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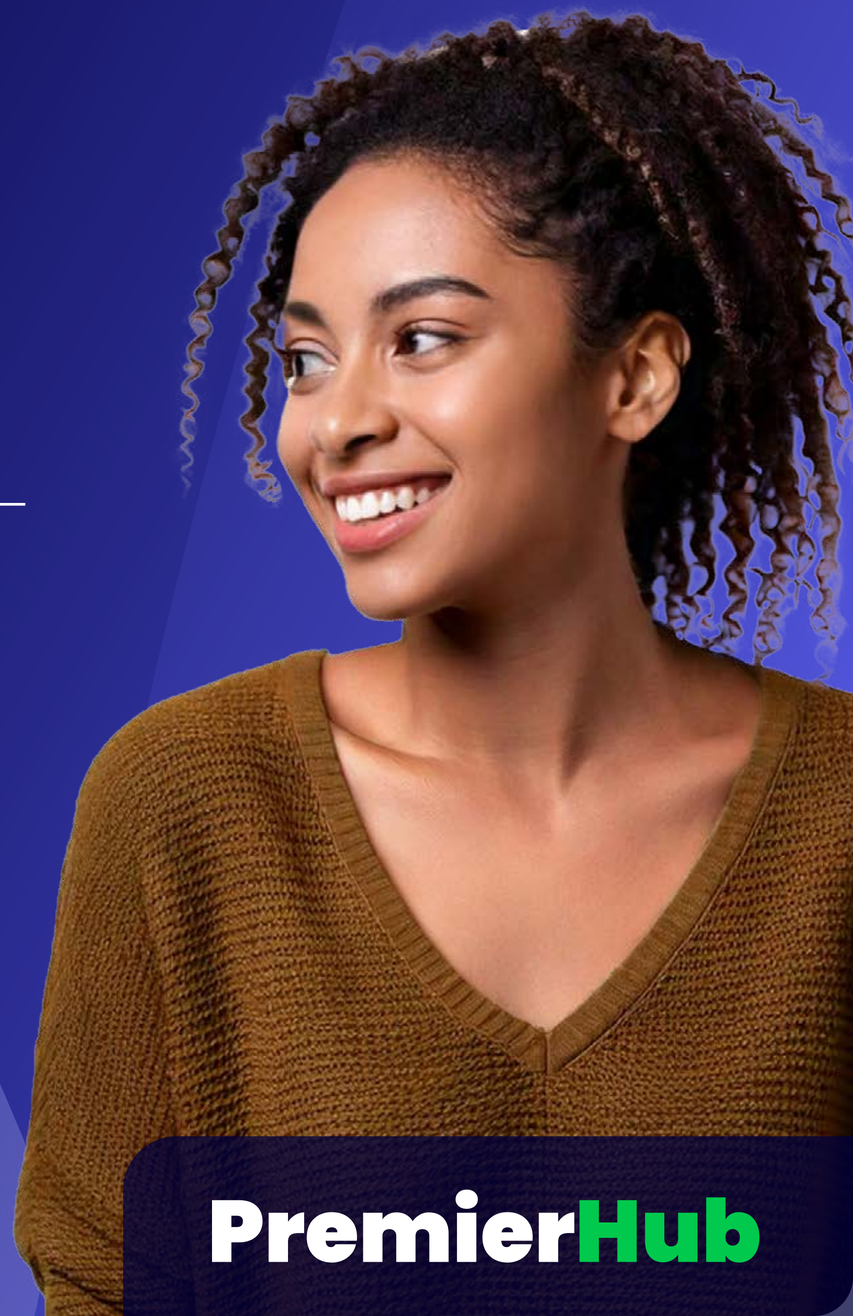
Vida Homeloans

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

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.

What you can expect from the PremierHub

Enhanced Proposition

Dedicated Team

Priority Service

Precision Engagement

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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.

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.

Holiday Let Range | 2 year & 5 year fixed

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

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.

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.

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.

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**	5.53%	2%	£50k	£2m	£500	**BCB3643255**
Standard	**75%**	**Vida 36**	3.87%	5%	£150k	£2m	n/a	**BST3643277**
Standard	**75%**	**Vida 36**	5.32%	2%	£50k	£2m	n/a	**BST3643219**
		Vida 24	5.97%					**BST2443220**
		Vida 6	6.68%					**BST0643221**
		Packager	**6.89%**					**BSTPA43251**
Standard	**80%**	**Vida 36**	5.68%	2%	£50k	£750k	n/a	**BST3643222**
		Vida 24	6.13%					**BST2443223**
		Vida 6	6.78%					**BST0643224**
Standard	**85%**	**Vida 36**	5.99%	2%	£50k	£500k	n/a	**BST3643225**

