

Broker Product Guide

Rates correct as at 15 October 2026



For Broker Use Only

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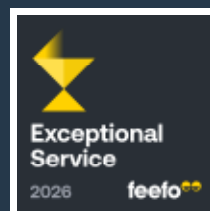
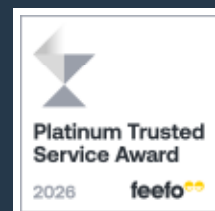
- Loans of £200k - £5m, with loans from £100k on Core Bridge range
- Principle security located in England, Wales or mainland Scotland*
- Up to four applicants
- Minimum age 18 with maximum age 85 for residential. No maximum age for let or bridging solutions.

We're here to support you and your clients through the current economic climate. More information on page 2.

*We lend in mainland Scotland for residential purposes.

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Discount Now. Fix Later.

Enhanced flexibility for your clients

To give clients added choice as the market moves at pace, we're offering extra flexibility once a mortgage offer is issued.

For a limited time, clients selecting a discounted product on their application can make one switch to a fixed rate before completion, without paying the £299 product change fee.

The fixed rate must be chosen from products available at the time of the switch. This applies only to moves from discounted to fixed rates, not between fixed rates.

Product end dates

Our product end dates are:

- 31 January
- 30 April
- 31 July
- 31 October

These reset in February, May, August and November at the beginning of the month.



Our product withdrawal commitment

As part of our Best for Brokers Promise, we'll always give more than 24 hours' notice before withdrawing products.

Residential up to £3m - UK borrowers

Available in England, Wales and mainland Scotland

Application fee	£299	Procuration fee	0.35%
Minimum loan	£200k	Valuation fee	See fee scale
Maximum loan	£3m	Overpayments (OPs)	See specific products

Tier 1						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Income from investments/SIPPs</p> <p>Joint borrower sole proprietor</p> <p>Partially let properties* (i.e. rent-a-room)</p> <p>Large acreage</p> <p>Simple annexes</p>
Discount until 31/01/2029	5.20%	£1,495	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	6.44%	£1,495	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 1 +</p> <p>Returning Expats</p> <p>Capital raising for business purposes</p> <p>Complex incomes (see Criteria Grid)</p> <p>Complex property features (see Criteria Grid)</p>
Discount until 31/01/2029	5.60%	£1,495	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	6.84%	£1,495	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 2 +</p> <p>Part commercial use or commercial property set up</p> <p>Significant refurbishment** (up to 70% LTV)</p> <p>Consent to let* (let annexe/outbuildings etc.)</p> <p>Capital raising for a tax bill</p> <p>>6x income (subject to affordability)</p> <p>Foreign nationals (without ILR)</p> <p>More than 70% of the loan for debt consolidation</p>
Discount until 31/01/2029	6.05%	£1,495	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	7.29%	£1,495	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Residential Large Loan - UK borrowers

Available in England, Wales and mainland Scotland

Application fee	£299	Procurement fee	0.35%
Minimum loan	£3m	Valuation fee	See fee scale
Maximum loan	£5m	Overpayments (OPs)	See specific products

Tier 1						Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>UK residents only</p> <p>Self-employed</p> <p>Joint borrower sole proprietor or multi-generation</p> <p>Lending into retirement</p> <p>Second homes or simple annexes</p> <p>Cosmetic property improvements (i.e. kitchen/bathroom replacement)</p> <p>Less than 20% of the loan for debt consolidation</p>
Discount until 31/01/2029	5.09%	£2,495	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	6.33%	£2,495	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 2						Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 1 +</p> <p>Interest only</p> <p>Complex income</p> <p>Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV</p> <p>Partially let properties* (ie rent-a-room, let single annexe)</p> <p>Complex property (acreage, listed etc)</p> <p>Affordability on >2 incomes</p> <p>Returning Expats</p> <p>>4.5x income (subject to affordability)</p> <p>Less than 70% of the loan for debt consolidation</p>
Discount until 31/01/2029	5.24%	£2,495	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	6.48%	£2,495	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 3						Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 2+</p> <p>Part commercial use or commercial property set up</p> <p>Significant refurbishment** (up to 70% LTV)</p> <p>Consent-to-let* (whole building/ multiple annexes or outbuildings etc)</p> <p>Short lease (<50 years)</p> <p>Foreign nationals (without ILR)</p> <p>20% overpayments (variable only)</p> <p>>6x income (subject to affordability)</p> <p>More than 70% of the loan for debt consolidation</p>
Discount until 31/01/2029	6.09%	£2,495	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	20%	
Fixed until 31/01/2032	7.33%	£2,495	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

