

SUPER-POWERED

PRODUCTS

11 SEPTEMBER 2026

Intermediaries only



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SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

ADVERSE LEVEL

No adverse

Single family lets | No adverse

LTV 55% | 65% 75% | 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
55%	2-year fixed	3.91%	5%	5.50%	RABB0649	Remortgage	Free Valuation
					RABB0673	Purchase	
		5.18%	2%	6.73%	RABB0650	Remortgage	
					RABB0674	Purchase	
		6.29%	£0	7.84%	RABB0651	Remortgage	
	5-year fixed				RABB0675	Purchase	Free Valuation
		5.18%	5%	5.18%	RABB0655	Remortgage	
					RABB0679	Purchase	
		5.64%	2%	5.64%	RABB0656	Remortgage	
					RABB0680	Purchase	
65%	2-year fixed				RABB0657	Remortgage	
		6.15%	£0	6.15%	RABB0681	Purchase	
		3.93%	5%	5.50%	RABB0652	Remortgage	Free Valuation
					RABB0676	Purchase	
		5.28%	2%	6.83%	RABB0653	Remortgage	
	5-year fixed				RABB0677	Purchase	
		6.39%	£0	7.94%	RABB0654	Remortgage	
					RABB0678	Purchase	Free Valuation
		5.25%	5%	6.80%	RABB0658	Remortgage	
					RABB0682	Purchase	
		5.74%	2%	7.29%	RABB0659	Remortgage	
					RABB0683	Purchase	
		6.25%	£0	7.80%	RABB0660	Remortgage	
					RABB0684	Purchase	

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

ADVERSE LEVEL

No adverse

Single family lets | No adverse

LTV 55% | 65%

75% | 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.82%	2%	6.57%	RAAX0002	Remortgage	
					RAAX0038	Purchase	
		3.83%	3%	5.58%	RAAX0001	Remortgage	
					RAAX0037	Purchase	
	2-year fixed	6.93%	£0	8.68%	RAAX0003	Remortgage	
					RAAX0039	Purchase	
		4.28%	5%	5.83%	RABB0004	Remortgage	Free Valuation
					RABB0040	Purchase	
		5.56%	2%	7.11%	RABB0005	Remortgage	
					RABB0041	Purchase	
	5-year fixed	6.67%	£0	8.22%	RABB0006	Remortgage	
					RABB0042	Purchase	
80%	1-year fixed	5.56%	5%	5.56%	RABB0007	Remortgage	Free Valuation
					RABB0043	Purchase	
		6.02%	2%	6.02%	RABB0008	Remortgage	
					RABB0044	Purchase	
	2-year fixed	6.53%	£0	6.53%	RABB0009	Remortgage	
					RABB0045	Purchase	
		4.39%	3%	6.14%	RAAV0010	Remortgage	
					RAAV0046	Purchase	
	3-year fixed	5.38%	2%	7.13%	RAAV0011	Remortgage	
					RAAV0047	Purchase	
		7.49%	£0	9.24%	RAAV0012	Remortgage	
					RAAV0048	Purchase	
	4-year fixed	4.87%	5%	6.42%	RABB0013	Remortgage	Free Valuation
					RABB0049	Purchase	
		6.12%	2%	7.67%	RABB0014	Remortgage	
					RABB0050	Purchase	
	5-year fixed	7.23%	£0	8.78%	RABB0015	Remortgage	
					RABB0051	Purchase	
		6.13%	5%	6.13%	RABB0016	Remortgage	Free Valuation
					RABB0052	Purchase	
		6.58%	2%	6.58%	RABB0017	Remortgage	
					RABB0053	Purchase	
	6-year fixed	7.09%	£0	7.09%	RABB0018	Remortgage	
					RABB0054	Purchase	

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

ADVERSE LEVEL

Light adverse

Single family lets | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	5.07%	2%	6.62%	RAAV0290	Remortgage	
					RAAV0362	Purchase	
		7.18%	£0	8.73%	RAAV0291	Remortgage	
					RAAV0363	Purchase	
		4.08%	3%	5.63%	RAAV0289	Remortgage	
					RAAV0361	Purchase	
	2-year fixed	5.81%	2%	7.36%	RABB0293	Remortgage	
					RABB0365	Purchase	
		6.92%	£0	8.47%	RABB0294	Remortgage	
					RABB0366	Purchase	
		4.40%	5%	5.95%	RABB0292	Remortgage	
					RABB0364	Purchase	
80%	5-year fixed	5.76%	5%	5.76%	RABB0295	Remortgage	
					RABB0367	Purchase	
		6.27%	2%	6.27%	RABB0296	Remortgage	
					RABB0368	Purchase	
		6.78%	£0	6.78%	RABB0297	Remortgage	
					RABB0369	Purchase	
	1-year fixed	4.67%	3%	6.22%	RAAV0298	Remortgage	
					RAAV0370	Purchase	
		5.66%	2%	7.21%	RAAV0299	Remortgage	
					RAAV0371	Purchase	
		7.77%	£0	9.32%	RAAV0300	Remortgage	
					RAAV0372	Purchase	
	2-year fixed	4.99%	5%	6.54%	RABB0301	Remortgage	
					RABB0373	Purchase	
		6.40%	2%	7.95%	RABB0302	Remortgage	
					RABB0374	Purchase	
		7.51%	£0	9.06%	RABB0303	Remortgage	
					RABB0375	Purchase	
	5-year fixed	6.35%	5%	6.35%	RABB0304	Remortgage	
					RABB0376	Purchase	
		6.86%	2%	6.86%	RABB0305	Remortgage	
					RABB0377	Purchase	
		7.37%	£0	7.37%	RABB0306	Remortgage	
					RABB0378	Purchase	

SMALL LANDLORD

For investors with 1-3
mortgaged properties
on completion

PRODUCT TYPE

Single family lets

ADVERSE LEVEL

Light adverse +

Single family lets | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	5.18%	2%	6.73%	RAAV0308	Remortgage	
					RAAV0380	Purchase	
		4.19%	3%	5.74%	RAAV0307	Remortgage	
					RAAV0379	Purchase	
	2-year fixed	7.29%	£0	8.84%	RAAV0309	Remortgage	
					RAAV0381	Purchase	
		4.51%	5%	6.06%	RABB0310	Remortgage	
					RABB0382	Purchase	
	5-year fixed	5.92%	2%	7.47%	RABB0311	Remortgage	
					RABB0383	Purchase	
		7.03%	£0	8.58%	RABB0312	Remortgage	
					RABB0384	Purchase	
80%	1-year fixed	5.87%	5%	5.87%	RABB0313	Remortgage	
					RABB0385	Purchase	
		6.38%	2%	6.38%	RABB0314	Remortgage	
					RABB0386	Purchase	
	2-year fixed	6.89%	£0	6.89%	RABB0315	Remortgage	
					RABB0387	Purchase	
		4.83%	3%	6.38%	RAAV0316	Remortgage	
					RAAV0388	Purchase	
	5-year fixed	5.82%	2%	7.37%	RAAV0317	Remortgage	
					RAAV0389	Purchase	
		7.93%	£0	9.48%	RAAV0318	Remortgage	
					RAAV0390	Purchase	
	1-year fixed	5.15%	5%	6.70%	RABB0319	Remortgage	
					RABB0391	Purchase	
	2-year fixed	6.56%	2%	8.11%	RABB0320	Remortgage	
					RABB0392	Purchase	
		7.67%	£0	9.22%	RABB0321	Remortgage	
					RABB0393	Purchase	
	5-year fixed	6.51%	5%	6.51%	RABB0322	Remortgage	
					RABB0394	Purchase	
		7.02%	2%	7.02%	RABB0323	Remortgage	
					RABB0395	Purchase	
	1-year fixed	7.53%	£0	7.53%	RABB0324	Remortgage	
					RABB0396	Purchase	

