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.
- √ **Competitive** 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%	**7.27%**	£0	£995	RST2443287
		Cashback Fee Saver	95%	**8.31%**	£1,250	£0	RCF2443288

These exclusive products may be withdrawn without any notice.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 30/04/2028
3% until 30/04/2029

Product Terms fixed until
30/04/2029

Revert rate
8.44% (VVR + 2.64%)

PremierHub

For intermediary use only. Not intended for retail consumer use.

22nd October 2026

Vida Homeloans is a trading name of Vida Bank Limited, registered in England and Wales with company number 09837692 with its registered office at 1 Battle Bridge Lane, London, SE1 2HP. Vida Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority with Financial Services. Register Firm Reference Number 738741.