

SUPER-POWERED

PRODUCTS

27 OCTOBER 2026

Intermediaries only



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For investors with 4-10 mortgaged properties on completion

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LIMITED EDITIONS

INVESTOR SIZE

Small landlords

Medium landlords

Large landlords

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Small landlords

For investors with 1-3 mortgaged properties on completion

Medium landlords

For investors with 4-10 mortgaged properties on completion

Large landlords

For investors with 11+ mortgaged properties on completion

Small landlords | Single family lets | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.23%	3.5%	5.50%	RABC0895	Remortgage	
					RABC0919	Purchase	
	2-year fixed	4.77%	3.5%	6.32%	RABC0896	Remortgage	
					RABC0920	Purchase	
		4.02%	5%	5.57%	RABC0897	Remortgage	
					RABC0921	Purchase	
	5-year fixed	5.68%	3.5%	5.68%	RABC0898	Remortgage	
					RABC0922	Purchase	
		5.38%	5%	5.38%	RABC0899	Remortgage	
					RABC0923	Purchase	
4.98%		7%	4.98%	RABC0900	Remortgage		
				RABC0924	Purchase		
85%	5-year fixed	7.24%	0%	7.24%	RABD1129	Remortgage	EPC A-C
					RABD1133	Purchase	
		6.73%	2%	6.73%	RABD1130	Remortgage	EPC A-C
					RABD1134	Purchase	
		7.29%	0%	7.29%	RABD1137	Remortgage	EPC D & Below
					RABD1141	Purchase	
		6.78%	2%	6.78%	RABD1138	Remortgage	EPC D & Below
					RABD1142	Purchase	

LIMITED EDITIONS

INVESTOR SIZE

Small landlords

Medium landlords

Large landlords

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Small landlords

For investors with 1-3 mortgaged properties on completion

Medium landlords

For investors with 4-10 mortgaged properties on completion

Large landlords

For investors with 11+ mortgaged properties on completion

Small landlords | Complex properties | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.45%	3.5%	5.50%	RABC0907	Remortgage	
					RABC0931	Purchase	
	2-year fixed	4.99%	3.5%	6.54%	RABC0908	Remortgage	
					RABC0932	Purchase	
		4.24%	5%	5.79%	RABC0909	Remortgage	
					RABC0933	Purchase	
	5-year fixed	5.90%	3.5%	5.90%	RABC0910	Remortgage	
					RABC0934	Purchase	
		5.60%	5%	5.60%	RABC0911	Remortgage	
					RABC0935	Purchase	
5.20%		7%	5.20%	RABC0912	Remortgage		
				RABC0936	Purchase		
85%	5-year fixed	7.46%	0%	7.46%	RABD1131	Remortgage	EPC A-C
					RABD1135	Purchase	
		6.95%	2%	6.95%	RABD1132	Remortgage	EPC A-C
					RABD1136	Purchase	
		7.51%	0%	7.51%	RABD1139	Remortgage	EPC D & Below
					RABD1143	Purchase	
		7.00%	2%	7.00%	RABD1140	Remortgage	EPC D & Below
					RABD1144	Purchase	

LIMITED EDITIONS

INVESTOR SIZE

Small landlords

Medium landlords

Large landlords

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

[See the adverse criteria.](#)

Small landlords

For investors with 1-3 mortgaged properties on completion

Medium landlords

For investors with 4-10 mortgaged properties on completion

Large landlords

For investors with 11+ mortgaged properties on completion

Medium landlords | Single family lets | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.51%	3.5%	5.50%	RABC0943	Remortgage	
					RABC0967	Purchase	
	2-year fixed	5.05%	3.5%	6.60%	RABC0944	Remortgage	
					RABC0968	Purchase	
		4.30%	5%	5.85%	RABC0945	Remortgage	
					RABC0969	Purchase	
	5-year fixed	5.96%	3.5%	5.96%	RABC0946	Remortgage	
					RABC0970	Purchase	
		5.66%	5%	5.66%	RABC0947	Remortgage	
					RABC0971	Purchase	
		5.26%	7%	5.26%	RABC0948	Remortgage	
					RABC0972	Purchase	

