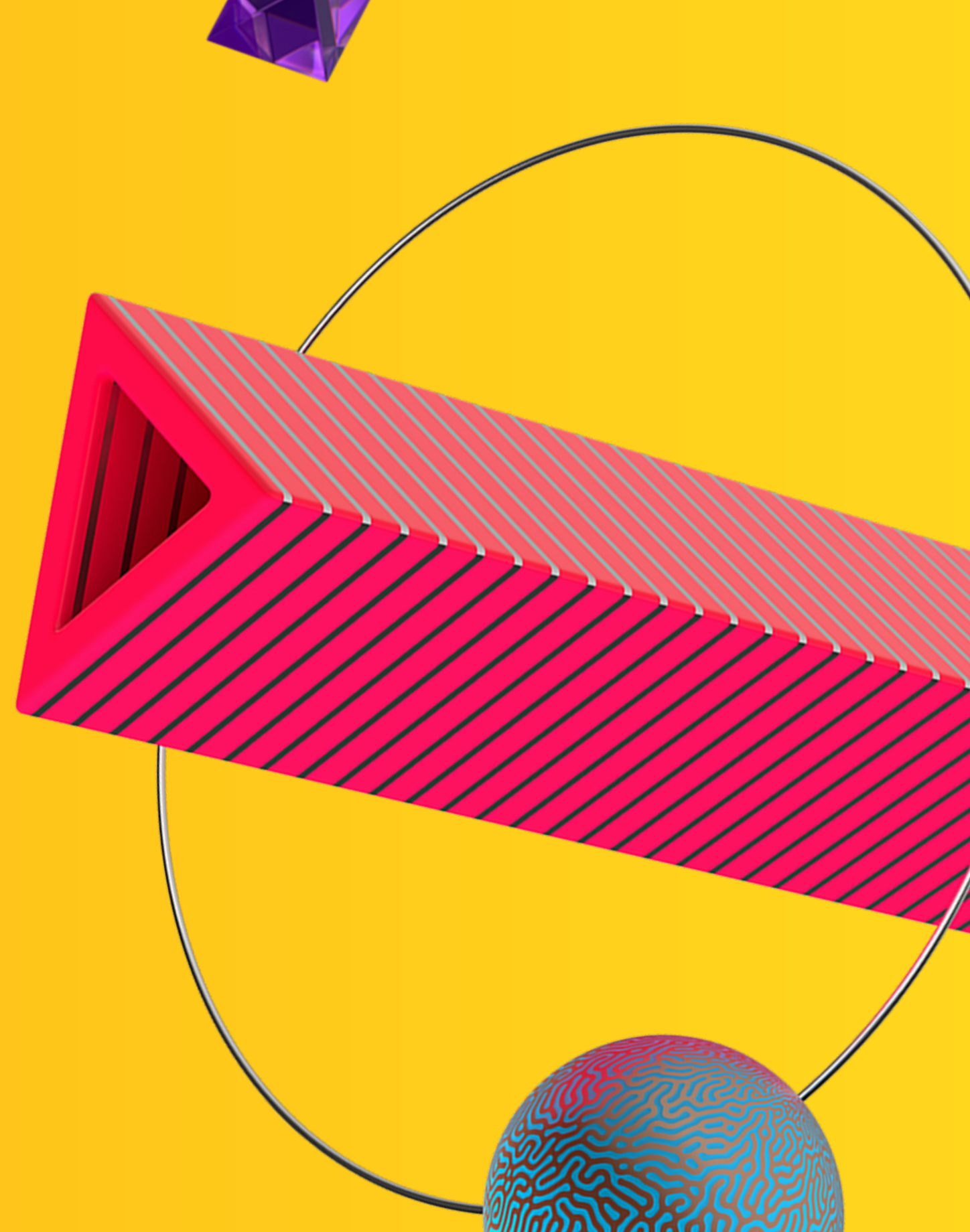


LANDBAY

# Product guide England & Wales

30 SEPTEMBER 2026 | LBPG300926

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# We get buy to let

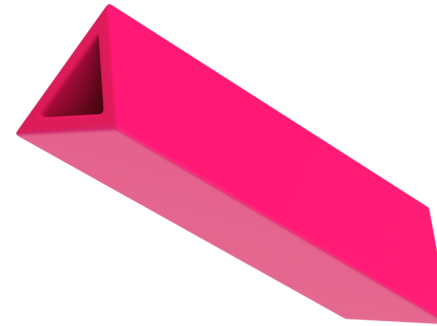
Your deals. Your way.