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Complex properties

ADVERSE LEVEL

No adverse

Complex properties | No adverse

LTV 55% | 65% 75% | 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
55%	2-year fixed	3.99%	5%	5.54%	RABB0661	Remortgage	
					RABB0685	Purchase	
		5.40%	2%	6.95%	RABB0662	Remortgage	
					RABB0686	Purchase	
		6.51%	£0	8.06%	RABB0663	Remortgage	
					RABB0687	Purchase	
	5-year fixed	5.35%	5%	5.35%	RABB0667	Remortgage	
					RABB0691	Purchase	
		5.86%	2%	5.86%	RABB0668	Remortgage	
					RABB0692	Purchase	
		6.37%	£0	6.37%	RABB0669	Remortgage	
65%	2-year fixed				RABB0693	Purchase	
		4.09%	5%	5.64%	RABB0664	Remortgage	
					RABB0688	Purchase	
		5.50%	2%	7.05%	RABB0665	Remortgage	
					RABB0689	Purchase	
	5-year fixed	6.61%	£0	8.16%	RABB0666	Remortgage	
					RABB0690	Purchase	
		5.45%	5%	5.45%	RABB0670	Remortgage	
					RABB0694	Purchase	
		5.96%	2%	5.96%	RABB0671	Remortgage	
					RABB0695	Purchase	
		6.47%	£0	6.47%	RABB0672	Remortgage	
					RABB0696	Purchase	

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Complex properties

ADVERSE LEVEL

No adverse

Complex properties | No adverse

LTV 55% | 65% 75% | 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.05%	3%	5.60%	RAAX0019	Remortgage	
					RAAX0055	Purchase	
		5.04%	2%	6.59%	RAAX0020	Remortgage	
					RAAX0056	Purchase	
		7.15%	£0	8.70%	RAAX0021	Remortgage	
					RAAX0057	Purchase	
	2-year fixed	4.37%	5%	5.92%	RABB0022	Remortgage	
					RABB0058	Purchase	
		5.78%	2%	7.33%	RABB0023	Remortgage	
					RABB0059	Purchase	
		6.89%	£0	8.44%	RABB0024	Remortgage	
					RABB0060	Purchase	
	5-year fixed	5.73%	5%	5.73%	RABB0025	Remortgage	
					RABB0061	Purchase	
		6.24%	2%	6.24%	RABB0026	Remortgage	
					RABB0062	Purchase	
		6.75%	£0	6.75%	RABB0027	Remortgage	
					RABB0063	Purchase	
80%	1-year fixed	4.61%	3%	6.16%	RAAV0028	Remortgage	
					RAAV0064	Purchase	
		5.60%	2%	7.15%	RAAV0029	Remortgage	
					RAAV0065	Purchase	
		7.71%	£0	9.26%	RAAV0030	Remortgage	
					RAAV0066	Purchase	
	2-year fixed	4.93%	5%	6.48%	RABB0031	Remortgage	
					RABB0067	Purchase	
		6.34%	2%	7.89%	RABB0032	Remortgage	
					RABB0068	Purchase	
		7.45%	£0	9.00%	RABB0033	Remortgage	
					RABB0069	Purchase	
	5-year fixed	6.29%	5%	6.29%	RABB0034	Remortgage	
					RABB0070	Purchase	
		6.80%	2%	6.80%	RABB0035	Remortgage	
					RABB0071	Purchase	
		7.31%	£0	7.31%	RABB0036	Remortgage	
					RABB0072	Purchase	

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

ADVERSE LEVEL

Light adverse

Complex properties | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.30%	3%	5.85%	RAAV0325	Remortgage	
					RAAV0397	Purchase	
		5.29%	2%	6.84%	RAAV0326	Remortgage	
					RAAV0398	Purchase	
	2-year fixed	7.40%	£0	8.95%	RAAV0327	Remortgage	
					RAAV0399	Purchase	
		4.62%	5%	6.17%	RABB0328	Remortgage	
					RABB0400	Purchase	
	5-year fixed	6.03%	2%	7.58%	RABB0329	Remortgage	
					RABB0401	Purchase	
		7.14%	£0	8.69%	RABB0330	Remortgage	
					RABB0402	Purchase	
80%	1-year fixed				RABB0331	Remortgage	
		5.98%	5%	5.98%	RABB0403	Purchase	
		6.49%	2%	6.49%	RABB0332	Remortgage	
					RABB0404	Purchase	
	2-year fixed	7.00%	£0	7.00%	RABB0333	Remortgage	
					RABB0405	Purchase	
		4.89%	3%	6.44%	RAAV0334	Remortgage	
					RAAV0406	Purchase	
	5-year fixed	5.88%	2%	7.43%	RAAV0335	Remortgage	
					RAAV0407	Purchase	
		7.99%	£0	9.54%	RAAV0336	Remortgage	
					RAAV0408	Purchase	
	1-year fixed	5.21%	5%	6.76%	RABB0337	Remortgage	
					RABB0409	Purchase	
	2-year fixed	6.62%	2%	8.17%	RABB0338	Remortgage	
					RABB0410	Purchase	
		7.73%	£0	9.28%	RABB0339	Remortgage	
					RABB0411	Purchase	
	5-year fixed	6.57%	5%	6.57%	RABB0340	Remortgage	
					RABB0412	Purchase	
		7.08%	2%	7.08%	RABB0341	Remortgage	
					RABB0413	Purchase	
	5-year fixed	7.59%	£0	7.59%	RABB0342	Remortgage	
					RABB0414	Purchase	