LIMITED EDITIONS

INVESTOR SIZE

Small landlords

Medium landlords

Large landlords

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Small landlords

For investors with 1-3 mortgaged properties on completion

Medium landlords

For investors with 4-10 mortgaged properties on completion

Large landlords

For investors with 11+ mortgaged properties on completion

Medium landlords | Complex properties | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.73%	3.5%	5.50%	RABC0955	Remortgage	
					RABC0979	Purchase	
	2-year fixed	5.27%	3.5%	6.82%	RABC0956	Remortgage	
					RABC0980	Purchase	
		4.52%	5%	6.07%	RABC0957	Remortgage	
					RABC0981	Purchase	
	5-year fixed	6.18%	3.5%	6.18%	RABC0958	Remortgage	
					RABC0982	Purchase	
		5.88%	5%	5.88%	RABC0959	Remortgage	
					RABC0983	Purchase	
		5.48%	7%	5.48%	RABC0960	Remortgage	
					RABC0984	Purchase	

LIMITED EDITIONS

INVESTOR SIZE

Small landlords

Medium landlords

Large landlords

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

[See the adverse criteria.](#)

Small landlords

For investors with 1-3 mortgaged properties on completion

Medium landlords

For investors with 4-10 mortgaged properties on completion

Large landlords

For investors with 11+ mortgaged properties on completion

Large landlords | Single family lets | £550,000 and under

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.80%	3.5%	5.50%	RABC0991	Remortgage	
					RABC1027	Purchase	
	2-year fixed	5.34%	3.5%	6.89%	RABC0992	Remortgage	
					RABC1028	Purchase	
		4.59%	5%	6.14%	RABC0993	Remortgage	
					RABC1029	Purchase	
	5-year fixed	6.25%	3.5%	6.25%	RABC0994	Remortgage	
					RABC1030	Purchase	
		5.95%	5%	5.95%	RABC0995	Remortgage	
					RABC1031	Purchase	
		5.55%	7%	5.55%	RABC0996	Remortgage	
					RABC1032	Purchase	

LIMITED EDITIONS

INVESTOR SIZE

Small landlords

Medium landlords

Large landlords

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

[See the adverse criteria.](#)

Small landlords

For investors with 1-3 mortgaged properties on completion

Medium landlords

For investors with 4-10 mortgaged properties on completion

Large landlords

For investors with 11+ mortgaged properties on completion

Large landlords | Single family lets | £550,001 and over

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.75%	3.5%	5.50%	RABC1063	Remortgage	
					RABC1099	Purchase	
	2-year fixed	5.29%	3.5%	6.84%	RABC1064	Remortgage	
					RABC1100	Purchase	
		4.54%	5%	6.09%	RABC1065	Remortgage	
					RABC1101	Purchase	
	5-year fixed	6.20%	3.5%	6.20%	RABC1066	Remortgage	
					RABC1102	Purchase	
		5.90%	5%	5.90%	RABC1067	Remortgage	
					RABC1103	Purchase	
		5.50%	7%	5.50%	RABC1068	Remortgage	
					RABC1104	Purchase	

LIMITED EDITIONS

INVESTOR SIZE

Small landlords

Medium landlords

Large landlords

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

[See the adverse criteria.](#)

Small landlords

For investors with 1-3 mortgaged properties on completion

Medium landlords

For investors with 4-10 mortgaged properties on completion

Large landlords

For investors with 11+ mortgaged properties on completion

Large landlords | Complex properties | £550,000 and under

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.80%	3.5%	5.50%	RABC1003	Remortgage	Up to 4 units
					RABC1039	Purchase	
		3.96%	3.5%	5.51%	RABC1015	Remortgage	
					RABC1051	Purchase	
	2-year fixed	5.34%	3.5%	6.89%	RABC1004	Remortgage	Up to 4 units
					RABC1040	Purchase	
		5.50%	3.5%	7.05%	RABC1016	Remortgage	
					RABC1052	Purchase	
		4.59%	5%	6.14%	RABC1005	Remortgage	Up to 4 units
					RABC1041	Purchase	
		4.75%	5%	6.30%	RABC1017	Remortgage	
					RABC1053	Purchase	
	5-year fixed	6.25%	3.5%	6.25%	RABC1006	Remortgage	Up to 4 units
					RABC1042	Purchase	
		6.41%	3.5%	6.41%	RABC1018	Remortgage	
					RABC1054	Purchase	
		5.95%	5%	5.95%	RABC1007	Remortgage	Up to 4 units
					RABC1043	Purchase	
		6.11%	5%	6.11%	RABC1019	Remortgage	
					RABC1055	Purchase	
		5.55%	7%	5.55%	RABC1008	Remortgage	Up to 4 units
					RABC1044	Purchase	
		5.71%	7%	5.71%	RABC1020	Remortgage	
					RABC1056	Purchase	