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



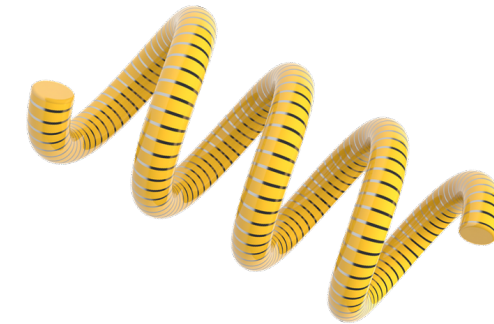
## Premier

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

2 year fixed rate and trackers for 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                                                  |
| Standard                             | 2 Year Fixed   | 75%     | 6.39%                | 0%          | £30k     | £2m      | 8.39%       | 2%/2% | LMVFB75261444 | Applicants must individually own 75% or more of company shares                                  |
| Standard                             | 2 Year Fixed   | 75%     | 5.89%                | 1%          | £30k     | £2m      | 7.89%       | 2%/2% | LMVFB75261445 | Any shareholder not on the application must be an immediate family member                       |
| Standard                             | 2 Year Fixed   | 75%     | 5.39%                | 2%          | £30k     | £2m      | 7.39%       | 2%/2% | LMVFB75261446 | Background LTV must not exceed 75% LTV                                                          |
| Standard                             | 2 Year Fixed   | 75%     | 4.89%                | 3%          | £30k     | £2m      | 6.89%       | 2%/2% | LMVFB75261447 | AVM products are subject to a £249 non-refundable administration fee                            |
| Standard                             | 2 Year Fixed   | 75%     | 4.39%                | 4%          | £30k     | £2m      | 6.39%       | 2%/2% | LMVFB75261448 | When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes. |
| Standard                             | 2 Year Fixed   | 75%     | 3.89%                | 5%          | £30k     | £2m      | 5.89%       | 2%/2% | LMVFB75261449 |                                                                                                 |
| LIKE-FOR-LIKE - 2 YEAR FIXED RATE    |                |         |                      |             |          |          |             |       |               |                                                                                                 |
| Standard                             | 2 Year Fixed   | 75%     | 5.39%                | 2%          | £30k     | £2m      | 5.39%       | 2%/2% | LMVFB75261455 |                                                                                                 |
| LIKE-FOR-LIKE - AVM - 2 YEAR TRACKER |                |         |                      |             |          |          |             |       |               |                                                                                                 |
| Standard                             | 2 Year Tracker | 75%     | 5.09%<br>(1.34%+BBR) | 1%          | £60k     | £562.5k  | 5.09%       | n/a   | LMVDB75261506 |                                                                                                 |
| Standard                             | 2 Year Tracker | 75%     | 4.09%<br>(0.34%+BBR) | 3%          | £60k     | £562.5k  | 4.50%       | n/a   | LMVDB75261505 |                                                                                                 |
| LIKE-FOR-LIKE - 2 YEAR TRACKER       |                |         |                      |             |          |          |             |       |               |                                                                                                 |
| Standard                             | 2 Year Tracker | 75%     | 5.09%<br>(1.34%+BBR) | 1%          | £30k     | £1m      | 5.09%       | n/a   | LMVDB75261504 |                                                                                                 |
| Standard                             | 2 Year Tracker | 75%     | 4.09%<br>(0.34%+BBR) | 3%          | £30k     | £1m      | 4.50%       | n/a   | LMVDB7526266  |                                                                                                 |

# Premier

2 year fixed rate and trackers for standard properties

| Property type        | Product type   | Max LTV | Rate                 | Product fee | Min loan | Max loan | Stress rate | ERC | Product code  | Exclusions/notes                                                                                |
|----------------------|----------------|---------|----------------------|-------------|----------|----------|-------------|-----|---------------|-------------------------------------------------------------------------------------------------|
| AVM - 2 YEAR TRACKER |                |         |                      |             |          |          |             |     |               | Max exposure - £5M, please refer when over £2M                                                  |
| Standard             | 2 Year Tracker | 75%     | 5.09%<br>(1.34%+BBR) | 1%          | £60k     | £562.5k  | 7.09%       | n/a | LMVDB75261502 | Applicants must individually own 75% or more of company shares                                  |
| Standard             | 2 Year Tracker | 75%     | 4.09%<br>(0.34%+BBR) | 3%          | £60k     | £562.5k  | 6.09%       | n/a | LMVDB75261503 | Any shareholder not on the application must be an immediate family member                       |
| 2 YEAR TRACKER       |                |         |                      |             |          |          |             |     |               | Background LTV must not exceed 75% LTV                                                          |
|                      |                |         |                      |             |          |          |             |     |               | AVM products are subject to a £249 non-refundable administration fee                            |
| Standard             | 2 Year Tracker | 75%     | 4.09%<br>(0.34%+BBR) | 3%          | £30k     | £1m      | 6.09%       | n/a | LMVDB7526265  | When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes. |

# Premier

5 year fixed rate for 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<br><br>Applicants must individually own 75% or more of company shares<br><br>Any shareholder not on the application must be an immediate family member<br><br>Background LTV must not exceed 75% LTV |
| Standard                          | 5 Year Fixed | 75%     | 6.14% | 0%          | £30k     | £2m      | 6.14%       | 5%/5%/5%/3%/3% | LMVFE75261450 |                                                                                                                                                                                                                                                     |
| Standard                          | 5 Year Fixed | 75%     | 5.94% | 1%          | £30k     | £2m      | 5.94%       | 5%/5%/5%/3%/3% | LMVFE75261451 |                                                                                                                                                                                                                                                     |
| Standard                          | 5 Year Fixed | 75%     | 5.74% | 2%          | £30k     | £2m      | 5.74%       | 5%/5%/5%/3%/3% | LMVFE75261452 |                                                                                                                                                                                                                                                     |
| Standard                          | 5 Year Fixed | 75%     | 5.54% | 3%          | £30k     | £2m      | 5.54%       | 5%/5%/5%/3%/3% | LMVFE75261453 |                                                                                                                                                                                                                                                     |
| Standard                          | 5 Year Fixed | 75%     | 5.14% | 5%          | £30k     | £2m      | 5.14%       | 5%/5%/5%/3%/3% | LMVFE75261454 |                                                                                                                                                                                                                                                     |