SMALL LANDLORD

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Complex properties

ADVERSE LEVEL

Light adverse +

Complex properties | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.41%	3%	5.96%	RAAV0343	Remortgage	
					RAAV0415	Purchase	
		5.40%	2%	6.95%	RAAV0344	Remortgage	
					RAAV0416	Purchase	
		7.51%	£0	9.06%	RAAV0345	Remortgage	
					RAAV0417	Purchase	
	2-year fixed	4.73%	5%	6.28%	RABB0346	Remortgage	
					RABB0418	Purchase	
		6.14%	2%	7.69%	RABB0347	Remortgage	
					RABB0419	Purchase	
		7.25%	£0	8.80%	RABB0348	Remortgage	
					RABB0420	Purchase	
	5-year fixed	6.09%	5%	6.09%	RABB0349	Remortgage	
					RABB0421	Purchase	
		6.60%	2%	6.60%	RABB0350	Remortgage	
					RABB0422	Purchase	
		7.11%	£0	7.11%	RABB0351	Remortgage	
					RABB0423	Purchase	
80%	1-year fixed	6.04%	2%	7.59%	RAAV0353	Remortgage	
					RAAV0425	Purchase	
		5.05%	3%	6.60%	RAAV0352	Remortgage	
					RAAV0424	Purchase	
		8.15%	£0	9.70%	RAAV0354	Remortgage	
					RAAV0426	Purchase	
	2-year fixed	5.37%	5%	6.92%	RABB0355	Remortgage	
					RABB0427	Purchase	
		6.78%	2%	8.33%	RABB0356	Remortgage	
					RABB0428	Purchase	
		7.89%	£0	9.44%	RABB0357	Remortgage	
					RABB0429	Purchase	
	5-year fixed	6.73%	5%	6.73%	RABB0358	Remortgage	
					RABB0430	Purchase	
		7.24%	2%	7.24%	RABB0359	Remortgage	
					RABB0431	Purchase	
		7.75%	£0	7.75%	RABB0360	Remortgage	
					RABB0432	Purchase	

MEDIUM LANDLORDS

For investors with 4-10 properties on completion.

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE
Single family lets

ADVERSE LEVEL
No adverse

Single family lets | No adverse

LTV 60% | 65% 75% | 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.38%	5%	5.93%	RABB0697	Remortgage	Free Valuation
					RABB0721	Purchase	
		5.69%	2%	7.24%	RABB0698	Remortgage	
					RABB0722	Purchase	
	5-year fixed	6.80%	£0	8.35%	RABB0699	Remortgage	Free Valuation
					RABB0723	Purchase	
		5.68%	5%	5.68%	RABB0703	Remortgage	
					RABB0727	Purchase	
		6.15%	2%	6.15%	RABB0704	Remortgage	
					RABB0728	Purchase	
		6.66%	£0	6.66%	RABB0705	Remortgage	
					RABB0729	Purchase	
65%	2-year fixed	4.39%	5%	5.94%	RABB0700	Remortgage	Free Valuation
					RABB0724	Purchase	
		5.74%	2%	7.29%	RABB0701	Remortgage	
					RABB0725	Purchase	
	5-year fixed	6.85%	£0	8.40%	RABB0702	Remortgage	Free Valuation
					RABB0726	Purchase	
		5.71%	5%	5.71%	RABB0706	Remortgage	
					RABB0730	Purchase	
		6.20%	2%	6.20%	RABB0707	Remortgage	
					RABB0731	Purchase	
	5-year fixed	6.71%	£0	6.71%	RABB0708	Remortgage	Free Valuation
					RABB0732	Purchase	

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE
Single family lets

ADVERSE LEVEL
No adverse

Single family lets | No adverse

LTV 60% | 65% 75% | 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.11%	3%	5.66%	RAAY0073	Remortgage	
					RAAY0109	Purchase	
		5.10%	2%	6.65%	RAAY0074	Remortgage	
					RAAY0110	Purchase	
		7.21%	£0	8.76%	RAAY0075	Remortgage	
	2-year fixed				RAAY0111	Purchase	
		4.56%	5%	6.11%	RABB0076	Remortgage	
					RABB0112	Purchase	
		5.84%	2%	7.39%	RABB0077	Remortgage	
					RABB0113	Purchase	
	5-year fixed	6.95%	£0	8.50%	RABB0078	Remortgage	
					RABB0114	Purchase	
		5.84%	5%	5.84%	RABB0079	Remortgage	
					RABB0115	Purchase	
		6.30%	2%	6.30%	RABB0080	Remortgage	
80%	1-year fixed				RABB0116	Purchase	
		6.81%	£0	6.81%	RABB0081	Remortgage	
					RABB0117	Purchase	
		4.73%	3%	6.28%	RAAV0082	Remortgage	
					RAAV0118	Purchase	
	2-year fixed	5.72%	2%	7.27%	RAAV0083	Remortgage	
					RAAV0119	Purchase	
		7.83%	£0	9.38%	RAAV0084	Remortgage	
					RAAV0120	Purchase	
		5.21%	5%	6.76%	RABB0085	Remortgage	
	5-year fixed				RABB0121	Purchase	
		6.46%	2%	8.01%	RABB0086	Remortgage	
					RABB0122	Purchase	
		7.57%	£0	9.12%	RABB0087	Remortgage	
					RABB0123	Purchase	
	5-year fixed	6.47%	5%	6.47%	RABB0088	Remortgage	
					RABB0124	Purchase	
		6.92%	2%	6.92%	RABB0089	Remortgage	
					RABB0125	Purchase	
	5-year fixed				RABB0090	Remortgage	
		7.43%	£0	7.43%	RABB0126	Purchase	

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE
Single family lets

ADVERSE LEVEL
Light adverse

Single family lets | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.31%	3%	5.86%	RAAV0145	Remortgage	
					RAAV0217	Purchase	
		5.30%	2%	6.85%	RAAV0146	Remortgage	
					RAAV0218	Purchase	
		7.41%	£0	8.96%	RAAV0147	Remortgage	
					RAAV0219	Purchase	
	2-year fixed	4.63%	5%	6.18%	RABB0148	Remortgage	
					RABB0220	Purchase	
		6.04%	2%	7.59%	RABB0149	Remortgage	
					RABB0221	Purchase	
		7.15%	£0	8.70%	RABB0150	Remortgage	
					RABB0222	Purchase	
80%	5-year fixed	5.99%	5%	5.99%	RABB0151	Remortgage	
					RABB0223	Purchase	
		6.50%	2%	6.50%	RABB0152	Remortgage	
					RABB0224	Purchase	
		7.01%	£0	7.01%	RABB0153	Remortgage	
					RABB0225	Purchase	
	1-year fixed	5.11%	3%	6.66%	RAAV0154	Remortgage	
					RAAV0226	Purchase	
		6.10%	2%	7.65%	RAAV0155	Remortgage	
					RAAV0227	Purchase	
		8.21%	£0	9.76%	RAAV0156	Remortgage	
					RAAV0228	Purchase	
	2-year fixed	6.84%	2%	8.39%	RABB0158	Remortgage	
					RABB0230	Purchase	
		5.43%	5%	6.98%	RABB0157	Remortgage	
					RABB0229	Purchase	
		7.95%	£0	9.50%	RABB0159	Remortgage	
					RABB0231	Purchase	
	5-year fixed	7.30%	2%	7.30%	RABB0161	Remortgage	
					RABB0233	Purchase	
		6.79%	5%	6.79%	RABB0160	Remortgage	
					RABB0232	Purchase	
		7.81%	£0	7.81%	RABB0162	Remortgage	
					RABB0234	Purchase	