LTV Limits	
70%	£3.5m
65%	£4.25m
60%	£5m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Limited Edition Residential Large Loan - UK borrowers

Available in England, Wales and mainland Scotland

Application fee	£299	Procurement fee		0.35%	
Minimum loan	£3m	Valuation fee		See fee scale	
Maximum loan	£5m	Overpayments (OPs)		See specific products	
Limited Edition				Criteria	
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	4.74%	1%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%
Discount until 31/01/2029	4.20%	2%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%
Fixed rates will relaunch soon				UK residents only	
				JBSP, multi-generation and lending into retirement	
				Self-employed or complex income	
				Affordability on >2 incomes	
				Up to 6x income (subject to affordability)	
				Refurbishment or cosmetic property improvements (excluding significant refurbishment**) - up to 75% LTV	
				Complex property (acreage, listed etc)	
				Partially let properties* (ie rent-a-room)	
				Second homes or simple annexes	
				Less than 70% of the loan for debt consolidation	

LTV Limits	
70%	£3.5m
65%	£4.25m
60%	£5m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Buy to Let - UK borrowers

Available in England and Wales

Application fee	£299	Procuration fee	0.45%
Minimum loan	£200k	Valuation fee	See fee scale
Maximum loan	£3m	Overpayments (OPs)	See specific products

No minimum ICR.

All loans assessed on an affordability basis taking personal and rental income into account

Tier 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Top-slicing</p> <p>Lending into retirement or past age 85</p> <p>Annexes (not let separately)</p> <p>Cosmetic property improvements</p> <p>Loans up to £2m</p>
Discount until 31/01/2029	5.46%	0.65%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	6.70%	0.65%	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 1 +</p> <p>Regulated BTL</p> <p>Non owner-occupiers</p> <p>Complex/foreign income</p> <p>Complex property (acreage, listed etc.)</p> <p>Joint borrower sole proprietor</p> <p>Returning Expats</p> <p>Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV</p> <p>Loans up to £3m</p>
Discount until 31/01/2029	5.71%	0.65%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	6.95%	0.65%	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 2 +</p> <p>Multi-unit/multi-let properties (up to 70% LTV, higher unit numbers may have a lower LTV limit)</p> <p>HMOs (max four rooms)</p> <p>Significant refurbishment** (up to 70% LTV)</p> <p>Foreign nationals (without ILR)</p> <p>Part commercial use or commercial property set up</p>
Discount until 31/01/2029	6.20%	0.65%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	7.44%	0.65%	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Buy to Let No Fee - UK borrowers

Available in England and Wales

Application fee	£299	Procurement fee	0.45%
Minimum loan	£200k	Valuation fee	See fee scale
Maximum loan	£3m	Overpayments (OPs)	See specific products

No minimum ICR.

All loans assessed on an affordability basis taking personal and rental income into account