# Premier

Remortgage products for standard properties

| Property type                                      | Product type | Max LTV | Rate  | Product fee | Min loan | Max loan | Stress rate | ERC            | Product code  | Exclusions/notes                                                                                                                                                                                                                                                           |
|----------------------------------------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| REMORTGAGE - 5 YEAR FIXED RATE WITH FREE VALUATION |              |         |       |             |          |          |             |                |               | Minimum property value is £150k<br>Max exposure - £5M, please refer when over £2M<br>Applicants must individually own 75% or more of company shares<br>Any shareholder not on the application must be an immediate family member<br>Background LTV must not exceed 75% LTV |
| Standard                                           | 5 Year Fixed | 75%     | 6.19% | 0%          | £100k    | £1.125m  | 6.19%       | 5%/5%/5%/3%/3% | LMVFE75261474 |                                                                                                                                                                                                                                                                            |
| Standard                                           | 5 Year Fixed | 75%     | 5.99% | 1%          | £100k    | £1.125m  | 5.99%       | 5%/5%/5%/3%/3% | LMVFE75261475 |                                                                                                                                                                                                                                                                            |
| Standard                                           | 5 Year Fixed | 75%     | 5.79% | 2%          | £100k    | £1.125m  | 5.79%       | 5%/5%/5%/3%/3% | LMVFE75261476 |                                                                                                                                                                                                                                                                            |
| Standard                                           | 5 Year Fixed | 75%     | 5.59% | 3%          | £100k    | £1.125m  | 5.59%       | 5%/5%/5%/3%/3% | LMVFE75261477 |                                                                                                                                                                                                                                                                            |
| Standard                                           | 5 Year Fixed | 75%     | 5.19% | 5%          | £100k    | £1.125m  | 5.19%       | 5%/5%/5%/3%/3% | LMVFE75261478 |                                                                                                                                                                                                                                                                            |

# Premier

Remortgage products with assisted legals

| Property type                           | Product type | Max LTV | Rate  | Product fee | Min loan | Max loan | Stress rate | ERC            | Product code  | Exclusions/notes                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| REMORTGAGE - FREE VAL & ASSISTED LEGALS |              |         |       |             |          |          |             |                |               | Available to England & Wales properties only<br><br>Max £1.2m property value<br><br>Max 4 storeys in block<br><br>Excludes new build properties<br><br>Excludes newly built properties whose date of construction has taken place subsequently from the date of any registered charge on the C Register<br><br>Excludes unencumbered properties<br><br>Excludes title split<br><br>Excludes unregistered titles |
| Standard                                | 5 Year Fixed | 75%     | 6.12% | £999        | £30k     | £100k    | 6.12%       | 5%/5%/5%/3%/3% | LMVFE75261468 |                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Standard                                | 5 Year Fixed | 75%     | 6.12% | £1,199      | £100k    | £250k    | 6.12%       | 5%/5%/5%/3%/3% | LMVFE75261464 |                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Standard                                | 5 Year Fixed | 75%     | 6.12% | £1,499      | £250k    | £500k    | 6.12%       | 5%/5%/5%/3%/3% | LMVFE75261465 |                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Standard                                | 5 Year Fixed | 75%     | 6.12% | £1,799      | £500k    | £650k    | 6.12%       | 5%/5%/5%/3%/3% | LMVFE75261466 |                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Standard                                | 5 Year Fixed | 75%     | 6.12% | £1,999      | £650k    | £750k    | 6.12%       | 5%/5%/5%/3%/3% | LMVFE75261467 |                                                                                                                                                                                                                                                                                                                                                                                                                 |

# Premier

Remortgage cashback products



| Property type                    | Product type | Max LTV | Rate  | Product fee | Min loan | Max loan | Stress rate | ERC            | Product code  | Exclusions/notes                                                                                                                                                                                                                                                                                                                                                          |
|----------------------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| REMORTGAGE - FREE VAL & CASHBACK |              |         |       |             |          |          |             |                |               | Minimum property value is £100k<br>Includes a £500 cashback paid the week after completion.<br>Minimum property value is £150k<br>Max exposure - £5M, please refer when over £2M<br>Applicants must individually own 75% or more of company shares<br>Any shareholder not on the application must be an immediate family member<br>Background LTV must not exceed 75% LTV |
| Standard                         | 5 Year Fixed | 75%     | 6.12% | £899        | £30k     | £150k    | 6.12%       | 5%/5%/5%/3%/3% | LMVFE75261473 |                                                                                                                                                                                                                                                                                                                                                                           |
| Standard                         | 5 Year Fixed | 75%     | 6.12% | £1,099      | £150k    | £300k    | 6.12%       | 5%/5%/5%/3%/3% | LMVFE75261469 |                                                                                                                                                                                                                                                                                                                                                                           |
| Standard                         | 5 Year Fixed | 75%     | 6.12% | £1,399      | £300k    | £500k    | 6.12%       | 5%/5%/5%/3%/3% | LMVFE75261470 |                                                                                                                                                                                                                                                                                                                                                                           |
| Standard                         | 5 Year Fixed | 75%     | 6.12% | £1,599      | £500k    | £700k    | 6.12%       | 5%/5%/5%/3%/3% | LMVFE75261471 |                                                                                                                                                                                                                                                                                                                                                                           |
| Standard                         | 5 Year Fixed | 75%     | 6.12% | £1,899      | £700k    | £1m      | 6.12%       | 5%/5%/5%/3%/3% | LMVFE75261472 |                                                                                                                                                                                                                                                                                                                                                                           |

