

Buy to Let Product Guide

What's New?

- ✓ Improved criteria for customers taking their mortgage into retirement
 - ✓ Now accepting layered company structures (maximum 1 shareholding company)
 - ✓ Foreign National criteria for BTL
 - ✓ Portfolios up to £7.5m and 20 properties with Vida
 - ✓ New Holiday Let and Consumer Buy to Let product range
- Now accepting Let to Buy / Let to Rent / Let to Move

Criteria Highlights

- ✓ ICR for HMOs and MUBs reduced to 125% for SPVs
- ✓ Up to 85% LTV with a minimum loan of £50,000
- ✓ First time and experienced landlords
- ✓ No maximum limit of storeys in a flat block
- ✓ Expats in selected worldwide and EEA countries

Seriously ✓ **Satisfying** ✓ **Service**

PremierHub



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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.

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.

Contact us at
premierhub@vidahomeloans.co.uk
03300 532 045

What you can expect from the **PremierHub**



Enhanced Proposition



Priority Service



Dedicated Team



Precision Engagement

Product Ranges

Standard Range | 2 year & 5 year fixed

- For portfolio and non-portfolio landlords to purchase or remortgage single BTL units.
- Available for both individuals and SPVs.

HMO / MUB Range | 2 year & 5 year fixed

- For portfolio and non-portfolio landlords to purchase or remortgage specialist property types such as HMOs and MUBs.
- Available for both individuals and SPVs, including First Time Landlords.

Expat Range | 2 year & 5 year fixed

- For British Citizens living or working overseas wanting to invest in the UK property market.
- Available for the purchase or remortgage of single units, HMOs and MUBs and both by individuals and SPVs.

Holiday Let Range | 2 year & 5 year fixed

- For landlords investing in the UK holiday home market.
- Includes Fee Saver options (temporarily removed).

Consumer Buy to Let Range | 2 year & 5 year fixed

- Typically where clients didn't originally plan to rent out their property, such as inheriting a home or moving in with a partner.

Fee Saver Range | 2 year & 5 year fixed

- No assessment fee and reduced product fees.
- Free valuation for properties up to £500k.
- Available on single units, HMO and MUB properties.

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.

**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.

Fixed Rate Products

Available for both purchase and remortgages

Standard range – 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Min loan	Max loan	Cashback	Product Code
Cashback	75%	Vida 36	5.28%	2%	£50k	£2m	£500	BCB3642889
Standard	75%	Vida 36	3.62%	5%	£150k	£2m	n/a	BST3642911
Standard	75%	Vida 36	5.07%	2%	£50k	£2m	n/a	BST3642853
		Vida 24	5.87%					BST2442854
		Vida 6	6.68%					BST0642855
		Packager	6.89%					BSTPA42885
Standard	80%	Vida 36	5.58%	2%	£50k	£750k	n/a	BST3642856
		Vida 24	6.03%					BST2442857
		Vida 6	6.78%					BST0642858
Standard	85%	Vida 36	5.94%	2%	£50k	£500k	n/a	BST3642859

Expat and HMO/MUB range – 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Min loan	Max loan	Cashback	Product Code
Expat (Single Unit & HMO/MUB)	75%	Vida 36	6.18%	2%	£50k	£2m	n/a	EST3642881
HMO/MUB	75%	Vida 36	3.88%	5%	£150k	£2m	n/a	MST3642912
HMO/MUB	75%	Vida 36	5.28%	2%	£50k	£2m	n/a	MST3642867
		Vida 24	6.12%					MST2442868
		Vida 6	6.79%					MST0642869
		Packager	7.09%					MSTPA42887
HMO/MUB	80%	Vida 36	5.93%	2%	£50k	£750k	n/a	MST3642870
		Vida 24	6.14%					MST2442871
		Vida 6	6.99%					MST0642872
HMO/MUB	85%	Vida 36	6.58%	2%	£50k	£500k	n/a	MST3642873

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

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
31/03/2029

ERC's
4% until 31/03/2028
3% until 31/03/2029

Fees
A non-refundable assess-
ment fee of £195 is payable
on all applications

Fixed Rate Products

Available for both purchase and remortgages

Standard range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Min loan	Max loan	Cashback	Product Code
Cashback	75%	Vida 36	6.23%	2%	£50k	£2m	£500	BCB3642890
Standard	75%	Vida 36	5.07%	7%	£150k	£2m	n/a	BST3642913
Standard	75%	Vida 36	6.07%	2%	£50k	£2m	n/a	BST3642860
		Vida 24	6.59%					BST2442861
		Vida 6	6.87%					BST0642862
		Packager	6.88%					BSTPA42886
Standard	80%	Vida 36	6.38%	2%	£50k	£750k	n/a	BST3642863
		Vida 24	6.71%					BST2442864
		Vida 6	7.12%					BST0642865
Standard	85%	Vida 36	6.83%	2%	£50k	£500k	n/a	BST3642866