LIMITED EDITIONS

INVESTOR SIZE

Small landlords

Medium landlords

Large landlords

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

[See the adverse criteria.](#)

Small landlords

For investors with 1-3 mortgaged properties on completion

Medium landlords

For investors with 4-10 mortgaged properties on completion

Large landlords

For investors with 11+ mortgaged properties on completion

Large landlords | Complex properties | £550,001 and over

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.75%	3.5%	5.50%	RABC1075	Remortgage	Up to 4 units
					RABC1111	Purchase	
		3.91%	3.5%	5.50%	RABC1087	Remortgage	
					RABC1123	Purchase	
	2-year fixed	5.29%	3.5%	6.84%	RABC1076	Remortgage	Up to 4 units
					RABC1112	Purchase	
		5.45%	3.5%	7.00%	RABC1088	Remortgage	
					RABC1124	Purchase	
		4.54%	5%	6.09%	RABC1077	Remortgage	Up to 4 units
					RABC1113	Purchase	
		4.70%	5%	6.25%	RABC1089	Remortgage	
					RABC1125	Purchase	
	5-year fixed	6.20%	3.5%	6.20%	RABC1078	Remortgage	Up to 4 units
					RABC1114	Purchase	
		6.36%	3.5%	6.36%	RABC1090	Remortgage	
					RABC1126	Purchase	
		5.90%	5%	5.90%	RABC1079	Remortgage	Up to 4 units
					RABC1115	Purchase	
		6.06%	5%	6.06%	RABC1091	Remortgage	
					RABC1127	Purchase	
		5.50%	7%	5.50%	RABC1080	Remortgage	Up to 4 units
					RABC1116	Purchase	
		5.66%	7%	5.66%	RABC1092	Remortgage	
					RABC1128	Purchase	

SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Single family lets | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
55%	2-year fixed	3.91%	5%	5.50%	RABB0649	Remortgage	Free Valuation
					RABB0673	Purchase	
		5.18%	2%	6.73%	RABB0650	Remortgage	
					RABB0674	Purchase	
		6.29%	£0	7.84%	RABB0651	Remortgage	
					RABB0675	Purchase	
	5-year fixed	5.18%	5%	5.18%	RABB0655	Remortgage	Free Valuation
					RABB0679	Purchase	
		5.64%	2%	5.64%	RABB0656	Remortgage	
					RABB0680	Purchase	
		6.15%	£0	6.15%	RABB0657	Remortgage	
					RABB0681	Purchase	
65%	2-year fixed	3.93%	5%	5.50%	RABB0652	Remortgage	Free Valuation
					RABB0676	Purchase	
		5.28%	2%	6.83%	RABB0653	Remortgage	
					RABB0677	Purchase	
		6.39%	£0	7.94%	RABB0654	Remortgage	
					RABB0678	Purchase	
	5-year fixed	5.25%	5%	6.80%	RABB0658	Remortgage	Free Valuation
					RABB0682	Purchase	
		5.74%	2%	7.29%	RABB0659	Remortgage	
					RABB0683	Purchase	
		6.25%	£0	7.80%	RABB0660	Remortgage	
					RABB0684	Purchase	
75%	1-year fixed	4.82%	2%	6.57%	RAAX0002	Remortgage	
					RAAX0038	Purchase	
		3.83%	3%	5.58%	RAAX0001	Remortgage	
					RAAX0037	Purchase	
		6.93%	£0	8.68%	RAAX0003	Remortgage	
					RAAX0039	Purchase	
	2-year fixed	4.28%	5%	5.83%	RABB0004	Remortgage	Free Valuation
					RABB0040	Purchase	
		5.56%	2%	7.11%	RABB0005	Remortgage	
					RABB0041	Purchase	
		6.67%	£0	8.22%	RABB0006	Remortgage	
					RABB0042	Purchase	
	5-year fixed	5.56%	5%	5.56%	RABB0007	Remortgage	Free Valuation
					RABB0043	Purchase	
		6.02%	2%	6.02%	RABB0008	Remortgage	
					RABB0044	Purchase	
		6.53%	£0	6.53%	RABB0009	Remortgage	
					RABB0045	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.23%	3%	5.78%	RABD0010	Remortgage	
					RABD0046	Purchase	
		5.22%	2%	6.77%	RABD0011	Remortgage	
					RABD0047	Purchase	
		7.33%	£0	8.88%	RABD0012	Remortgage	
					RABD0048	Purchase	
	2-year fixed	4.71%	5%	6.26%	RABD0013	Remortgage	Free Valuation
					RABD0049	Purchase	
		5.96%	2%	7.51%	RABD0014	Remortgage	
					RABD0050	Purchase	
		7.07%	£0	8.62%	RABD0015	Remortgage	
					RABD0051	Purchase	
	5-year fixed	5.97%	5%	5.97%	RABD0016	Remortgage	Free Valuation
					RABD0052	Purchase	
		6.42%	2%	6.42%	RABD0017	Remortgage	
					RABD0053	Purchase	
		6.93%	£0	6.93%	RABD0018	Remortgage	
					RABD0054	Purchase	

SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Single family lets | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	5.07%	2%	6.62%	RAAV0290	Remortgage	
					RAAV0362	Purchase	
		7.18%	£0	8.73%	RAAV0291	Remortgage	
					RAAV0363	Purchase	
		4.08%	3%	5.63%	RAAV0289	Remortgage	
					RAAV0361	Purchase	
	2-year fixed	5.81%	2%	7.36%	RABB0293	Remortgage	
					RABB0365	Purchase	
		6.92%	£0	8.47%	RABB0294	Remortgage	
					RABB0366	Purchase	
		4.40%	5%	5.95%	RABB0292	Remortgage	
					RABB0364	Purchase	
	5-year fixed	5.76%	5%	5.76%	RABB0295	Remortgage	
					RABB0367	Purchase	
		6.27%	2%	6.27%	RABB0296	Remortgage	
					RABB0368	Purchase	
		6.78%	£0	6.78%	RABB0297	Remortgage	
					RABB0369	Purchase	
80%	1-year fixed	4.51%	3%	6.06%	RABD0298	Remortgage	
					RABD0370	Purchase	
		5.50%	2%	7.05%	RABD0299	Remortgage	
					RABD0371	Purchase	
	2-year fixed	7.61%	£0	9.16%	RABD0300	Remortgage	
					RABD0372	Purchase	
		4.83%	5%	6.38%	RABD0301	Remortgage	
					RABD0373	Purchase	
		6.24%	2%	7.79%	RABD0302	Remortgage	
					RABD0374	Purchase	
	5-year fixed	7.35%	£0	8.90%	RABD0303	Remortgage	
					RABD0375	Purchase	
		6.19%	5%	6.19%	RABD0304	Remortgage	
					RABD0376	Purchase	
		6.70%	2%	6.70%	RABD0305	Remortgage	
					RABD0377	Purchase	
		7.21%	£0	7.21%	RABD0306	Remortgage	
					RABD0378	Purchase	

SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Single family lets | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	5.18%	2%	6.73%	RAAV0308	Remortgage	
					RAAV0380	Purchase	
		4.19%	3%	5.74%	RAAV0307	Remortgage	
					RAAV0379	Purchase	
		7.29%	£0	8.84%	RAAV0309	Remortgage	
	2-year fixed				RAAV0381	Purchase	
		4.51%	5%	6.06%	RABB0310	Remortgage	
					RABB0382	Purchase	
		5.92%	2%	7.47%	RABB0311	Remortgage	
					RABB0383	Purchase	
	5-year fixed	7.03%	£0	8.58%	RABB0312	Remortgage	
					RABB0384	Purchase	
		5.87%	5%	5.87%	RABB0313	Remortgage	
					RABB0385	Purchase	
		6.38%	2%	6.38%	RABB0314	Remortgage	
80%	1-year fixed				RABB0386	Purchase	
		6.89%	£0	6.89%	RABB0315	Remortgage	
					RABB0387	Purchase	
		4.67%	3%	6.22%	RABD0316	Remortgage	
					RABD0388	Purchase	
	2-year fixed	5.66%	2%	7.21%	RABD0317	Remortgage	
					RABD0389	Purchase	
		7.77%	£0	9.32%	RABD0318	Remortgage	
					RABD0390	Purchase	
		4.99%	5%	6.54%	RABD0319	Remortgage	
	5-year fixed				RABD0391	Purchase	
		6.40%	2%	7.95%	RABD0320	Remortgage	
					RABD0392	Purchase	
		7.51%	£0	9.06%	RABD0321	Remortgage	
					RABD0393	Purchase	
	5-year fixed	6.35%	5%	6.35%	RABD0322	Remortgage	
					RABD0394	Purchase	
		6.86%	2%	6.86%	RABD0323	Remortgage	
					RABD0395	Purchase	
		7.37%	£0	7.37%	RABD0324	Remortgage	
					RABD0396	Purchase	

SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Complex properties | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
55%	2-year fixed	3.99%	5%	5.54%	RABB0661	Remortgage	
					RABB0685	Purchase	
		5.40%	2%	6.95%	RABB0662	Remortgage	
					RABB0686	Purchase	
		6.51%	£0	8.06%	RABB0663	Remortgage	
					RABB0687	Purchase	
	5-year fixed	5.35%	5%	5.35%	RABB0667	Remortgage	
					RABB0691	Purchase	
		5.86%	2%	5.86%	RABB0668	Remortgage	
					RABB0692	Purchase	
		6.37%	£0	6.37%	RABB0669	Remortgage	
					RABB0693	Purchase	
65%	2-year fixed	4.09%	5%	5.64%	RABB0664	Remortgage	
					RABB0688	Purchase	
		5.50%	2%	7.05%	RABB0665	Remortgage	
					RABB0689	Purchase	
		6.61%	£0	8.16%	RABB0666	Remortgage	
					RABB0690	Purchase	
	5-year fixed	5.45%	5%	5.45%	RABB0670	Remortgage	
					RABB0694	Purchase	
		5.96%	2%	5.96%	RABB0671	Remortgage	
					RABB0695	Purchase	
		6.47%	£0	6.47%	RABB0672	Remortgage	
					RABB0696	Purchase	
75%	1-year fixed	4.05%	3%	5.60%	RAAX0019	Remortgage	
					RAAX0055	Purchase	
		5.04%	2%	6.59%	RAAX0020	Remortgage	
					RAAX0056	Purchase	
		7.15%	£0	8.70%	RAAX0021	Remortgage	
					RAAX0057	Purchase	
	2-year fixed	4.37%	5%	5.92%	RABB0022	Remortgage	
					RABB0058	Purchase	
		5.78%	2%	7.33%	RABB0023	Remortgage	
					RABB0059	Purchase	
		6.89%	£0	8.44%	RABB0024	Remortgage	
					RABB0060	Purchase	
	5-year fixed	5.73%	5%	5.73%	RABB0025	Remortgage	
					RABB0061	Purchase	
		6.24%	2%	6.24%	RABB0026	Remortgage	
					RABB0062	Purchase	
		6.75%	£0	6.75%	RABB0027	Remortgage	
					RABB0063	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.45%	3%	6.00%	RABD0028	Remortgage	
					RABD0064	Purchase	
		5.44%	2%	6.99%	RABD0029	Remortgage	
					RABD0065	Purchase	
		7.55%	£0	9.10%	RABD0030	Remortgage	
					RABD0066	Purchase	
	2-year fixed	4.77%	5%	6.32%	RABD0031	Remortgage	
					RABD0067	Purchase	
		6.18%	2%	7.73%	RABD0032	Remortgage	
					RABD0068	Purchase	
		7.29%	£0	8.84%	RABD0033	Remortgage	
					RABD0069	Purchase	
	5-year fixed	6.13%	5%	6.13%	RABD0034	Remortgage	
					RABD0070	Purchase	
		6.64%	2%	6.64%	RABD0035	Remortgage	
					RABD0071	Purchase	
		7.15%	£0	7.15%	RABD0036	Remortgage	
					RABD0072	Purchase	

SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

[See the adverse criteria.](#)

Complex properties | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.30%	3%	5.85%	RAAV0325	Remortgage	
					RAAV0397	Purchase	
		5.29%	2%	6.84%	RAAV0326	Remortgage	
					RAAV0398	Purchase	
		7.40%	£0	8.95%	RAAV0327	Remortgage	
	2-year fixed				RAAV0399	Purchase	
		4.62%	5%	6.17%	RABB0328	Remortgage	
					RABB0400	Purchase	
		6.03%	2%	7.58%	RABB0329	Remortgage	
					RABB0401	Purchase	
		7.14%	£0	8.69%	RABB0330	Remortgage	
	5-year fixed				RABB0402	Purchase	
		5.98%	5%	5.98%	RABB0331	Remortgage	
					RABB0403	Purchase	
		6.49%	2%	6.49%	RABB0332	Remortgage	
					RABB0404	Purchase	
80%	1-year fixed	7.00%	£0	7.00%	RABB0333	Remortgage	
					RABB0405	Purchase	
		4.73%	3%	6.28%	RABD0334	Remortgage	
					RABD0406	Purchase	
	2-year fixed	5.72%	2%	7.27%	RABD0335	Remortgage	
					RABD0407	Purchase	
		7.83%	£0	9.38%	RABD0336	Remortgage	
					RABD0408	Purchase	
	5-year fixed	5.05%	5%	6.60%	RABD0337	Remortgage	
					RABD0409	Purchase	
		6.46%	2%	8.01%	RABD0338	Remortgage	
					RABD0410	Purchase	
	5-year fixed	7.57%	£0	9.12%	RABD0339	Remortgage	
					RABD0411	Purchase	
		6.41%	5%	6.41%	RABD0340	Remortgage	
					RABD0412	Purchase	
	5-year fixed	6.92%	2%	6.92%	RABD0341	Remortgage	
					RABD0413	Purchase	
	5-year fixed	7.43%	£0	7.43%	RABD0342	Remortgage	
					RABD0414	Purchase	

SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Complex properties | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.41%	3%	5.96%	RAAV0343	Remortgage	
					RAAV0415	Purchase	
		5.40%	2%	6.95%	RAAV0344	Remortgage	
					RAAV0416	Purchase	
		7.51%	£0	9.06%	RAAV0345	Remortgage	
					RAAV0417	Purchase	
	2-year fixed	4.73%	5%	6.28%	RABB0346	Remortgage	
					RABB0418	Purchase	
		6.14%	2%	7.69%	RABB0347	Remortgage	
					RABB0419	Purchase	
		7.25%	£0	8.80%	RABB0348	Remortgage	
					RABB0420	Purchase	
	5-year fixed	6.09%	5%	6.09%	RABB0349	Remortgage	
					RABB0421	Purchase	
		6.60%	2%	6.60%	RABB0350	Remortgage	
					RABB0422	Purchase	
		7.11%	£0	7.11%	RABB0351	Remortgage	
					RABB0423	Purchase	
80%	1-year fixed	5.88%	2%	7.43%	RABD0353	Remortgage	
					RABD0425	Purchase	
		4.89%	3%	6.44%	RABD0352	Remortgage	
					RABD0424	Purchase	
	2-year fixed	7.99%	£0	9.54%	RABD0354	Remortgage	
					RABD0426	Purchase	
		5.21%	5%	6.76%	RABD0355	Remortgage	
					RABD0427	Purchase	
		6.62%	2%	8.17%	RABD0356	Remortgage	
					RABD0428	Purchase	
	5-year fixed	7.73%	£0	9.28%	RABD0357	Remortgage	
					RABD0429	Purchase	
		6.57%	5%	6.57%	RABD0358	Remortgage	
					RABD0430	Purchase	
		7.08%	2%	7.08%	RABD0359	Remortgage	
					RABD0431	Purchase	
		7.59%	£0	7.59%	RABD0360	Remortgage	
					RABD0432	Purchase	