Tier 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Top-slicing</p> <p>Lending into retirement or past age 85</p> <p>Annexes (not let separately)</p> <p>Cosmetic property improvements</p> <p>Loans up to £2m</p>
Discount until 31/01/2029	5.68%	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	6.92%	£0	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 1 +</p> <p>Regulated BTL</p> <p>Non owner-occupiers</p> <p>Complex/foreign income</p> <p>Complex property (acreage, listed etc.)</p> <p>Joint borrower sole proprietor</p> <p>Returning Expats</p> <p>Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV</p> <p>Loans up to £3m</p>
Discount until 31/01/2029	5.93%	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	7.17%	£0	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 2 +</p> <p>Multi-unit/multi-let properties (up to 70% LTV, higher unit numbers may have a lower LTV limit)</p> <p>HMOs (max four rooms)</p> <p>Significant refurbishment** (up to 70% LTV)</p> <p>Foreign nationals (without ILR)</p> <p>Part commercial use or commercial property set up</p>
Discount until 31/01/2029	6.42%	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	7.66%	£0	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Residential up to £3m - Expat & Overseas borrowers

Available in England, Wales and mainland Scotland

Application fee	£299	Procuration fee	0.35%
Minimum loan	£200k	Valuation fee	See fee scale
Maximum loan	£3m	Overpayments (OPs)	See specific products

Tier 1						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	All acceptable currencies (speak to your BDM) Income from investments/SIPPs Joint borrower sole proprietor Partially let properties* (i.e. rent-a-room) Large acreage Simple annexes
Discount until 31/01/2029	5.40%	0.50%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	6.64%	0.50%	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Using more than two currencies Capital raising for business purposes Complex incomes (see Criteria Grid) Complex property features (see Criteria Grid)
Discount until 31/01/2029	5.75%	0.50%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	6.99%	0.50%	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2 + Part commercial use or commercial property set up Significant refurbishment** (up to 70% LTV) Consent to let* (let annexe/outbuildings etc.) Capital raising for a tax bill >6x income (subject to affordability) Foreign nationals (without ILR) More than 70% of the loan for debt consolidation
Discount until 31/01/2029	6.10%	0.50%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	7.34%	0.50%	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Residential up to £3m No Fee - Expat & Overseas borrowers											
Available in England, Wales and mainland Scotland											
Application fee	£299	Procuration fee		0.35%							
Minimum loan	£200k	Valuation fee		See fee scale							
Maximum loan	£3m	Overpayments (OPs)		See specific products							
Tier 1											
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs						
Discount until 31/01/2029	5.57%	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%						
Fixed until 31/01/2032	6.81%	£0	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%						
						All acceptable currencies (speak to your BDM)					
						Income from investments/SIPPs					
						Joint borrower sole proprietor					
Partially let properties* (i.e. rent-a-room)											
Large acreage											
Simple annexes											

Tier 2					
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	5.92%	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%
Fixed until 31/01/2032	7.16%	£0	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%
					Tier 1 + Using more than two currencies Capital raising for business purposes Complex incomes (see Criteria Grid) Complex property features (see Criteria Grid)

Tier 3					
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	6.27%	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%
Fixed until 31/01/2032	7.51%	£0	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%
					Tier 2+ Part commercial use or commercial property set up Foreign nationals (without ILR) Significant refurbishment** (up to 70% LTV) Consent to let* >6x income (subject to affordability) More than 70% of the loan for debt consolidation

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

*Available in England and Wales.
**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Buy to Let - Expat & Overseas borrowers

Available in England and Wales

Application fee	£299	Procuration fee	0.45%
Minimum loan	£200k	Valuation fee	See fee scale
Maximum loan	£3m	Overpayments (OPs)	See specific products

Tier 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency</p> <p>Houses only</p> <p>Employed applicants only</p> <p>Cosmetic property improvements</p> <p>Loans up to £2m</p>
Discount until 31/01/2029	5.70%	0.50%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	6.94%	0.50%	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 1 +</p> <p>Loans up to £3m</p> <p>Any other/multiple currencies</p> <p>Self-employed</p> <p>Complex income sources</p> <p>Complex property (acreage, listed etc.)</p> <p>Joint borrower sole proprietor</p> <p>Flats/non-houses (up to 75% LTV for flats)</p> <p>Regulated BTLs</p> <p>Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV</p>
Discount until 31/01/2029	5.95%	0.50%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	7.19%	0.50%	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 2+</p> <p>Multi-unit/multi-let properties (up to 70% LTV, higher unit numbers may have a lower LTV limit)</p> <p>Foreign nationals (without ILR)</p> <p>HMOs (max four rooms)</p> <p>Significant refurbishment** (up to 70% LTV)</p> <p>Part commercial use or commercial property set up</p>
Discount until 31/01/2029	6.45%	0.50%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	7.69%	0.50%	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Buy to Let No Fee - Expat & Overseas borrowers

