

# Vida 24 Residential Exclusive

Vida Homeloans

## Features & Highlights

Helping more First Time Buyers take their first step onto the property ladder with these exclusive 95% LTV products, available through Premier Hub. With loans from £50,000 to £750,000, and on our Vida 24 tier, these solutions are designed to support customers with smaller deposits and some historic adverse credit while providing competitive fixed-rate options and cashback benefits.

- ✓ Exclusive Product: **Residential, 2 year, 95% LTV, Vida 24 across both Fee and Fee Saver.**
- ✓ **No £195 assessment fee** across any BTL or Resi products for the duration of the Exclusive.
- ✓ **First Time Buyers** welcomed.
- ✓ **Available to home movers and remortgages** helping to improve affordability.
- ✓ **2-year fixed** as a flexible option.
- ✓ **Impaired and improving credit customers** are considered, with defaults and CCJs less than £500 excluded from product tiering.
- ✓ **Market-leading** 0.70% Proc Fee paid
- ✓ Delivering offers **5 days faster** than in 2025

| Product      | Tier    | Type               | LTV | Initial Rate | Cashback | Product Fee | Product Code |
|--------------|---------|--------------------|-----|--------------|----------|-------------|--------------|
| 2 Year Fixed | Vida 24 | Exclusive Fixed    | 95% | <b>7.27%</b> | £0       | £995        | RST2442921   |
|              |         | Cashback Fee Saver | 95% | <b>8.31%</b> | £1,250   | £0          | RCF2442922   |

These exclusive products may be withdrawn without any notice.

### Valuation Fees

Standard valuation fees apply

### Minimum Loan

£50K

### Maximum Loan

£750k

### Vida Variable Rate (VVR)

5.80% set on 01.02.2026

### ERC's

4% until 31/03/2028

3% until 31/03/2029

### Product Terms fixed until

31/03/2029

### Revert rate

8.44% ( VVR + 2.64%)

PremierHub

CompleteFS

Your specialist packager distributor

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