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE
Single family lets

ADVERSE LEVEL

Light adverse +

Single family lets | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.42%	3%	5.97%	RAAV0163	Remortgage	
					RAAV0235	Purchase	
		5.41%	2%	6.96%	RAAV0164	Remortgage	
					RAAV0236	Purchase	
	2-year fixed	7.52%	£0	9.07%	RAAV0165	Remortgage	
					RAAV0237	Purchase	
		4.74%	5%	6.29%	RABB0166	Remortgage	
					RABB0238	Purchase	
	5-year fixed	6.15%	2%	7.70%	RABB0167	Remortgage	
					RABB0239	Purchase	
		7.26%	£0	8.81%	RABB0168	Remortgage	
					RABB0240	Purchase	
80%	1-year fixed				RABB0169	Remortgage	
		6.10%	5%	6.10%	RABB0241	Purchase	
					RABB0170	Remortgage	
		6.61%	2%	6.61%	RABB0242	Purchase	
	2-year fixed				RABB0171	Remortgage	
		7.12%	£0	7.12%	RABB0243	Purchase	
					RAAV0172	Remortgage	
		5.27%	3%	6.82%	RAAV0244	Purchase	
	5-year fixed				RAAV0173	Remortgage	
		6.26%	2%	7.81%	RAAV0245	Purchase	
					RAAV0174	Remortgage	
		8.37%	£0	9.92%	RAAV0246	Purchase	
	2-year fixed				RABB0175	Remortgage	
		5.59%	5%	7.14%	RABB0247	Purchase	
					RABB0176	Remortgage	
		7.00%	2%	8.55%	RABB0248	Purchase	
	5-year fixed				RABB0177	Remortgage	
		8.11%	£0	9.66%	RABB0249	Purchase	
					RABB0178	Remortgage	
		6.95%	5%	6.95%	RABB0250	Purchase	
	5-year fixed				RABB0179	Remortgage	
		7.46%	2%	7.46%	RABB0251	Purchase	
					RABB0180	Remortgage	
		7.97%	£0	7.97%	RABB0252	Purchase	

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Complex properties

ADVERSE LEVEL

No adverse

Complex properties | No adverse

LTV 60% | 65% 75% | 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.50%	5%	6.05%	RABB0709	Remortgage	
					RABB0733	Purchase	
		5.91%	2%	7.46%	RABB0710	Remortgage	
					RABB0734	Purchase	
		7.02%	£0	8.57%	RABB0711	Remortgage	
					RABB0735	Purchase	
	5-year fixed	5.86%	5%	5.86%	RABB0715	Remortgage	
					RABB0739	Purchase	
		6.37%	2%	6.37%	RABB0716	Remortgage	
					RABB0740	Purchase	
		6.88%	£0	6.88%	RABB0717	Remortgage	
65%	2-year fixed				RABB0741	Purchase	
		4.55%	3%	6.10%	RABB0712	Remortgage	
					RABB0736	Purchase	
		5.96%	2%	7.51%	RABB0713	Remortgage	
					RABB0737	Purchase	
	5-year fixed	7.07%	£0	8.62%	RABB0714	Remortgage	
					RABB0738	Purchase	
		5.91%	5%	5.91%	RABB0718	Remortgage	
					RABB0742	Purchase	
		6.42%	£0	6.42%	RABB0719	Remortgage	
					RABB0743	Purchase	
		6.93%	2%	6.93%	RABB0720	Remortgage	
					RABB0744	Purchase	

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Complex properties

ADVERSE LEVEL

No adverse

Complex properties | No adverse

LTV 60% | 65% 75% | 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.33%	3%	5.88%	RAAY0091	Remortgage	
					RAAY0127	Purchase	
		5.32%	2%	6.87%	RAAY0092	Remortgage	
					RAAY0128	Purchase	
	2-year fixed	7.43%	£0	8.98%	RAAY0093	Remortgage	
					RAAY0129	Purchase	
		4.65%	5%	6.20%	RABB0094	Remortgage	
					RABB0130	Purchase	
	5-year fixed	6.06%	2%	7.61%	RABB0095	Remortgage	
					RABB0131	Purchase	
		7.17%	£0	8.72%	RABB0096	Remortgage	
					RABB0132	Purchase	
80%	1-year fixed	6.01%	5%	6.01%	RABB0097	Remortgage	
					RABB0133	Purchase	
		6.52%	2%	6.52%	RABB0098	Remortgage	
					RABB0134	Purchase	
	2-year fixed	7.03%	£0	7.03%	RABB0099	Remortgage	
					RABB0135	Purchase	
		4.95%	3%	6.50%	RAAV0100	Remortgage	
					RAAV0136	Purchase	
	5-year fixed	5.94%	2%	7.49%	RAAV0101	Remortgage	
					RAAV0137	Purchase	
		8.05%	£0	9.60%	RAAV0102	Remortgage	
					RAAV0138	Purchase	
	1-year fixed	5.27%	5%	6.82%	RABB0103	Remortgage	
					RABB0139	Purchase	
		7.79%	£0	9.34%	RABB0105	Remortgage	
					RABB0141	Purchase	
	2-year fixed	6.68%	2%	8.23%	RABB0104	Remortgage	
					RABB0140	Purchase	
	5-year fixed	6.63%	5%	6.63%	RABB0106	Remortgage	
					RABB0142	Purchase	
		7.14%	2%	7.14%	RABB0107	Remortgage	
					RABB0143	Purchase	
	5-year fixed	7.65%	£0	7.65%	RABB0108	Remortgage	
					RABB0144	Purchase	

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Complex properties

ADVERSE LEVEL

Light adverse

Complex properties | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.53%	3%	6.08%	RAAV0181	Remortgage	
					RAAV0253	Purchase	
		5.52%	2%	7.07%	RAAV0182	Remortgage	
					RAAV0254	Purchase	
	2-year fixed	7.63%	£0	9.18%	RAAV0183	Remortgage	
					RAAV0255	Purchase	
		4.85%	5%	6.40%	RABB0184	Remortgage	
					RABB0256	Purchase	
	5-year fixed	6.26%	2%	7.81%	RABB0185	Remortgage	
					RABB0257	Purchase	
		7.37%	£0	8.92%	RABB0186	Remortgage	
					RABB0258	Purchase	
80%	1-year fixed				RABB0187	Remortgage	
		6.21%	5%	6.21%	RABB0259	Purchase	
		6.72%	2%	6.72%	RABB0188	Remortgage	
					RABB0260	Purchase	
	2-year fixed	7.23%	£0	7.23%	RABB0189	Remortgage	
					RABB0261	Purchase	
	5-year fixed	5.33%	3%	6.88%	RAAV0190	Remortgage	
					RAAV0262	Purchase	
		6.32%	2%	7.87%	RAAV0191	Remortgage	
					RAAV0263	Purchase	
	2-year fixed	8.43%	£0	9.98%	RAAV0192	Remortgage	
					RAAV0264	Purchase	
		5.65%	5%	7.20%	RABB0193	Remortgage	
					RABB0265	Purchase	
	5-year fixed	7.06%	2%	8.61%	RABB0194	Remortgage	
					RABB0266	Purchase	
		8.17%	£0	9.72%	RABB0195	Remortgage	
					RABB0267	Purchase	
	5-year fixed	7.52%	2%	7.52%	RABB0197	Remortgage	
					RABB0269	Purchase	
		7.01%	5%	7.01%	RABB0196	Remortgage	
					RABB0268	Purchase	
	5-year fixed				RABB0198	Remortgage	
		8.03%	£0	8.03%	RABB0270	Purchase	

