	75%	5.19%	5%	£30k	£2m	5.19%	5%/5%/5%/3%/3%	LMVFE75261492-PT	

Premier

Small HMO 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										All Premier Small HMO products will be subject to a full RICs valuation Max exposure - £5M, please refer when over £2M Applicants must have 12 months landlord experience 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
Small HMO	2 Year Fixed	75%	6.24%	1%	£30k	£2m	8.24%	2%/2%	LMHFB75261493-PT	
Small HMO	2 Year Fixed	75%	5.24%	3%	£30k	£2m	7.24%	2%/2%	LMHFB75261494-PT	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	6.19%	1%	£30k	£2m	6.19%	5%/5%/5%/3%/3%	LMHFE75261495-PT	
Small HMO	5 Year Fixed	75%	5.79%	3%	£30k	£2m	5.79%	5%/5%/5%/3%/3%	LMHFE75261496-PT	

Core

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										No material changes Trading companies are not accepted Fees can be added *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%
Standard	2 Year Fixed	75%	6.19%	2%	£30k	£1m	7.19%	2%/2%	LMVFB75261214-PT	
Standard	2 Year Fixed	75%	5.69%	3%	£30k	£1m	6.69%	2%/2%	LMVFB75261216-PT	
Standard	2 Year Fixed	75%	4.69%	5%	£30k	£1m	5.69%	2%/2%	LMVFB75261218-PT	
2 YEAR FIXED RATE - UP TO 80% LTV										
Standard	2 Year Fixed	80%	6.29%	3%	£75k	£750k	7.29%	2%/2%	LMVFB80261219-PT	

Core

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED RATE - UP TO 65% LTV										Excludes properties above/adjacent commercial Excludes new build properties Excludes Ex-local authority properties Gross proc fee is 0.35%
Standard	5 Year Fixed	65%	6.14%	3%	£30k	£2m	6.14%	5%/5%/5%/3%/3%	LMVFE65261220-PT	
Standard	5 Year Fixed	65%	5.74%	5%	£30k	£2m	5.74%	5%/5%/5%/3%/3%	LMVFE65261221-PT	
5 YEAR FIXED RATE - UP TO 70% LTV										
Standard	5 Year Fixed	70%	5.59%	6%	£30k	£1m	5.59%	5%/5%/5%/3%/3%	LMVFE70261222-PT	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.44%	2%	£30k	£1m	6.44%	5%/5%/5%/3%/3%	LMVFE75261223-PT	
Standard	5 Year Fixed	75%	6.24%	3%	£30k	£1m	6.24%	5%/5%/5%/3%/3%	LMVFE75261225-PT	
Standard	5 Year Fixed	75%	5.84%	5%	£30k	£1m	5.84%	5%/5%/5%/3%/3%	LMVFE75261227-PT	
5 YEAR FIXED RATE - UP TO 80% LTV										
Standard	5 Year Fixed	80%	6.59%	3%	£75k	£750k	6.59%	5%/5%/5%/3%/3%	LMVFE80261230-PT	

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
2 YEAR FIXED RATE - UP TO 75% LTV										Gross proc fee is 0.35%
Standard	2 Year Fixed	75%	6.39%	2%	£30k	£1m	8.39%	2%/2%	LMVFB75261215-PT	
Standard	2 Year Fixed	75%	5.89%	3%	£30k	£1m	7.89%	2%/2%	LMVFB75261217-PT	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.54%	£1,499	£30k	£75k	6.54%	5%/5%/5%/3%/3%	LMVFE75261229-PT	
Standard	5 Year Fixed	75%	6.54%	2%	£75k	£1.5m	6.54%	5%/5%/5%/3%/3%	LMVFE75261224-PT	
Standard	5 Year Fixed	75%	6.34%	3%	£75k	£1.5m	6.34%	5%/5%/5%/3%/3%	LMVFE75261226-PT	
Standard	5 Year Fixed	75%	5.94%	5%	£75k	£1.5m	5.94%	5%/5%/5%/3%/3%	LMVFE75261228-PT	

Core

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR TRACKER										Gross proc fee is 0.35%
Standard	2 Year Tracker	65%	5.24% (1.49%+BBR)	3%	£30k	£1m	7.24%	n/a	LMVDB6526827-PT	
Standard	2 Year Tracker	75%	5.99% (2.24%+BBR)	2%	£30k	£1m	7.99%	n/a	LMVDB7526828-PT	
Standard	2 Year Tracker	75%	5.49% (1.74%+BBR)	3%	£30k	£1m	7.49%	n/a	LMVDB7526829-PT	

Specialist

HMO properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED - UP TO 65% LTV										
Small HMO	2 Year Fixed	65%	5.69%	3%	£75k	£2m	7.69%	2%/2%	LMHFB65261231-PT	No material changes Trading companies are not accepted Fees can be added Gross proc fee is 0.35%
2 YEAR FIXED - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	5.79%	3%	£75k	£2m	7.79%	2%/2%	LMHFB75261232-PT	
Small HMO	2 Year Fixed	75%	4.84%	5%	£75k	£2m	6.84%	2%/2%	LMHFB75261234-PT	
2 YEAR FIXED - UP TO 80% LTV										
Small HMO	2 Year Fixed	80%	6.39%	3%	£75k	£750k	8.39%	2%/2%	LMHFB80261236-PT	
LARGE HMO - 2 YEAR FIXED - UP TO 75% LTV										
Large HMO	2 Year Fixed	75%	6.49%	3%	£100k	£1.5m	8.49%	2%/2%	LMHFB7526530-PT	
2 YEAR TRACKER - UP TO 75% LTV										
Small HMO	2 Year Tracker	75%	5.49% (1.74%+BBR)	3%	£75k	£1m	7.49%	n/a	LMHDB7526830-PT	