Expat and HMO/MUB range - 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Min loan	Max loan	Cash-back	Product Code
Expat (Single Unit & HMO/MUB)	**75%**	**Vida 36**	6.18%	2%	£50k	£2m	n/a	**EST3643247**
HMO/MUB	**75%**	**Vida 36**	4.13%	5%	£150k	£2m	n/a	**MST3643278**
HMO/MUB	**75%**	**Vida 36**	5.53%	2%	£50k	£2m	n/a	**MST3643233**
		Vida 24	6.22%					**MST2443234**
		Vida 6	6.79%					**MST0643235**
		Packager	7.09%					**MSTPA43253**
HMO/MUB	**80%**	**Vida 36**	6.19%	2%	£50k	£750k	n/a	**MST3643236**
		Vida 24	6.24%					**MST2443237**
		Vida 6	6.99%					**MST0643238**
HMO/MUB	**85%**	**Vida 36**	6.78%	2%	£50k	£500k	n/a	**MST3643239**

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
30/04/2029

ERC's

4% until 30/04/2028
3% until 30/04/2029

Fees

A non-refundable assessment 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**	6.38%	2%	£50k	£2m	£500	**BCB3643256**
Standard	**75%**	**Vida 36**	5.22%	7%	£150k	£2m	n/a	**BST3643279**
Standard	**75%**	**Vida 36**	6.22%	2%	£50k	£2m	n/a	**BST3643226**
		Vida 24	6.59%					**BST2443227**
		Vida 6	6.87%					**BST0643228**
		Packager	**6.88%**					**BSTPA43252**
Standard	**80%**	**Vida 36**	6.54%	2%	£50k	£750k	n/a	**BST3643229**
		Vida 24	6.71%					**BST2443230**
		Vida 6	7.12%					**BST0643231**
Standard	**85%**	**Vida 36**	6.99%	2%	£50k	£500k	n/a	**BST3643232**

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	**EST3643248**
HMO/MUB	**75%**	**Vida 36**	5.42%	7%	£150k	£2m	n/a	**MST3643280**
HMO/MUB	**75%**	**Vida 36**	6.34%	2%	£50k	£2m	n/a	**MST3643240**
		Vida 24	6.74%					**MST2443241**
		Vida 6	7.03%					**MST0643242**
		Packager	7.14%					**MSTPA43254**
HMO/MUB	**80%**	**Vida 36**	6.75%	2%	£50k		n/a	**MST3643243**
		Vida 24	7.18%					**MST2443244**
		Vida 6	7.44%					**MST0643245**
HMO/MUB	**85%**	**Vida 36**	7.19%	2%	£50k		n/a	**MST3643246**

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
30/04/2032

ERC's

5% until 30/04/2028
5% until 30/04/2029
4% until 30/04/2030
3% until 30/04/2031
2% until 30/04/2032

Fees

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

**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**	6.82%	0.75% (min £795)	£2m	n/a	**BFS3643249**
Cashback	**75%**	**Vida 36**	7.05%	0.75% (min £795)	£2m	£500	**BCF3643257**

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	**75%**	**Vida 36**	6.77%	0.75% (min £795)	£2m	n/a	**BFS3643250**
Cashback	**75%**	**Vida 36**	6.83%	0.75% (min £795)	£2m	£500	**BCF3643258**

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 - 30/04/2029
5 year - 30/04/2032

ERC's

2 year
4% until 30/04/2028
3% until 30/04/2029

5 year
5% until 30/04/2028
5% until 30/04/2029
4% until 30/04/2030
3% until 30/04/2031
2% until 30/04/2032

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	5.77%	2%	£2m	n/a	HST3643259
		Vida 24	5.92%				HST2443260
		Vida 6	6.32%				HST0643261
Standard	80%	Vida 36	5.87%	2%	£750k	n/a	HST3643262
		Vida 24	6.02%				HST2443263
		Vida 6	6.42%				HST0643264

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	6.45%	2%	£2m	n/a	HST3643265
		Vida 24	6.60%				HST2443266
		Vida 6	7.00%				HST0643267
Standard	80%	Vida 36	6.55%	2%	£750k	n/a	HST3643268
		Vida 24	6.70%				HST2443269
		Vida 6	7.20%				HST0643270

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 - 30/04/2029
5 year - 30/04/2032

ERC's
2 year
4% until 30/04/2028
3% until 30/04/2029

5 year
5% until 30/04/2028
5% until 30/04/2029
4% until 30/04/2030
3% until 30/04/2031
2% until 30/04/2032

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**	5.67%	2%	£2m	**CST3643271**
Standard	**80%**	**Vida 36**	5.93%	2%	£750k	**CST3643272**
Expat	**75%**	**Vida 36**	6.43%	2%	£2m	**CES3643275**

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
Standard	**75%**	**Vida 36**	6.52%	2%	£2m	**CST3643273**
Standard	**80%**	**Vida 36**	6.79%	2%	£750k	**CST3643274**
Expat	**75%**	**Vida 36**	6.71%	2%	£2m	**CES3643276**

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 - 30/04/2029
5 year - 30/04/2032

ERC's
2 year
4% until 30/04/2028
3% until 30/04/2029

5 year
5% until 30/04/2028
5% until 30/04/2029
4% until 30/04/2030
3% until 30/04/2031
2% until 30/04/2032

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.

Complete FS

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PremierHub

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