MEDIUM LANDLORD

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Complex properties

ADVERSE LEVEL

Light adverse +

Complex properties | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.64%	3%	6.19%	RAAV0199	Remortgage	
					RAAV0271	Purchase	
		5.63%	2%	7.18%	RAAV0200	Remortgage	
					RAAV0272	Purchase	
	2-year fixed	7.74%	£0	9.29%	RAAV0201	Remortgage	
					RAAV0273	Purchase	
		4.96%	5%	6.51%	RABB0202	Remortgage	
					RABB0274	Purchase	
	5-year fixed	6.37%	2%	7.92%	RABB0203	Remortgage	
					RABB0275	Purchase	
		7.48%	£0	9.03%	RABB0204	Remortgage	
					RABB0276	Purchase	
80%	1-year fixed	6.32%	5%	6.32%	RABB0205	Remortgage	
					RABB0277	Purchase	
		6.83%	2%	6.83%	RABB0206	Remortgage	
					RABB0278	Purchase	
	2-year fixed	7.34%	£0	7.34%	RABB0207	Remortgage	
					RABB0279	Purchase	
		5.49%	3%	7.04%	RAAV0208	Remortgage	
					RAAV0280	Purchase	
	5-year fixed	6.48%	2%	8.03%	RAAV0209	Remortgage	
					RAAV0281	Purchase	
		8.59%	£0	10.14%	RAAV0210	Remortgage	
					RAAV0282	Purchase	
	2-year fixed	5.81%	5%	7.36%	RABB0211	Remortgage	
					RABB0283	Purchase	
		7.22%	2%	8.77%	RABB0212	Remortgage	
					RABB0284	Purchase	
	5-year fixed	8.33%	£0	9.88%	RABB0213	Remortgage	
					RABB0285	Purchase	
		7.17%	5%	7.17%	RABB0214	Remortgage	
					RABB0286	Purchase	
	2-year fixed	7.68%	2%	7.68%	RABB0215	Remortgage	
					RABB0287	Purchase	
	5-year fixed	8.19%	£0	8.19%	RABB0216	Remortgage	
					RABB0288	Purchase	

LARGE LANDLORDS

For investors with 11+ properties on completion

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

LOAN SIZE

550,000 and under

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Single family lets | £550,000 and under

LTV 60% | 65% 75% | 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.57%	5%	6.12%	RABB0745	Remortgage	
					RABB0781	Purchase	
		5.98%	2%	7.53%	RABB0746	Remortgage	
					RABB0782	Purchase	
		7.09%	£0	8.64%	RABB0747	Remortgage	
					RABB0783	Purchase	
	5-year fixed	5.93%	5%	5.93%	RABB0751	Remortgage	
					RABB0787	Purchase	
		6.44%	2%	6.44%	RABB0752	Remortgage	
					RABB0788	Purchase	
		6.95%	£0	6.95%	RABB0753	Remortgage	
65%	2-year fixed				RABB0789	Purchase	
		4.62%	5%	6.17%	RABB0748	Remortgage	
					RABB0784	Purchase	
		6.03%	2%	7.58%	RABB0749	Remortgage	
					RABB0785	Purchase	
	5-year fixed	7.14%	£0	8.79%	RABB0750	Remortgage	
					RABB0786	Purchase	
		5.98%	5%	5.98%	RABB0754	Remortgage	
					RABB0790	Purchase	
		6.49%	2%	6.49%	RABB0755	Remortgage	
	5-year fixed				RABB0791	Purchase	
		7.00%	£0	7.00%	RABB0756	Remortgage	
					RABB0792	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

LOAN SIZE

550,000 and under

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Single family lets | £550,000 and under

LTV 60% | 65% 75% | 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.40%	3%	5.95%	RAAV0433	Remortgage	
					RAAV0487	Purchase	
		5.39%	2%	6.94%	RAAV0434	Remortgage	
					RAAV0488	Purchase	
		7.50%	£0	9.05%	RAAV0435	Remortgage	
					RAAV0489	Purchase	
	2-year fixed	4.72%	5%	6.27%	RABB0436	Remortgage	
					RABB0490	Purchase	
		6.13%	2%	7.68%	RABB0437	Remortgage	
					RABB0491	Purchase	
		7.24%	£0	8.79%	RABB0438	Remortgage	
					RABB0492	Purchase	
	5-year fixed	6.08%	5%	6.08%	RABB0439	Remortgage	
					RABB0493	Purchase	
		6.59%	2%	6.59%	RABB0440	Remortgage	
					RABB0494	Purchase	
		7.10%	£0	7.10%	RABB0441	Remortgage	
					RABB0495	Purchase	
80%	1-year fixed	4.95%	3%	6.50%	RAAV0442	Remortgage	
					RAAV0496	Purchase	
		5.94%	2%	7.49%	RAAV0443	Remortgage	
					RAAV0497	Purchase	
		8.05%	£0	9.60%	RAAV0444	Remortgage	
					RAAV0498	Purchase	
	2-year fixed	5.27%	5%	6.82%	RABB0445	Remortgage	
					RABB0499	Purchase	
		6.68%	2%	8.23%	RABB0446	Remortgage	
					RABB0500	Purchase	
		7.79%	£0	9.34%	RABB0447	Remortgage	
					RABB0501	Purchase	
	5-year fixed	6.63%	5%	6.63%	RABB0448	Remortgage	
					RABB0502	Purchase	
		7.14%	2%	7.14%	RABB0449	Remortgage	
					RABB0503	Purchase	
		7.65%	£0	7.65%	RABB0450	Remortgage	
					RABB0504	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

LOAN SIZE

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Single family lets | £550,001 and over

LTV 60% | 65% 75% | 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.52%	5%	6.07%	RABB0817	Remortgage	
					RABB0853	Purchase	
		5.93%	2%	7.48%	RABB0818	Remortgage	
					RABB0854	Purchase	
		7.04%	£0	8.59%	RABB0819	Remortgage	
					RABB0855	Purchase	
	5-year fixed	5.88%	5%	5.88%	RABB0823	Remortgage	
					RABB0859	Purchase	
		6.39%	2%	6.39%	RABB0824	Remortgage	
					RABB0860	Purchase	
		6.90%	£0	6.90%	RABB0825	Remortgage	
65%	2-year fixed				RABB0861	Purchase	
		4.57%	5%	6.12%	RABB0820	Remortgage	
					RABB0856	Purchase	
		5.98%	2%	7.53%	RABB0821	Remortgage	
					RABB0857	Purchase	
	5-year fixed	7.09%	£0	8.64%	RABB0822	Remortgage	
					RABB0858	Purchase	
		5.93%	5%	5.93%	RABB0826	Remortgage	
					RABB0862	Purchase	
		6.44%	2%	6.44%	RABB0827	Remortgage	
	5-year fixed				RABB0863	Purchase	
		6.95%	£0	6.95%	RABB0828	Remortgage	
					RABB0864	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