# Premier

Remortgage AVM products



| Property type                                      | Product type | Max LTV | Rate  | Product fee | Min loan | Max loan | Stress rate | ERC            | Product code  | Exclusions/notes                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----------------------------------------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| REMORTGAGE AVM - 2 YEAR FIXED RATE                 |              |         |       |             |          |          |             |                |               | <p>All AVM products are subject to a £249 non-refundable administration fee</p> <p>Max exposure - £5M, please refer when over £2M</p> <p>Applicants must individually own 75% or more of company shares</p> <p>Any shareholder not on the application must be an immediate family member</p> <p>Background LTV must not exceed 75% LTV</p> <p>Please see Premier AVM criteria here</p> <p>When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.</p> |
| Standard                                           | 2 Year Fixed | 75%     | 6.39% | 0%          | £60k     | £562.5k  | 8.39%       | 2%/2%          | LMVFB75261456 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Standard                                           | 2 Year Fixed | 75%     | 5.89% | 1%          | £60k     | £562.5k  | 7.89%       | 2%/2%          | LMVFB75261457 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Standard                                           | 2 Year Fixed | 75%     | 4.89% | 3%          | £60k     | £562.5k  | 6.89%       | 2%/2%          | LMVFB75261458 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Standard                                           | 2 Year Fixed | 75%     | 3.89% | 5%          | £60k     | £562.5k  | 5.89%       | 2%/2%          | LMVFB75261459 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| REMORTGAGE AVM - 5 YEAR FIXED RATE - UP TO 75% LTV |              |         |       |             |          |          |             |                |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Standard                                           | 5 Year Fixed | 75%     | 5.94% | 1%          | £60k     | £562.5k  | 5.94%       | 5%/5%/5%/3%/3% | LMVFE75261460 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Standard                                           | 5 Year Fixed | 75%     | 5.74% | 2%          | £60k     | £562.5k  | 5.74%       | 5%/5%/5%/3%/3% | LMVFE75261461 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Standard                                           | 5 Year Fixed | 75%     | 5.54% | 3%          | £60k     | £562.5k  | 5.54%       | 5%/5%/5%/3%/3% | LMVFE75261462 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Standard                                           | 5 Year Fixed | 75%     | 5.14% | 5%          | £60k     | £562.5k  | 5.14%       | 5%/5%/5%/3%/3% | LMVFE75261463 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

# Premier

Small HMO properties - up to 6 beds



| Property type                       | Product type   | Max LTV | Rate                 | Product fee | Min loan | Max loan | Stress rate | ERC            | Product code  | Exclusions/notes                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------|----------------|---------|----------------------|-------------|----------|----------|-------------|----------------|---------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2 YEAR TRACKER RATE - UP TO 75% LTV |                |         |                      |             |          |          |             |                |               | Max exposure - £5M, please refer when over £2M<br><br>Applicants must have 12 months landlord experience<br><br>Any shareholder not on the application must be an immediate family member<br><br>Background LTV must not exceed 75% LTV<br><br>No first time landlords / no holiday lets<br><br>Premier Small HMO products will be subject to valuation based on market value with vacant possession |
| Small HMO                           | 2 Year Tracker | 75%     | 5.39%<br>(1.64%+BBR) | 1%          | £30k     | £1.5m    | 7.39%       | n/a            | LMHDB75261507 |                                                                                                                                                                                                                                                                                                                                                                                                      |
| Small HMO                           | 2 Year Tracker | 75%     | 4.39%<br>(0.64%+BBR) | 3%          | £30k     | £1.5m    | 6.39%       | n/a            | LMHDB75261508 |                                                                                                                                                                                                                                                                                                                                                                                                      |
| 2 YEAR FIXED RATE - UP TO 75% LTV   |                |         |                      |             |          |          |             |                |               |                                                                                                                                                                                                                                                                                                                                                                                                      |
| Small HMO                           | 2 Year Fixed   | 75%     | 6.14%                | 1%          | £30k     | £2m      | 8.14%       | 2%/2%          | LMHFB75261479 |                                                                                                                                                                                                                                                                                                                                                                                                      |
| Small HMO                           | 2 Year Fixed   | 75%     | 5.14%                | 3%          | £30k     | £2m      | 7.14%       | 2%/2%          | LMHFB75261480 |                                                                                                                                                                                                                                                                                                                                                                                                      |
| 5 YEAR FIXED RATE - UP TO 75% LTV   |                |         |                      |             |          |          |             |                |               |                                                                                                                                                                                                                                                                                                                                                                                                      |
| Small HMO                           | 5 Year Fixed   | 75%     | 6.14%                | 1%          | £30k     | £2m      | 6.14%       | 5%/5%/5%/3%/3% | LMHFE75261481 |                                                                                                                                                                                                                                                                                                                                                                                                      |
| Small HMO                           | 5 Year Fixed   | 75%     | 5.74%                | 3%          | £30k     | £2m      | 5.74%       | 5%/5%/5%/3%/3% | LMHFE75261482 |                                                                                                                                                                                                                                                                                                                                                                                                      |
| Small HMO                           | 5 Year Fixed   | 75%     | 5.34%                | 5%          | £30k     | £2m      | 5.34%       | 5%/5%/5%/3%/3% | LMHFE75261483 |                                                                                                                                                                                                                                                                                                                                                                                                      |

# Core

## AVM 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 |              |         |       |             |          |          |             |                |               | All AVM products are subject to a £249 non-refundable administration fee<br><br>Max property value up to £750k<br><br>Includes blocks of up to 6 storeys<br><br>When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.<br><br>For AVM ICR rules, please see ICR rules page<br><br>All fixed rates revert to 3.49%+BBR |
| Standard                          | 2 Year Fixed | 75%     | 5.89% | 2%          | £75k     | £562.5k  | 7.89%       | 2%/2%          | LMVFB75261387 |                                                                                                                                                                                                                                                                                                                                                                |
| Standard                          | 2 Year Fixed | 75%     | 5.39% | 3%          | £75k     | £562.5k  | 7.39%       | 2%/2%          | LMVFB75261388 |                                                                                                                                                                                                                                                                                                                                                                |
| Standard                          | 2 Year Fixed | 75%     | 4.39% | 5%          | £75k     | £562.5k  | 6.39%       | 2%/2%          | LMVFB75261389 |                                                                                                                                                                                                                                                                                                                                                                |
| 5 YEAR FIXED RATE - UP TO 75% LTV |              |         |       |             |          |          |             |                |               |                                                                                                                                                                                                                                                                                                                                                                |
| Standard                          | 5 Year Fixed | 75%     | 6.04% | 2%          | £75k     | £562.5k  | 6.04%       | 5%/5%/5%/3%/3% | LMVFE75261390 |                                                                                                                                                                                                                                                                                                                                                                |
| Standard                          | 5 Year Fixed | 75%     | 5.84% | 3%          | £75k     | £562.5k  | 5.84%       | 5%/5%/5%/3%/3% | LMVFE75261391 |                                                                                                                                                                                                                                                                                                                                                                |
| Standard                          | 5 Year Fixed | 75%     | 5.44% | 5%          | £75k     | £562.5k  | 5.44%       | 5%/5%/5%/3%/3% | LMVFE75261392 |                                                                                                                                                                                                                                                                                                                                                                |
| Standard                          | 5 Year Fixed | 75%     | 5.24% | 6%          | £75k     | £562.5k  | 5.24%       | 5%/5%/5%/3%/3% | LMVFE75261393 |                                                                                                                                                                                                                                                                                                                                                                |