Specialist

HMO properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED - UP TO 65% LTV										Gross proc fee is 0.35%
Small HMO	5 Year Fixed	65%	6.24%	3%	£75k	£2m	6.24%	5%/5%/5%/3%/3%	LMHFE65261237-PT	
5 YEAR FIXED - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	6.34%	3%	£75k	£2m	6.34%	5%/5%/5%/3%/3%	LMHFE75261238-PT	
5 YEAR FIXED - UP TO 80% LTV										
Small HMO	5 Year Fixed	80%	6.74%	3%	£75k	£750k	6.74%	5%/5%/5%/3%/3%	LMHFE80261241-PT	
LARGE HMO - 5 YEAR FIXED - UP TO 75% LTV										
Large HMO	5 Year Fixed	75%	6.59%	3%	£100k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE7526531-PT	

Specialist

MUFB properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED – UP TO 65% LTV										No material changes Trading companies are not accepted Fees can be added Gross proc fee is 0.35%
Small MUFB	2 Year Fixed	65%	5.69%	3%	£75k	£1.5m	7.69%	2%/2%	LMHFB65261242-PT	
2 YEAR FIXED – UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	5.79%	3%	£75k	£1.5m	7.79%	2%/2%	LMHFB75261243-PT	
Small MUFB	2 Year Fixed	75%	4.84%	5%	£75k	£1.5m	6.84%	2%/2%	LMHFB75261245-PT	
LARGE MUFB – 2 YEAR FIXED – UP TO 75% LTV										
Large MUFB	2 Year Fixed	75%	6.49%	3%	£100k	£1.5m	8.49%	2%/2%	LMHFB7526532-PT	
2 YEAR TRACKER – UP TO 75% LTV										
Small MUFB	2 Year Tracker	75%	5.49% (1.74%+BBR)	3%	£75k	£1m	7.49%	n/a	LMHDB7526831-PT	

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
5 YEAR FIXED - UP TO 65% LTV										Gross proc fee is 0.35%
Small MUFB	5 Year Fixed	65%	6.24%	3%	£75k	£1.5m	6.24%	5%/5%/5%/3%/3%	LMHFE65261247-PT	
5 YEAR FIXED - UP TO 75% LTV										
Small MUFB	5 Year Fixed	75%	6.34%	3%	£75k	£1.5m	6.34%	5%/5%/5%/3%/3%	LMHFE75261248-PT	
LARGE MUFB - 5 YEAR FIXED - UP TO 75% LTV										
Large MUFB	5 Year Fixed	75%	6.59%	3%	£100k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE7526533-PT	
TRADING COMPANY - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.44%	3%	£75k	£1m	6.44%	5%/5%/5%/3%/3%	LMVFE75261251-PT	

Specialist

Small HMO and MUFB properties - Tier 2

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
SMALL HMO										First time landlords are not accepted
Small HMO	2 Year Fixed	75%	6.09%	3%	£75k	£1.5m	8.09%	2%/2%	LMHFB75261233-PT	
Small HMO	5 Year Fixed	75%	6.59%	3%	£75k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE75261239-PT	
Small HMO	2 Year Fixed	75%	5.09%	5%	£75k	£1.5m	7.09%	2%/2%	LMHFB75261235-PT	
Small HMO	5 Year Fixed	75%	6.19%	5%	£75k	£1.5m	6.19%	5%/5%/5%/3%/3%	LMHFE75261240-PT	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	6.09%	3%	£75k	£1.5m	8.09%	2%/2%	LMHFB75261244-PT	
Small MUFB	5 Year Fixed	75%	6.59%	3%	£75k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE75261249-PT	
Small MUFB	2 Year Fixed	75%	5.09%	5%	£75k	£1.5m	7.09%	2%/2%	LMHFB75261246-PT	
Small MUFB	5 Year Fixed	75%	6.19%	5%	£75k	£1.5m	6.19%	5%/5%/5%/3%/3%	LMHFE75261250-PT	

ICR rules

2 YEAR FIXED RATE AND TRACKER RATE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +2%

5 YEAR REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE

2 YEAR LIKE-FOR-LIKE REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE

	Premier Standard	Premier AVM Premier Small HMO	Core Standard Core AVM (up to 70% LTV)	Specialist HMO/MUFB
Individual - Basic rate taxpayer	125%	130%	125%	125%
Individual - Higher rate taxpayer	145%	145%	140%	140%
Limited Company/LLP	125%	130%	125%	125%

Where the application meets more than one of the above stress rates, the higher stress rate will apply. The underlying affordability of the background portfolio for an application will be considered against a minimum underlying ICR rate of 125% @ 5.00%.

If any applicant on an application is a high rate taxpayer, the higher rate margin applies.

All mortgage applications are subject to regional risk limits. Please note the administration fee is non-refundable. For HMO properties with 10+ rooms a quote will be required. Please contact us for more information.

Please be aware that all applications must **reach offer within 50 days** from full submission. If an offer is not made by this time, a new product will need to be selected, which could affect the loan size, rate and criteria. All mortgage offers are **valid for 90 days**.

Valuation fees

All applications that require a valuation, are subject to a £199 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 - £1,500,000	£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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