LOAN SIZE

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Single family lets | £550,001 and over

LTV 60% | 65% 75% | 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.35%	3%	5.90%	RAAV0541	Remortgage	
					RAAV0595	Purchase	
		5.34%	2%	6.89%	RAAV0542	Remortgage	
					RAAV0596	Purchase	
		7.45%	£0	9.00%	RAAV0543	Remortgage	
					RAAV0597	Purchase	
	2-year fixed	4.67%	5%	6.22%	RABB0544	Remortgage	
					RABB0598	Purchase	
		6.08%	2%	7.63%	RABB0545	Remortgage	
					RABB0599	Purchase	
		7.19%	£0	8.74%	RABB0546	Remortgage	
					RABB0600	Purchase	
	5-year fixed	6.03%	5%	6.03%	RABB0547	Remortgage	
					RABB0601	Purchase	
		6.54%	2%	6.54%	RABB0548	Remortgage	
					RABB0602	Purchase	
		7.05%	£0	7.05%	RABB0549	Remortgage	
					RABB0603	Purchase	
80%	1-year fixed	4.90%	3%	6.45%	RAAV0550	Remortgage	
					RAAV0604	Purchase	
		5.89%	2%	7.44%	RAAV0551	Remortgage	
					RAAV0605	Purchase	
		8.00%	£0	9.55%	RAAV0552	Remortgage	
					RAAV0606	Purchase	
	2-year fixed	5.22%	5%	6.77%	RABB0553	Remortgage	
					RABB0607	Purchase	
		6.63%	2%	8.18%	RABB0554	Remortgage	
					RABB0608	Purchase	
		7.74%	£0	9.29%	RABB0555	Remortgage	
					RABB0609	Purchase	
	5-year fixed	6.58%	5%	6.58%	RABB0556	Remortgage	
					RABB0610	Purchase	
		7.09%	2%	7.09%	RABB0557	Remortgage	
					RABB0611	Purchase	
		7.60%	£0	7.60%	RABB0558	Remortgage	
					RABB0612	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Complex properties

LOAN SIZE

550,000 and under

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Complex properties | £550,000 and under

LTV 60% 65% 75% 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.57%	5%	6.12%	RABB0757	Remortgage	Up to 4 units
					RABB0793	Purchase	
		4.73%	5%	6.28%	RABB0769	Remortgage	
					RABB0805	Purchase	
		5.98%	2%	7.53%	RABB0758	Remortgage	Up to 4 units
					RABB0794	Purchase	
		6.14%	2%	7.69%	RABB0770	Remortgage	
					RABB0806	Purchase	
	5-year fixed	7.09%	£0	8.64%	RABB0759	Remortgage	Up to 4 units
					RABB0795	Purchase	
		7.25%	£0	8.80%	RABB0771	Remortgage	
					RABB0807	Purchase	
		5.93%	5%	5.93%	RABB0763	Remortgage	Up to 4 units
					RABB0799	Purchase	
		6.09%	5%	6.09%	RABB0775	Remortgage	
					RABB0811	Purchase	
		6.44%	2%	6.44%	RABB0764	Remortgage	Up to 4 units
					RABB0800	Purchase	
		6.60%	2%	6.60%	RABB0776	Remortgage	
					RABB0812	Purchase	
		6.95%	£0	6.95%	RABB0765	Remortgage	Up to 4 units
					RABB0801	Purchase	
		7.11%	£0	7.11%	RABB0777	Remortgage	
					RABB0813	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Complex properties

LOAN SIZE

550,000 and under

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Complex properties | £550,000 and under

LTV 60% 65% 75% 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
65%	2-year fixed	4.62%	5%	6.17%	RABB0760	Remortgage	Up to 4 units
					RABB0796	Purchase	
		4.78%	5%	6.33%	RABB0772	Remortgage	
					RABB0808	Purchase	
		6.03%	2%	7.58%	RABB0761	Remortgage	Up to 4 units
					RABB0797	Purchase	
		6.19%	2%	7.74%	RABB0773	Remortgage	
					RABB0809	Purchase	
	5-year fixed	7.14%	£0	8.69%	RABB0762	Remortgage	Up to 4 units
					RABB0798	Purchase	
		7.30%	£0	8.85%	RABB0774	Remortgage	
					RABB0810	Purchase	
		5.98%	5%	5.98%	RABB0766	Remortgage	Up to 4 units
					RABB0802	Purchase	
		6.14%	5%	6.14%	RABB0778	Remortgage	
					RABB0814	Purchase	
		6.49%	2%	6.49%	RABB0767	Remortgage	Up to 4 units
					RABB0803	Purchase	
		6.65%	2%	6.65%	RABB0779	Remortgage	
					RABB0815	Purchase	
		7.00%	£0	7.00%	RABB0768	Remortgage	Up to 4 units
					RABB0804	Purchase	
		7.16%	£0	7.16%	RABB0780	Remortgage	
					RABB0816	Purchase	

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PRODUCT TYPE

Complex properties

LOAN SIZE

550,000 and under

ADVERSE LEVEL

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Complex properties | £550,000 and under

LTV 60% 65% 75% 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.40%	3%	5.95%	RAAV0451	Remortgage	Up to 4 units
					RAAV0505	Purchase	
		4.56%	3%	6.11%	RAAV0469	Remortgage	
					RAAV0523	Purchase	
		5.39%	2%	6.94%	RAAV0452	Remortgage	Up to 4 units
					RAAV0506	Purchase	
		5.55%	2%	7.10%	RAAV0470	Remortgage	
					RAAV0524	Purchase	
		7.50%	£0	9.05%	RAAV0453	Remortgage	Up to 4 units
					RAAV0507	Purchase	
		7.66%	£0	9.21%	RAAV0471	Remortgage	
					RAAV0525	Purchase	
		4.72%	5%	6.27%	RABB0454	Remortgage	Up to 4 units
					RABB0508	Purchase	
		4.88%	5%	6.43%	RABB0472	Remortgage	
					RABB0526	Purchase	
	2-year fixed	6.13%	2%	7.68%	RABB0455	Remortgage	Up to 4 units
					RABB0509	Purchase	
		6.29%	2%	7.84%	RABB0473	Remortgage	
					RABB0527	Purchase	
		7.24%	£0	8.79%	RABB0456	Remortgage	Up to 4 units
					RABB0510	Purchase	
		7.40%	£0	8.95%	RABB0474	Remortgage	
					RABB0528	Purchase	
	5-year fixed	6.08%	5%	6.08%	RABB0457	Remortgage	Up to 4 units
					RABB0511	Purchase	
		6.24%	5%	6.24%	RABB0475	Remortgage	
					RABB0529	Purchase	
		6.59%	2%	6.59%	RABB0458	Remortgage	Up to 4 units
					RABB0512	Purchase	
		6.75%	2%	6.75%	RABB0476	Remortgage	
					RABB0530	Purchase	
		7.10%	£0	7.10%	RABB0459	Remortgage	Up to 4 units
					RABB0513	Purchase	
		7.26%	£0	7.26%	RABB0477	Remortgage	
					RABB0531	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Complex properties