# 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 |              |         |       |             |          |          |             |       |               | Max exposure - £5M, please refer when over £2M<br><br>Background LTV must not exceed 75% LTV |
| Standard                          | 2 Year Fixed | 75%     | 5.89% | 2%          | £30k     | £1.5m    | 7.89%       | 2%/2% | LMVFB75261379 |                                                                                              |
| Standard                          | 2 Year Fixed | 75%     | 5.39% | 3%          | £30k     | £1.5m    | 7.39%       | 2%/2% | LMVFB75261380 |                                                                                              |
| Standard                          | 2 Year Fixed | 75%     | 4.39% | 5%          | £30k     | £1.5m    | 6.39%       | 2%/2% | LMVFB75261381 |                                                                                              |
| 2 YEAR FIXED RATE - UP TO 80% LTV |              |         |       |             |          |          |             |       |               |                                                                                              |
| Standard                          | 2 Year Fixed | 80%     | 6.29% | 3%          | £75k     | £750k    | 8.29%       | 2%/2% | LMVFB80261521 |                                                                                              |

# 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 75% LTV |              |         |       |             |          |          |             |                |               | Max exposure - £5M, please refer when over £2M<br>Background LTV must not exceed 75% LTV |
| Standard                          | 5 Year Fixed | 75%     | 6.04% | £1,499      | £30k     | £75k     | 6.04%       | 5%/5%/5%/3%/3% | LMVFE75261386 |                                                                                          |
| Standard                          | 5 Year Fixed | 75%     | 6.04% | 2%          | £75k     | £2m      | 6.04%       | 5%/5%/5%/3%/3% | LMVFE75261382 |                                                                                          |
| Standard                          | 5 Year Fixed | 75%     | 5.84% | 3%          | £75k     | £2m      | 5.84%       | 5%/5%/5%/3%/3% | LMVFE75261383 |                                                                                          |
| Standard                          | 5 Year Fixed | 75%     | 5.44% | 5%          | £75k     | £2m      | 5.44%       | 5%/5%/5%/3%/3% | LMVFE75261384 |                                                                                          |
| Standard                          | 5 Year Fixed | 75%     | 5.24% | 6%          | £75k     | £2m      | 5.24%       | 5%/5%/5%/3%/3% | LMVFE75261385 |                                                                                          |
| 5 YEAR FIXED RATE - UP TO 80% LTV |              |         |       |             |          |          |             |                |               |                                                                                          |
| Standard                          | 5 Year Fixed | 80%     | 6.69% | 3%          | £75k     | £750k    | 6.69%       | 5%/5%/5%/3%/3% | LMVFE80261526 |                                                                                          |

# 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                 |                |         |                      |             |          |          |             |     |               | <p>The current BBR is 3.75%</p> <p>Tracker products are stressed at either 5.5% or rate +2%, whichever is greater.</p> <p>Rates will revert to 3.49%+BBR after the two year discounted period ends.</p> <p>We will recalculate affordability should there be a change to BBR.</p> <p>Bank Rate will be deemed not to go below a floor of 0.10% even if the BBR falls below this.</p> |
| Standard                       | 2 Year Tracker | 65%     | 5.09%<br>(1.34%+BBR) | 3%          | £30k     | £1m      | 7.09%       | n/a | LMVDB65261497 |                                                                                                                                                                                                                                                                                                                                                                                      |
| Standard                       | 2 Year Tracker | 65%     | 4.04%<br>(0.29%+BBR) | 5%          | £30k     | £1m      | 6.04%       | n/a | LMVDB65261498 |                                                                                                                                                                                                                                                                                                                                                                                      |
| Standard                       | 2 Year Tracker | 75%     | 5.29%<br>(1.54%+BBR) | 3%          | £30k     | £1m      | 7.29%       | n/a | LMVDB75261499 |                                                                                                                                                                                                                                                                                                                                                                                      |
| Standard                       | 2 Year Tracker | 75%     | 4.24%<br>(0.49%+BBR) | 5%          | £30k     | £1m      | 6.24%       | n/a | LMVDB75261500 |                                                                                                                                                                                                                                                                                                                                                                                      |
| LIKE-FOR-LIKE - 2 YEAR TRACKER |                |         |                      |             |          |          |             |     |               |                                                                                                                                                                                                                                                                                                                                                                                      |
| Standard                       | 2 Year Tracker | 75%     | 5.29%<br>(1.54%+BBR) | 3%          | £30k     | £1m      | 5.29%       | n/a | LMVDB75261501 |                                                                                                                                                                                                                                                                                                                                                                                      |