Expat and HMO/MUB range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Min loan	Max loan	Cashback	Product Code
Expat (Single Unit & HMO/MUB)	75%	Vida 36	6.51%	2%	£50k	£2m	n/a	EST3642882
HMO/MUB	75%	Vida 36	5.32%	7%	£150k	£2m	n/a	MST3642914
HMO/MUB	75%	Vida 36	6.24%	2%	£50k	£2m	n/a	MST3642874
		Vida 24	6.74%					MST2442875
		Vida 6	7.03%					MST0642876
		Packager	7.14%					MSTPA42888
HMO/MUB	80%	Vida 36	6.50%	2%	£50k	£750k	n/a	MST3642877
		Vida 24	7.18%					MST2442878
		Vida 6	7.44%					MST0642879
HMO/MUB	85%	Vida 36	6.94%	2%	£50k	£500k	n/a	MST3642880

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
31/03/2032

ERC's

5% until 31/03/2028
5% until 31/03/2029
4% until 31/03/2030
3% until 31/03/2031
2% until 31/03/2032

Fees

A non-refundable assessment
fee of £195 is payable on all ap-
plications

*A minimum term
of 6 years is required.

Fee Saver Products

Available for both purchase and remortgages. No assessment fee, free valuation on properties up to £500k and a reduced product fee.

2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	6.57%	0.75% (min £795)	£2m	n/a	BFS3642883
Cashback	75%	Vida 36	6.80%	0.75% (min £795)	£2m	£500	BCF3642891

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	6.62%	0.75% (min £795)	£2m	n/a	BFS3642884
Cashback	75%	Vida 36	6.68%	0.75% (min £795)	£2m	£500	BCF3642892

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

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
2 year - 31/03/2029
5 year - 31/03/2032

ERC's
2 year
4% until 31/03/2028
3% until 31/03/2029

5 year
5% until 31/03/2028
5% until 31/03/2029
4% until 31/03/2030
3% until 31/03/2031
2% until 31/03/2032

Additional Information
Minimum loan **£50k**

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

**A minimum term of 6 years is required.*

Holiday Buy to Let 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	5.67%	2%	£2m	n/a	HST3642893
		Vida 24	5.82%				HST2442894
		Vida 6	6.22%				HST0642895
Standard	80%	Vida 36	5.77%	2%	£750k	n/a	HST3642896
		Vida 24	5.92%				HST2442897
		Vida 6	6.32%				HST0642898

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	6.35%	2%	£2m	n/a	HST3642899
		Vida 24	6.50%				HST2442900
		Vida 6	6.90%				HST0642901
Standard	80%	Vida 36	6.45%	2%	£750k	n/a	HST3642902
		Vida 24	6.60%				HST2442903
		Vida 6	7.10%				HST0642904

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

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
2 year - 31/03/2029
5 year - 31/03/2032

ERC's
2 year
4% until 31/03/2028
3% until 31/03/2029

5 year
5% until 31/03/2028
5% until 31/03/2029
4% until 31/03/2030
3% until 31/03/2031
2% until 31/03/2032

Additional Information
Minimum loan £50k

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

**A minimum term of 6 years is required.*

Consumer Buy to Let Products

Available for both purchase and remortgages.

2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
Standard	75%	Vida 36	5.42%	2%	£2m	CST3642905
Standard	80%	Vida 36	5.83%	2%	£750k	CST3642906
Expat	75%	Vida 36	6.43%	2%	£2m	CES3642909

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
Standard	75%	Vida 36	6.37%	2%	£2m	CST3642907
Standard	80%	Vida 36	6.63%	2%	£750k	CST3642908
Expat	75%	Vida 36	6.71%	2%	£2m	CES3642910

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

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
2 year - 31/03/2029
5 year - 31/03/2032

ERC's
2 year
4% until 31/03/2028
3% until 31/03/2029

5 year
5% until 31/03/2028
5% until 31/03/2029
4% until 31/03/2030
3% until 31/03/2031
2% until 31/03/2032

Additional Information
Minimum loan £50k

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

**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 BTL 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.





Your specialist packager distributor



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