LOAN SIZE

550,000 and under

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Complex properties | £550,000 and under

LTV 60% 65% 75% 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.95%	3%	6.50%	RAAV0460	Remortgage	Up to 4 units
					RAAV0514	Purchase	
		5.11%	3%	6.66%	RAAV0478	Remortgage	Up to 4 units
					RAAV0532	Purchase	
		5.94%	2%	7.49%	RAAV0461	Remortgage	
					RAAV0515	Purchase	
		6.10%	2%	7.65%	RAAV0479	Remortgage	Up to 4 units
					RAAV0533	Purchase	
		8.05%	£0	9.60%	RAAV0462	Remortgage	
					RAAV0516	Purchase	
		8.21%	£0	9.76%	RAAV0480	Remortgage	Up to 4 units
					RAAV0534	Purchase	
	2-year fixed	5.27%	5%	6.82%	RABB0463	Remortgage	Up to 4 units
					RABB0517	Purchase	
		5.43%	5%	6.98%	RABB0481	Remortgage	Up to 4 units
					RABB0535	Purchase	
		6.68%	2%	8.23%	RABB0464	Remortgage	
					RABB0518	Purchase	
		6.84%	2%	8.39%	RABB0482	Remortgage	Up to 4 units
					RABB0536	Purchase	
		7.79%	£0	9.34%	RABB0465	Remortgage	
					RABB0519	Purchase	
		7.95%	£0	9.50%	RABB0483	Remortgage	Up to 4 units
					RABB0537	Purchase	
	5-year fixed	6.63%	5%	6.63%	RABB0466	Remortgage	Up to 4 units
					RABB0520	Purchase	
		6.79%	5%	6.79%	RABB0484	Remortgage	Up to 4 units
					RABB0538	Purchase	
		7.14%	2%	7.14%	RABB0467	Remortgage	
					RABB0521	Purchase	
		7.30%	2%	7.30%	RABB0485	Remortgage	Up to 4 units
					RABB0539	Purchase	
		7.65%	£0	7.65%	RABB0468	Remortgage	
					RABB0522	Purchase	
		7.81%	£0	7.81%	RABB0486	Remortgage	Up to 4 units
					RABB0540	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Complex properties

LOAN SIZE

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Complex properties | £550,001 and over

LTV 60% 65% 75% 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.52%	5%	6.07%	RABB0829	Remortgage	Up to 4 units
					RABB0865	Purchase	
		4.68%	5%	6.23%	RABB0841	Remortgage	
					RABB0877	Purchase	
		5.93%	2%	7.48%	RABB0830	Remortgage	Up to 4 units
					RABB0866	Purchase	
		6.09%	2%	7.64%	RABB0842	Remortgage	
					RABB0878	Purchase	
		7.04%	£0	8.59%	RABB0831	Remortgage	Up to 4 units
					RABB0867	Purchase	
		7.20%	£0	8.75%	RABB0843	Remortgage	
					RABB0879	Purchase	
	5-year fixed	5.88%	5%	5.88%	RABB0835	Remortgage	Up to 4 units
					RABB0871	Purchase	
		6.04%	5%	6.04%	RABB0847	Remortgage	
					RABB0883	Purchase	
		6.39%	2%	6.39%	RABB0836	Remortgage	Up to 4 units
					RABB0872	Purchase	
		6.55%	2%	6.55%	RABB0848	Remortgage	
					RABB0884	Purchase	
		6.90%	£0	6.90%	RABB0837	Remortgage	Up to 4 units
					RABB0873	Purchase	
		7.06%	£0	7.06%	RABB0849	Remortgage	
					RABB0885	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Complex properties

LOAN SIZE

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

Complex properties | £550,001 and over

LTV 60% 65% 75% 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
65%	2-year fixed	4.57%	5%	6.12%	RABB0832	Remortgage	Up to 4 units
					RABB0868	Purchase	
		4.73%	5%	6.28%	RABB0844	Remortgage	
					RABB0880	Purchase	
		5.98%	2%	7.53%	RABB0833	Remortgage	Up to 4 units
					RABB0869	Purchase	
		6.14%	2%	7.69%	RABB0845	Remortgage	
					RABB0881	Purchase	
		7.09%	£0	8.64%	RABB0834	Remortgage	Up to 4 units
					RABB0870	Purchase	
		7.25%	£0	8.80%	RABB0846	Remortgage	
					RABB0882	Purchase	
	5-year fixed	5.93%	5%	5.93%	RABB0838	Remortgage	Up to 4 units
					RABB0874	Purchase	
		6.09%	5%	6.09%	RABB0850	Remortgage	
					RABB0886	Purchase	
		6.44%	2%	6.44%	RABB0839	Remortgage	Up to 4 units
					RABB0875	Purchase	
		6.60%	2%	6.60%	RABB0851	Remortgage	
					RABB0887	Purchase	
		6.95%	£0	6.95%	RABB0840	Remortgage	Up to 4 units
					RABB0876	Purchase	
		7.11%	£0	7.11%	RABB0852	Remortgage	
					RABB0888	Purchase	

LARGE LANDLORD

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Complex properties

LOAN SIZE

£550,001 and over

ADVERSE LEVEL

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Complex properties | £550,001 and over

LTV 60% 65% 75% 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.35%	3%	5.90%	RAAV0559	Remortgage	Up to 4 units
					RAAV0613	Purchase	
		4.51%	3%	6.06%	RAAV0577	Remortgage	
					RAAV0631	Purchase	
		5.34%	2%	6.89%	RAAV0560	Remortgage	Up to 4 units
					RAAV0614	Purchase	
		5.50%	2%	7.05%	RAAV0578	Remortgage	
					RAAV0632	Purchase	
		7.45%	£0	9.00%	RAAV0561	Remortgage	Up to 4 units
					RAAV0615	Purchase	
		7.61%	£0	9.16%	RAAV0579	Remortgage	
					RAAV0633	Purchase	
	2-year fixed	4.67%	5%	6.22%	RABB0562	Remortgage	Up to 4 units
					RABB0616	Purchase	
		4.83%	5%	6.38%	RABB0580	Remortgage	
					RABB0634	Purchase	
		6.08%	2%	7.63%	RABB0563	Remortgage	Up to 4 units
					RABB0617	Purchase	
		6.24%	2%	7.79%	RABB0581	Remortgage	
					RABB0635	Purchase	
		7.19%	£0	8.74%	RABB0564	Remortgage	Up to 4 units
					RABB0618	Purchase	
		7.35%	£0	8.90%	RABB0582	Remortgage	
					RABB0636	Purchase	
	5-year fixed	6.03%	5%	6.03%	RABB0565	Remortgage	Up to 4 units
					RABB0619	Purchase	
		6.19%	5%	6.19%	RABB0583	Remortgage	
					RABB0637	Purchase	
		6.54%	2%	6.54%	RABB0566	Remortgage	Up to 4 units
					RABB0620	Purchase	
		6.70%	2%	6.70%	RABB0584	Remortgage	
					RABB0638	Purchase	
		7.05%	£0	7.05%	RABB0567	Remortgage	Up to 4 units
					RABB0621	Purchase	
		7.21%	£0	7.21%	RABB0585	Remortgage	
					RABB0639	Purchase	