Available in England and Wales

Application fee	£299	Procuration fee	0.45%
Minimum loan	£200k	Valuation fee	See fee scale
Maximum loan	£3m	Overpayments (OPs)	See specific products

Tier 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency</p> <p>Houses only</p> <p>Employed applicants only</p> <p>Cosmetic property improvements</p> <p>Loans up to £2m</p>
Discount until 31/01/2029	5.87%	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	7.11%	£0	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 1 +</p> <p>Loans up to £3m</p> <p>Any other/multiple currencies</p> <p>Self-employed</p> <p>Complex income sources</p> <p>Complex property (acreage, listed etc.)</p> <p>Joint borrower sole proprietor</p> <p>Flats/non-houses (up to 75% LTV for flats)</p> <p>Regulated BTLs</p> <p>Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV</p>
Discount until 31/01/2029	6.12%	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	7.36%	£0	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 2+</p> <p>Multi-unit/multi-let properties (up to 70% LTV, higher unit numbers may have a lower LTV limit)</p> <p>Foreign nationals (without ILR)</p> <p>HMOs (max four rooms)</p> <p>Significant refurbishment** (up to 70% LTV)</p> <p>Part commercial use or commercial property set up</p>
Discount until 31/01/2029	6.62%	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	7.86%	£0	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Holiday Let Available in England and Wales						
Application fee	£299	Procuration fee			0.45%	
Minimum loan	£200k	Valuation fee			See fee scale	
Maximum loan	£3m	Overpayments (OPs)			See specific products	
Tier 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Minimum earned income £25k Owner-occupiers Must meet ICR of 155% Loans up to £2m Cosmetic property improvements
Discount until 31/01/2029	5.70%	£995	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	
Fixed until 31/01/2032	6.94%	£995	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 2					
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	5.95%	0.70%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%
Fixed until 31/01/2032	7.19%	0.70%	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%
					Tier 1 + Expats and foreign nationals (without ILR) Minimum earned income £35k Non owner-occupier Requires top-slicing Complex/foreign income Complex property (acreage, listed etc.) Two units Loans up to £3m Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV

Tier 3					
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/01/2029	6.35%	0.70%	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%
Fixed until 31/01/2032	7.59%	0.70%	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%
					Tier 2 + Commercial usage/classification/set-up Three or more units (Five or more units - up to 65% LTV, higher unit numbers may have a reduced LTV limit) Multi-title Six or more bedrooms Significant refurbishment** (up to 70% LTV)

LTV Limits	
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Holiday Let No Fee

Available in England and Wales

Application fee	£299	Procuration fee	0.45%
Minimum loan	£200k	Valuation fee	See fee scale
Maximum loan	£3m	Overpayments (OPs)	See specific products

Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/01/2029	6.18%	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	Tier 1 + Expats and foreign nationals (without ILR) Minimum earned income £35k Non owner-occupier Requires top-slicing Complex/foreign income Complex property (acreage, listed etc.) Two units Loans up to £3m Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV
Fixed until 31/01/2032	7.42%	£0	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

Tier 3						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/01/2029	6.58%	£0	7.24%	2% until 31/01/2028, then 1% until 31/01/2029	10%	Tier 2 + Commercial usage/classification/set-up Three or more units (Five or more units - up to 65% LTV, higher unit numbers may have a reduced LTV limit) Multi-title Six or more bedrooms Significant refurbishment** (up to 70% LTV)
Fixed until 31/01/2032	7.82%	£0	7.24%	5% until 31/01/2028, 4% until 31/01/2029, 3% until 31/01/2030, 2% until 31/01/2031, then 1% until 31/01/2032	5%	