# 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 |              |         |       |             |          |          |             |                |               | See here for details on Tier 2 lending criteria |
| Standard                          | 2 Year Fixed | 75%     | 6.49% | 2%          | £30k     | £1m      | 8.49%       | 2%/2%          | LMVFB75261519 |                                                 |
| Standard                          | 2 Year Fixed | 75%     | 5.99% | 3%          | £30k     | £1m      | 7.99%       | 2%/2%          | LMVFB75261520 |                                                 |
| 5 YEAR FIXED RATE - UP TO 75% LTV |              |         |       |             |          |          |             |                |               |                                                 |
| Standard                          | 5 Year Fixed | 75%     | 6.69% | £1,499      | £30k     | £75k     | 6.69%       | 5%/5%/5%/3%/3% | LMVFE75261525 |                                                 |
| Standard                          | 5 Year Fixed | 75%     | 6.69% | 2%          | £75k     | £1.5m    | 6.69%       | 5%/5%/5%/3%/3% | LMVFE75261522 |                                                 |
| Standard                          | 5 Year Fixed | 75%     | 6.49% | 3%          | £75k     | £1.5m    | 6.49%       | 5%/5%/5%/3%/3% | LMVFE75261523 |                                                 |
| Standard                          | 5 Year Fixed | 75%     | 6.09% | 5%          | £75k     | £1.5m    | 6.09%       | 5%/5%/5%/3%/3% | LMVFE75261524 |                                                 |

Specialist

Small HMO properties - up to 6 beds



| 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 65% LTV |                |         |                      |             |          |          |             |                |               | 12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months<br><br>All fixed rates revert to 3.49%+BBR. |
| Small HMO                         | 2 Year Fixed   | 65%     | 5.84%                | 3%          | £75k     | £2m      | 7.84%       | 2%/2%          | LMHFB65261577 |                                                                                                                                                                            |
| 2 YEAR FIXED RATE - UP TO 75% LTV |                |         |                      |             |          |          |             |                |               |                                                                                                                                                                            |
| Small HMO                         | 2 Year Fixed   | 75%     | 5.99%                | 3%          | £75k     | £2m      | 7.99%       | 2%/2%          | LMHFB75261578 |                                                                                                                                                                            |
| Small HMO                         | 2 Year Fixed   | 75%     | 4.99%                | 5%          | £75k     | £2m      | 6.99%       | 2%/2%          | LMHFB75261580 |                                                                                                                                                                            |
| 5 YEAR FIXED RATE - UP TO 65% LTV |                |         |                      |             |          |          |             |                |               |                                                                                                                                                                            |
| Small HMO                         | 5 Year Fixed   | 65%     | 6.29%                | 3%          | £75k     | £2m      | 6.29%       | 5%/5%/5%/3%/3% | LMHFE65261582 |                                                                                                                                                                            |
| 5 YEAR FIXED RATE - UP TO 75% LTV |                |         |                      |             |          |          |             |                |               |                                                                                                                                                                            |
| Small HMO                         | 5 Year Fixed   | 75%     | 6.39%                | 3%          | £75k     | £2m      | 6.39%       | 5%/5%/5%/3%/3% | LMHFE75261583 |                                                                                                                                                                            |
| Small HMO                         | 5 Year Fixed   | 75%     | 5.99%                | 5%          | £75k     | £2m      | 5.99%       | 5%/5%/5%/3%/3% | LMHFE75261585 |                                                                                                                                                                            |
| 5 YEAR FIXED RATE - UP TO 80% LTV |                |         |                      |             |          |          |             |                |               |                                                                                                                                                                            |
| Small HMO                         | 5 Year Fixed   | 80%     | 6.89%                | 3%          | £75k     | £750k    | 6.89%       | 5%/5%/5%/3%/3% | LMHFE80261587 |                                                                                                                                                                            |
| 2 YEAR TRACKER - UP TO 75% LTV    |                |         |                      |             |          |          |             |                |               |                                                                                                                                                                            |
| Small HMO                         | 2 Year Tracker | 75%     | 5.29%<br>(1.54%+BBR) | 3%          | £75k     | £2m      | 7.29%       | n/a            | LMHDB75261517 |                                                                                                                                                                            |

Specialist

Small MUFB properties - up to 6 units



| 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 65% LTV |                |         |                      |             |          |          |             |                |               | 12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months<br><br>All fixed rates revert to 3.49%+BBR. |
| Small MUFB                        | 2 Year Fixed   | 65%     | 5.84%                | 3%          | £75k     | £1.5m    | 7.84%       | 2%/2%          | LMHFB65261588 |                                                                                                                                                                            |
| 2 YEAR FIXED RATE - UP TO 75% LTV |                |         |                      |             |          |          |             |                |               |                                                                                                                                                                            |
| Small MUFB                        | 2 Year Fixed   | 75%     | 5.99%                | 3%          | £75k     | £1.5m    | 7.99%       | 2%/2%          | LMHFB75261589 |                                                                                                                                                                            |
| Small MUFB                        | 2 Year Fixed   | 75%     | 4.99%                | 5%          | £75k     | £1.5m    | 6.99%       | 2%/2%          | LMHFB75261591 |                                                                                                                                                                            |
| 5 YEAR FIXED RATE - UP TO 65% LTV |                |         |                      |             |          |          |             |                |               |                                                                                                                                                                            |
| Small MUFB                        | 5 Year Fixed   | 65%     | 6.29%                | 3%          | £75k     | £1.5m    | 6.29%       | 5%/5%/5%/3%/3% | LMHFE65261593 |                                                                                                                                                                            |
| 5 YEAR FIXED RATE - UP TO 75% LTV |                |         |                      |             |          |          |             |                |               |                                                                                                                                                                            |
| Small MUFB                        | 5 Year Fixed   | 75%     | 6.39%                | 3%          | £75k     | £1.5m    | 6.39%       | 5%/5%/5%/3%/3% | LMHFE75261594 |                                                                                                                                                                            |
| Small MUFB                        | 5 Year Fixed   | 75%     | 5.99%                | 5%          | £75k     | £1.5m    | 5.99%       | 5%/5%/5%/3%/3% | LMHFE75261596 |                                                                                                                                                                            |
| 2 YEAR TRACKER - UP TO 75% LTV    |                |         |                      |             |          |          |             |                |               |                                                                                                                                                                            |
| Small MUFB                        | 2 Year Tracker | 75%     | 5.29%<br>(1.54%+BBR) | 3%          | £75k     | £1.5m    | 7.29%       | n/a            | LMHDB75261518 |                                                                                                                                                                            |