MEDIUM LANDLORDS

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Single family lets | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.38%	5%	5.93%	RABB0697	Remortgage	Free Valuation
					RABB0721	Purchase	
		5.69%	2%	7.24%	RABB0698	Remortgage	
					RABB0722	Purchase	
		6.80%	£0	8.35%	RABB0699	Remortgage	
	5-year fixed				RABB0723	Purchase	
		5.68%	5%	5.68%	RABB0703	Remortgage	
					RABB0727	Purchase	Free Valuation
		6.15%	2%	6.15%	RABB0704	Remortgage	
					RABB0728	Purchase	
		6.66%	£0	6.66%	RABB0705	Remortgage	
					RABB0729	Purchase	
	2-year fixed	4.39%	5%	5.94%	RABB0700	Remortgage	Free Valuation
					RABB0724	Purchase	
		5.74%	2%	7.29%	RABB0701	Remortgage	
					RABB0725	Purchase	
		6.85%	£0	8.40%	RABB0702	Remortgage	
					RABB0726	Purchase	
	5-year fixed	5.71%	5%	5.71%	RABB0706	Remortgage	Free Valuation
					RABB0730	Purchase	
		6.20%	2%	6.20%	RABB0707	Remortgage	
					RABB0731	Purchase	
		6.71%	£0	6.71%	RABB0708	Remortgage	
					RABB0732	Purchase	
65%	1-year fixed	4.11%	3%	5.66%	RAAY0073	Remortgage	
					RAAY0109	Purchase	
		5.10%	2%	6.65%	RAAY0074	Remortgage	
					RAAY0110	Purchase	
		7.21%	£0	8.76%	RAAY0075	Remortgage	
					RAAY0111	Purchase	
	2-year fixed	4.56%	5%	6.11%	RABB0076	Remortgage	Free Valuation
					RABB0112	Purchase	
		5.84%	2%	7.39%	RABB0077	Remortgage	
					RABB0113	Purchase	
		6.95%	£0	8.50%	RABB0078	Remortgage	
					RABB0114	Purchase	
	5-year fixed	5.84%	5%	5.84%	RABB0079	Remortgage	Free Valuation
					RABB0115	Purchase	
		6.30%	2%	6.30%	RABB0080	Remortgage	
					RABB0116	Purchase	
		6.81%	£0	6.81%	RABB0081	Remortgage	
					RABB0117	Purchase	
75%	1-year fixed	4.57%	3%	6.12%	RABD0082	Remortgage	
					RABD0118	Purchase	
		5.56%	2%	7.11%	RABD0083	Remortgage	
					RABD0119	Purchase	
		7.67%	£0	9.22%	RABD0084	Remortgage	
					RABD0120	Purchase	
	2-year fixed	5.05%	5%	6.60%	RABD0085	Remortgage	Free Valuation
					RABD0121	Purchase	
		6.30%	2%	7.85%	RABD0086	Remortgage	
					RABD0122	Purchase	
		7.41%	£0	8.96%	RABD0087	Remortgage	
					RABD0123	Purchase	
	5-year fixed	6.31%	5%	6.31%	RABD0088	Remortgage	Free Valuation
					RABD0124	Purchase	
		6.76%	2%	6.76%	RABD0089	Remortgage	
					RABD0125	Purchase	
		7.27%	£0	7.27%	RABD0090	Remortgage	
					RABD0126	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.57%	3%	6.12%	RABD0082	Remortgage	
					RABD0118	Purchase	
		5.56%	2%	7.11%	RABD0083	Remortgage	
					RABD0119	Purchase	
		7.67%	£0	9.22%	RABD0084	Remortgage	
					RABD0120	Purchase	
	2-year fixed	5.05%	5%	6.60%	RABD0085	Remortgage	Free Valuation
					RABD0121	Purchase	
		6.30%	2%	7.85%	RABD0086	Remortgage	
					RABD0122	Purchase	
		7.41%	£0	8.96%	RABD0087	Remortgage	
					RABD0123	Purchase	
	5-year fixed	6.31%	5%	6.31%	RABD0088	Remortgage	Free Valuation
					RABD0124	Purchase	
		6.76%	2%	6.76%	RABD0089	Remortgage	
					RABD0125	Purchase	
		7.27%	£0	7.27%	RABD0090	Remortgage	
					RABD0126	Purchase	

MEDIUM LANDLORDS

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Single family lets | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.31%	3%	5.86%	RAAV0145	Remortgage	
					RAAV0217	Purchase	
		5.30%	2%	6.85%	RAAV0146	Remortgage	
					RAAV0218	Purchase	
		7.41%	£0	8.96%	RAAV0147	Remortgage	
	2-year fixed				RAAV0219	Purchase	
		4.63%	5%	6.18%	RABB0148	Remortgage	
					RABB0220	Purchase	
		6.04%	2%	7.59%	RABB0149	Remortgage	
					RABB0221	Purchase	
	5-year fixed	7.15%	£0	8.70%	RABB0150	Remortgage	
					RABB0222	Purchase	
		5.99%	5%	5.99%	RABB0151	Remortgage	
					RABB0223	Purchase	
		6.50%	2%	6.50%	RABB0152	Remortgage	
80%	1-year fixed				RABB0224	Purchase	
		7.01%	£0	7.01%	RABB0153	Remortgage	
					RABB0225	Purchase	
	2-year fixed	4.95%	3%	6.50%	RABD0154	Remortgage	
					RABD0226	Purchase	
		5.94%	2%	7.49%	RABD0155	Remortgage	
					RABD0227	Purchase	
	5-year fixed	8.05%	£0	9.60%	RABD0156	Remortgage	
					RABD0228	Purchase	
		6.68%	2%	8.23%	RABD0158	Remortgage	
					RABD0230	Purchase	
		5.27%	5%	6.82%	RABD0157	Remortgage	
	2-year fixed				RABD0229	Purchase	
		7.79%	£0	9.34%	RABD0159	Remortgage	
					RABD0231	Purchase	
	5-year fixed	7.14%	2%	7.14%	RABD0161	Remortgage	
					RABD0233	Purchase	
		6.63%	5%	6.63%	RABD0160	Remortgage	
					RABD0232	Purchase	
		7.65%	£0	7.65%	RABD0162	Remortgage	
					RABD0234	Purchase	