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Complex properties | £550,001 and over

LTV 60% 65% 75% 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.90%	3%	6.45%	RAAV0568	Remortgage	Up to 4 units
					RAAV0622	Purchase	
		5.06%	3%	6.61%	RAAV0586	Remortgage	
					RAAV0640	Purchase	
		5.89%	2%	7.44%	RAAV0569	Remortgage	Up to 4 units
					RAAV0623	Purchase	
		6.05%	2%	7.60%	RAAV0587	Remortgage	
					RAAV0641	Purchase	
		8.00%	£0	9.55%	RAAV0570	Remortgage	Up to 4 units
					RAAV0624	Purchase	
		8.16%	£0	9.71%	RAAV0588	Remortgage	
					RAAV0642	Purchase	
	2-year fixed	5.22%	5%	6.77%	RABB0571	Remortgage	Up to 4 units
					RABB0625	Purchase	
		5.38%	5%	6.93%	RABB0589	Remortgage	
					RABB0643	Purchase	
		6.63%	2%	8.18%	RABB0572	Remortgage	Up to 4 units
					RABB0626	Purchase	
		6.79%	2%	8.34%	RABB0590	Remortgage	
					RABB0644	Purchase	
		7.74%	£0	9.29%	RABB0573	Remortgage	Up to 4 units
					RABB0627	Purchase	
		7.90%	£0	9.45%	RABB0591	Remortgage	
					RABB0645	Purchase	
	5-year fixed	6.58%	5%	6.58%	RABB0574	Remortgage	Up to 4 units
					RABB0628	Purchase	
		6.74%	5%	6.74%	RABB0592	Remortgage	
					RABB0646	Purchase	
		7.09%	2%	7.09%	RABB0575	Remortgage	Up to 4 units
					RABB0629	Purchase	
		7.25%	2%	7.25%	RABB0593	Remortgage	
					RABB0647	Purchase	
		7.60%	£0	7.60%	RABB0576	Remortgage	Up to 4 units
					RABB0630	Purchase	
		7.76%	£0	7.76%	RABB0594	Remortgage	
					RABB0648	Purchase	

Criteria highlights

APPLICANT
AGE LIMIT

18-85

LTV
UP TO

80%

MAXIMUM
LOAN

£10M

FIRST TIME
HMOS UP TO

6-BED

RANGE OF

VALUATION OPTIONS

AVM • DESKTOP • FULL • LONG FORM

(subject to property type)

LEND TO

SPVS & TRADING LTD CO.

IN ADDITION TO LLPS AND INDIVIDUALS

DAY 1 REMORTGAGES

ACROSS ALL SEGMENTS

UNLIMITED SIZED

HMOS AND MUFBS

Valuation fee scale

Valuation type will be determined as part of our application process.

Property value	Desktop Standard	AVM Standard	Physical Inspection		
			Standard	Specialist	Long Form
£50,000 - £100,000	£150	£15	£175	£440	Quote only
£100,001 - £150,000	£150	£15	£200	£440	Quote only
£150,001 - £200,000	£150	£15	£225	£455	Quote only
£200,001 - £250,000	£200	£15	£250	£455	Quote only
£250,001 - £300,000	£200	£15	£275	£525	Quote only
£300,001 - £350,000	£200	£15	£300	£585	Quote only
£350,001 - £400,000	£200	£15	£325	£585	Quote only
£400,001 - £450,000	£200	£15	£350	£645	Quote only
£450,001 - £500,000	£250	£15	£375	£645	Quote only
£500,001 - £600,000	£250	£15	£485	£710	Quote only
£600,001 - £700,000	£250	£15	£585	£770	Quote only
£700,001 - £800,000	£250	£15	£650	£880	Quote only
£800,001 - £900,000	£250	£15	£710	£965	Quote only
£900,001 - £1,000,000	£250	£15	£825	£1,025	Quote only
£1,000,001 - £1,500,000	-	-	£1,225	£1,425	Quote only
£1,500,001 - £2,000,000	-	-	£1,625	£1,825	Quote only
£2,000,001 - £2,500,000	-	-	£1,925	£2,325	Quote only
£2,500,001 - £3,000,000	-	-	£2,225	£2,625	Quote only
£3,000,001 - £3,500,000	-	-	£2,725	£3,125	Quote only
£3,500,001 - £4,000,000	-	-	£3,125	£3,525	Quote only
£4,000,001 - £4,500,000	-	-	£3,425	£3,825	Quote only
£4,500,001 - £5,000,000	-	-	£3,725	£4,125	Quote only

Re-inspection fee: Standard/Specialist £72, Long Form quote only.

Property type	Valuation fee scale applied
Single house or flat let or intended to be let to an individual or family on 1 AST.	Physical Inspection Standard
Single property let or intended to be let to multiple occupiers not of a single household (up to 6 bedrooms). Excludes adapted properties with multiple kitchens or with greater than 3 bathrooms and HMOs in Article 4 areas.	Physical Inspection Specialist
Single building comprising up to 6 self-contained flats all held under the freehold title (no leasehold titles created), and all flats of a size and arrangement that would support individual mortgages were leasehold titles created.	Physical Inspection Specialist
Any property not fitting within above descriptions, or exceeding £5m estimated value.	Physical Inspection Long Form

ADVERSE CRITERIA

We recognise that accommodating adverse circumstances is part of modern lending. If the caveats below don't meet your case requirements, reach out to your Rely business development manager who may be able to help.

NO ADVERSE	LIGHT ADVERSE	LIGHT ADVERSE +
SATISFIED CCJS 0 in 72 months	SATISFIED CCJS 0 in 24 months	SATISFIED CCJS 0 in 12 months, 1 in 24 months (max £3000)
SETTLED DEFAULTS 0 in 72 months	SETTLED DEFAULTS 0 in 24 months	SETTLED DEFAULTS 0 in 12 months
SECURED LOAN ARREARS 0 in last 36 months	SECURED LOAN ARREARS 0 in last 36 months	SECURED LOAN ARREARS 0 in last 12 months, 1 in last 36 months
UNSECURED WORST STATUS 0 in last 6 months	UNSECURED WORST STATUS 1 in last 6 months	UNSECURED WORST STATUS 2 in last 6 months

All CCJs/defaults must be satisfied/settled at the time of application.

All secured arrears must be up to date at the time of the application.

Any satisfied CCJs under £300 and registered more than 12 months old will be ignored.

Applications with any CCJs or defaults registered within the last 12 months will be declined.