LTV Limits	
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post-completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Bridging Finance Available in England, Wales and Scotland⁺			
Application fee	£95	Product fee	2.00%
Minimum loan	£200k (£100k for Core)	Procurement fee	1% unless otherwise agreed
Maximum loan	Up to £5M	Overpayment	Unlimited
Core		Criteria	
Up to £1m Regulated loans	Monthly Variable rate**	Regulated, first charge loans from £100k to £1m Terms up to 12 months Up to 2 residential securities considered Repayment strategy of sale and/or refinace of the property/properties charged to MHBS Standard and non-complex properties not requiring any works accepted UK Nationals/Residents only	
Up to 60% LTV	0.53%		
60.01% - 70% LTV	0.57%		

Tier 1		Criteria	
Up to £5m Regulated loans	Monthly Variable rate**	Sale and refinance (offer already in place) accepted No development or refurbishment Cosmetic property improvements only (i.e. kitchen/bathroom replacement) No commercial element Max two securities Grade II listed buildings accepted (other property complexities not accepted in Tier 1)	
Up to 50% LTV	0.59%		
50.01% - 60% LTV	0.65%		
60.01% - 70% LTV	0.71%		

Tier 2		Criteria	
Up to £5m Regulated loans	Monthly Variable rate**	Tier 1 + Complex exit (e.g sale of shares/overseas assets) Light refurbishment Limited commercial use Two+ securities Complex properties (i.e. Grade II Star and Grade I listed buildings, large acreage)	
Up to 50% LTV	0.65%		
50.01% - 60% LTV	0.71%		
60.01% - 70% LTV	0.77%		

Tier 3		Criteria	
Up to £5m	Monthly Variable rate**	Tier 2 + Development and heavy refurbishment Funds for business use Terms over 12 months Re-bridges Non-regulated loans*	
Up to 70% LTV	Loans available up to 70%		

LTV Limits	
70%	£3.5m
65%	£4.25m
60%	£5m

*Available in England and Wales.

** Rates are approximate with interest charged daily

Valuation fees		
All fees include VAT	Complex properties will be subject to bespoke valuation	
Purchase price or estimated value	Mortgage valuation	Homebuyers report plus MV
£200,001 - £300,000	£300	£550
£300,001 - £400,000	£360	£650
£400,001 - £500,000	£405	£750
£500,001 - £600,000	£465	£850
£600,001 - £700,000	£555	£950
£700,001 - £800,000	£655	£1,050
£800,001 - £900,000	£725	£1,150
£900,001 - £1,000,000	£855	£1,250
£1,000,001 - £1,200,000	£905	*Bespoke
£1,200,001 - £1,400,000	£1,005	*Bespoke
£1,400,001 - £1,600,000	£1,160	*Bespoke
£1,600,001 - £1,800,000	£1,310	*Bespoke
£1,800,001 - £2,000,000	£1,495	*Bespoke
£2,000,001 - £2,500,000	£1,750	*Bespoke
£2,500,001 - £3,000,000	£1,995	*Bespoke
£3,000,001 - £3,500,000	£2,295	*Bespoke
£3,500,001 - £4,000,000	£2,575	*Bespoke
£4,000,001 - £4,500,000	£2,825	*Bespoke
£4,500,001 - £5,000,000	£3,195	*Bespoke
Over £5m	*Bespoke quote at DIP	
Re-inspection	£95	

Residential and Let Criteria and Tier finder

The grid below shows which tier (1, 2 or 3) applies to the criteria across our product ranges.

- X = The criteria are not available for that product range.
- Refer = Tier subject to case details. Please speak to your nearest BDM.