# Specialist

Large HMO and MUFB properties - up to 12 beds/units



| Property type | Product type | Max LTV | Rate  | Product fee | Min loan | Max loan | Stress rate | ERC            | Product code | Exclusions/notes                                                                                                               |
|---------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|--------------------------------------------------------------------------------------------------------------------------------|
| UP TO 75% LTV |              |         |       |             |          |          |             |                |              | 12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months |
| Large HMO     | 2 Year Fixed | 75%     | 6.49% | 3%          | £100k    | £1.5m    | 8.49%       | 2%/2%          | LMHFB7526534 |                                                                                                                                |
| Large HMO     | 5 Year Fixed | 75%     | 6.59% | 3%          | £100k    | £1.5m    | 6.59%       | 5%/5%/5%/3%/3% | LMHFE7526535 |                                                                                                                                |
| UP TO 75% LTV |              |         |       |             |          |          |             |                |              |                                                                                                                                |
| Large MUFB    | 2 Year Fixed | 75%     | 6.49% | 3%          | £100k    | £1.5m    | 8.49%       | 2%/2%          | LMHFB7526536 |                                                                                                                                |
| Large MUFB    | 5 Year Fixed | 75%     | 6.59% | 3%          | £100k    | £1.5m    | 6.59%       | 5%/5%/5%/3%/3% | LMHFE7526537 |                                                                                                                                |

# Specialist

Small HMO and MUFB properties for first-time landlords



| Property type | Product type | Max LTV | Rate  | Product fee | Min loan | Max loan | Stress rate | ERC            | Product code  | Exclusions/notes |
|---------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|---------------|------------------|
| SMALL HMO     |              |         |       |             |          |          |             |                |               |                  |
| Small HMO     | 2 Year Fixed | 75%     | 6.04% | 3%          | £75k     | £1m      | 8.04%       | 2%/2%          | LMHFB75261565 |                  |
| Small HMO     | 5 Year Fixed | 75%     | 6.59% | 3%          | £75k     | £1m      | 6.59%       | 5%/5%/5%/3%/3% | LMHFE75261567 |                  |
| Small HMO     | 2 Year Fixed | 75%     | 5.04% | 5%          | £75k     | £1m      | 7.04%       | 2%/2%          | LMHFB75261566 |                  |
| Small HMO     | 5 Year Fixed | 75%     | 6.19% | 5%          | £75k     | £1m      | 6.19%       | 5%/5%/5%/3%/3% | LMHFE75261568 |                  |
| SMALL MUFB    |              |         |       |             |          |          |             |                |               |                  |
| Small MUFB    | 2 Year Fixed | 75%     | 6.04% | 3%          | £75k     | £1m      | 8.04%       | 2%/2%          | LMHFB75261569 |                  |
| Small MUFB    | 5 Year Fixed | 75%     | 6.59% | 3%          | £75k     | £1m      | 6.59%       | 5%/5%/5%/3%/3% | LMHFE75261571 |                  |
| Small MUFB    | 2 Year Fixed | 75%     | 5.04% | 5%          | £75k     | £1m      | 7.04%       | 2%/2%          | LMHFB75261570 |                  |
| Small MUFB    | 5 Year Fixed | 75%     | 6.19% | 5%          | £75k     | £1m      | 6.19%       | 5%/5%/5%/3%/3% | LMHFE75261572 |                  |

# 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%     | 6.19% | 3%          | £75k     | £1.5m    | 8.19%       | 2%/2%          | LMHFB75261579 |                                       |
| Small HMO     | 5 Year Fixed | 75%     | 6.69% | 3%          | £75k     | £1.5m    | 6.69%       | 5%/5%/5%/3%/3% | LMHFE75261584 |                                       |
| Small HMO     | 2 Year Fixed | 75%     | 5.19% | 5%          | £75k     | £1.5m    | 7.19%       | 2%/2%          | LMHFB75261581 |                                       |
| Small HMO     | 5 Year Fixed | 75%     | 6.29% | 5%          | £75k     | £1.5m    | 6.29%       | 5%/5%/5%/3%/3% | LMHFE75261586 |                                       |
| SMALL MUFB    |              |         |       |             |          |          |             |                |               |                                       |
| Small MUFB    | 2 Year Fixed | 75%     | 6.19% | 3%          | £75k     | £1.5m    | 8.19%       | 2%/2%          | LMHFB75261590 |                                       |
| Small MUFB    | 5 Year Fixed | 75%     | 6.69% | 3%          | £75k     | £1.5m    | 6.69%       | 5%/5%/5%/3%/3% | LMHFE75261595 |                                       |
| Small MUFB    | 2 Year Fixed | 75%     | 5.19% | 5%          | £75k     | £1.5m    | 7.19%       | 2%/2%          | LMHFB75261592 |                                       |
| Small MUFB    | 5 Year Fixed | 75%     | 6.29% | 5%          | £75k     | £1.5m    | 6.29%       | 5%/5%/5%/3%/3% | LMHFE75261597 |                                       |

# Specialist

Standard, HMO and MUFB properties for Trading Limited Companies



| Property type | Product type | Max LTV | Rate  | Product fee | Min loan | Max loan | Stress rate | ERC            | Product code  | Exclusions/notes                                                                                                                                                    |
|---------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| STANDARD      |              |         |       |             |          |          |             |                |               | First-time landlords accepted<br><br>12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months |
| Standard      | 2 Year Fixed | 75%     | 6.09% | 3%          | £75k     | £1m      | 8.09%       | 2%/2%          | LMVFB75261598 |                                                                                                                                                                     |
| Standard      | 5 Year Fixed | 75%     | 6.54% | 3%          | £75k     | £1m      | 6.54%       | 5%/5%/5%/3%/3% | LMVFE75261600 |                                                                                                                                                                     |
| Standard      | 2 Year Fixed | 75%     | 5.09% | 5%          | £75k     | £1m      | 7.09%       | 2%/2%          | LMVFB75261599 |                                                                                                                                                                     |
| Standard      | 5 Year Fixed | 75%     | 6.14% | 5%          | £75k     | £1m      | 6.14%       | 5%/5%/5%/3%/3% | LMVFE75261601 |                                                                                                                                                                     |
| SMALL HMO     |              |         |       |             |          |          |             |                |               |                                                                                                                                                                     |
| Small HMO     | 2 Year Fixed | 75%     | 6.19% | 3%          | £75k     | £1m      | 8.19%       | 2%/2%          | LMHFB75261602 |                                                                                                                                                                     |
| Small HMO     | 5 Year Fixed | 75%     | 6.64% | 3%          | £75k     | £1m      | 6.64%       | 5%/5%/5%/3%/3% | LMHFE75261603 |                                                                                                                                                                     |
| SMALL MUFB    |              |         |       |             |          |          |             |                |               |                                                                                                                                                                     |
| Small MUFB    | 2 Year Fixed | 75%     | 6.19% | 3%          | £75k     | £1m      | 8.19%       | 2%/2%          | LMHFB75261604 |                                                                                                                                                                     |
| Small MUFB    | 5 Year Fixed | 75%     | 6.64% | 3%          | £75k     | £1m      | 6.64%       | 5%/5%/5%/3%/3% | LMHFE75261605 |                                                                                                                                                                     |

# Specialist

Properties for holiday lets



| Property type                                  | Product type | Max LTV | Rate  | Product fee | Min loan | Max loan | Stress rate | ERC            | Product code  | Exclusions/notes                                                                                                                                                                                                                                                                      |
|------------------------------------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| STANDARD - 2 YEAR FIXED RATE                   |              |         |       |             |          |          |             |                |               | Calculation of affordability will be assessed on single AST standard occupation basis<br><br>Max lending 5 properties<br><br>First-time landlords are not accepted<br><br>Landlords must have at least 12 months landlord experience<br><br>For full product criteria please see here |
| Standard                                       | 2 Year Fixed | 75%     | 5.69% | 3%          | £100k    | £1m      | 7.69%       | 2%/2%          | LMVFB75261126 |                                                                                                                                                                                                                                                                                       |
| Standard                                       | 2 Year Fixed | 75%     | 4.69% | 5%          | £100k    | £1m      | 6.69%       | 2%/2%          | LMVFB75261127 |                                                                                                                                                                                                                                                                                       |
| STANDARD - 5 YEAR FIXED RATE                   |              |         |       |             |          |          |             |                |               |                                                                                                                                                                                                                                                                                       |
| Standard                                       | 5 Year Fixed | 75%     | 6.19% | 3%          | £100k    | £1m      | 6.19%       | 5%/5%/5%/3%/3% | LMVFE75261128 |                                                                                                                                                                                                                                                                                       |
| Standard                                       | 5 Year Fixed | 75%     | 5.79% | 5%          | £100k    | £1m      | 5.79%       | 5%/5%/5%/3%/3% | LMVFE75261129 |                                                                                                                                                                                                                                                                                       |
| SMALL MUFB - 2 YEAR FIXED RATE - UP TO 6 UNITS |              |         |       |             |          |          |             |                |               |                                                                                                                                                                                                                                                                                       |
| Small MUFB                                     | 2 Year Fixed | 75%     | 6.29% | 3%          | £100k    | £1m      | 8.29%       | 2%/2%          | LMHFB75261573 |                                                                                                                                                                                                                                                                                       |
| Small MUFB                                     | 2 Year Fixed | 75%     | 5.29% | 5%          | £100k    | £1m      | 7.29%       | 2%/2%          | LMHFB75261574 |                                                                                                                                                                                                                                                                                       |
| SMALL MUFB - 5 YEAR FIXED RATE - UP TO 6 UNITS |              |         |       |             |          |          |             |                |               |                                                                                                                                                                                                                                                                                       |
| Small MUFB                                     | 5 Year Fixed | 75%     | 6.69% | 3%          | £100k    | £1m      | 6.69%       | 5%/5%/5%/3%/3% | LMHFE75261575 |                                                                                                                                                                                                                                                                                       |
| Small MUFB                                     | 5 Year Fixed | 75%     | 6.29% | 5%          | £100k    | £1m      | 6.29%       | 5%/5%/5%/3%/3% | LMHFE75261576 |                                                                                                                                                                                                                                                                                       |

# 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<br>Premier Small HMO | Core Standard<br>Core AVM<br>(up to 70% LTV) | Core AVM<br>(up to 75% LTV) | Specialist HMO/<br>MUFB | First time<br>landlord HMO/<br>MUFB |
| Individual - Basic rate taxpayer                                                            | 125%             | 130%                             | 125%                                         | 130%                        | 125%                    | 135%                                |
| Individual - Higher rate taxpayer                                                           | 145%             | 145%                             | 140%                                         | 140%                        | 140%                    | 140%                                |
| Limited Company/LLP                                                                         | 125%             | 130%                             | 125%                                         | 130%                        | 125%                    | 135%                                |

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          |



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