Criteria	Residential - UK	Large Loan	Buy to Let - UK (inc. No Fee)	Residential - Overseas (inc. No Fee)	Residential - Expat & Overseas (inc. No Fee)	Buy to Let - Expat & Overseas (inc. No Fee)	Holiday Let (inc. No Fee)
Affordability on >2 applicant's incomes	1	2	1	1	1	1	1
Bonuses	1	1	1	1	1	1	1
Capital raising for a tax bill	3	1	X	3	X	X	X
Capital raising for business purposes	2	1	X	2	X	X	X
Cash savings	2	2	2	2	2	2	2
Consent to let	3	3	X	3	X	X	X
Cosmetic Property Improvements	1	1	1	1	1	1	1
Debt con up to 20% of loan	1	1	X	1	X	X	X
Debt con over 20% of the loan	1	2	X	1	X	X	X
Debt con over 70% of the loan	3	3	X	3	X	X	X
Director's loans	2	2	2	2	2	2	2
Dividends	1	1	1	1	2	1	1
Earned salary (employed)	1	1	1	1	1	1	1
Earned salary (self-employed)	1	1	1	1	2	1	1
Ex-local authority property	1	2	2	1	2	2	2
Flats/Non-houses	1	1	1	1	2	1	1
Foreign employer	2	1	1	2	1	1	1
Foreign nationals	3	3	3	3	3	3	2
Grade I/Category A listed building	2	2	2	2	2	2	2
Grade II*/Category B listed building	1	2	2	1	2	2	2
Grade II/Category C listed building	1	2	2	1	2	2	2
HMOs	X	X	3	X	3	X	X
Interest only	1	2	1	1	1	1	1
Investments	1	2	2	1	2	2	2
Joint borrower sole proprietor	1	1	2	1	2	1	1
Lending into retirement	1	1	1	1	1	1	1
Maintenance (court/non-court ordered)	1	2	2	1	2	2	2
More than 2.5 acres	1	2	2	1	2	2	2
Multi title	2	2	2	2	2	3	3
Multi-generation	1	1	X	1	X	X	X
Multi-let properties	X	X	3	X	3	X	X

Residential and Let Criteria and Tier finder

The grid below shows which tier (1, 2 or 3) applies to the criteria across our product ranges.

- X = The criteria are not available for that product range.
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Criteria	Residential - UK	Large Loan	Buy to Let - UK (inc. No Fee)	Residential - Overseas (inc. No Fee)	Buy to Let - Expat & Overseas (inc. No Fee)	Holiday Let (inc. No Fee)
Non owner-occupiers	X	X	2	X	2	2
Non-professional rental income (Ltd Co)	1	2	2	1	2	2
Part commercial use or set up	3	3	3	3	3	3
Partially let properties	1	2	X	1	X	X
Professional landlord income	2	N/A see below	N/A see below	2	N/A see below	N/A see below
Non-professional rental income (Personal)	1	1	1	1	2	1
Non-standard construction	1	2	2	1	2	2
Refurbishment	1	2	2	1	2	2
Regulated BTL	X	X	2	X	2	X
Restrictive covenants / overage clauses	2	2	2	2	2	2
Returning Expats	2	2	2	X	X	2
Second homes	1	1	X	1	X	X
Short lease (<50 years)	1	3	1	1	1	1
Significant/Heavy refurbishment	3	3	3	3	3	3
Simple allowances (i.e car, living abroad)	1	2	2	1	2	2
Simple non-let annexes	1	1	1	1	2	2
SIPPs	1	2	2	1	2	2
Small-scale/ domestic equestrian facilities	2	2	2	2	2	2
Top Slicing	X	X	1	X	1	2
Trust funds	2	2	2	2	2	2
USD, CAD, EUR, CHF, HKD, SGD, AUD or other EU Currency	2	2	2	1	1	2
Other currencies	2	2	2	1	2	2
Two currencies	X	X	X	1	2	X
More than two currencies	X	X	X	2	2	X
Vested shares	2	2	2	2	2	2
>4.5x income	1	2	1	1	1	1
>6x income	3	3	1	3	1	1
2 units	Refer	Refer	3	Refer	3	2
3+ units	Refer	Refer	3	Refer	3	3
20% overpayments (variable only)	X	3	X	X	X	X
6 or more bedrooms	1	1	1	1	1	3