MEDIUM LANDLORDS

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Single family lets | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.42%	3%	5.97%	RAAV0163	Remortgage	
					RAAV0235	Purchase	
		5.41%	2%	6.96%	RAAV0164	Remortgage	
					RAAV0236	Purchase	
		7.52%	£0	9.07%	RAAV0165	Remortgage	
	2-year fixed				RAAV0237	Purchase	
		4.74%	5%	6.29%	RABB0166	Remortgage	
					RABB0238	Purchase	
		6.15%	2%	7.70%	RABB0167	Remortgage	
					RABB0239	Purchase	
	5-year fixed	7.26%	£0	8.81%	RABB0168	Remortgage	
					RABB0240	Purchase	
		6.10%	5%	6.10%	RABB0169	Remortgage	
					RABB0241	Purchase	
		6.61%	2%	6.61%	RABB0170	Remortgage	
80%	1-year fixed				RABB0242	Purchase	
		7.12%	£0	7.12%	RABB0171	Remortgage	
					RABB0243	Purchase	
		5.11%	3%	6.66%	RABD0172	Remortgage	
					RABD0244	Purchase	
	2-year fixed	6.10%	2%	7.65%	RABD0173	Remortgage	
					RABD0245	Purchase	
		8.21%	£0	9.76%	RABD0174	Remortgage	
					RABD0246	Purchase	
	5-year fixed	5.43%	5%	6.98%	RABD0175	Remortgage	
					RABD0247	Purchase	
		6.84%	2%	8.39%	RABD0176	Remortgage	
					RABD0248	Purchase	
		7.95%	£0	9.50%	RABD0177	Remortgage	
	5-year fixed				RABD0249	Purchase	
		6.79%	5%	6.79%	RABD0178	Remortgage	
					RABD0250	Purchase	
		7.30%	2%	7.30%	RABD0179	Remortgage	
					RABD0251	Purchase	
		7.81%	£0	7.81%	RABD0180	Remortgage	
					RABD0252	Purchase	

MEDIUM LANDLORDS

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Complex properties | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.50%	5%	6.05%	RABB0709	Remortgage	
					RABB0733	Purchase	
		5.91%	2%	7.46%	RABB0710	Remortgage	
					RABB0734	Purchase	
		7.02%	£0	8.57%	RABB0711	Remortgage	
					RABB0735	Purchase	
	5-year fixed	5.86%	5%	5.86%	RABB0715	Remortgage	
					RABB0739	Purchase	
		6.37%	2%	6.37%	RABB0716	Remortgage	
					RABB0740	Purchase	
		6.88%	£0	6.88%	RABB0717	Remortgage	
					RABB0741	Purchase	
65%	2-year fixed	4.55%	3%	6.10%	RABB0712	Remortgage	
					RABB0736	Purchase	
		5.96%	2%	7.51%	RABB0713	Remortgage	
					RABB0737	Purchase	
		7.07%	£0	8.62%	RABB0714	Remortgage	
					RABB0738	Purchase	
	5-year fixed	5.91%	5%	5.91%	RABB0718	Remortgage	
					RABB0742	Purchase	
		6.42%	£0	6.42%	RABB0719	Remortgage	
					RABB0743	Purchase	
		6.93%	2%	6.93%	RABB0720	Remortgage	
					RABB0744	Purchase	
75%	1-year fixed	4.33%	3%	5.88%	RAAY0091	Remortgage	
					RAAY0127	Purchase	
		5.32%	2%	6.87%	RAAY0092	Remortgage	
					RAAY0128	Purchase	
		7.43%	£0	8.98%	RAAY0093	Remortgage	
					RAAY0129	Purchase	
	2-year fixed	4.65%	5%	6.20%	RABB0094	Remortgage	
					RABB0130	Purchase	
		6.06%	2%	7.61%	RABB0095	Remortgage	
					RABB0131	Purchase	
		7.17%	£0	8.72%	RABB0096	Remortgage	
					RABB0132	Purchase	
	5-year fixed	6.01%	5%	6.01%	RABB0097	Remortgage	
					RABB0133	Purchase	
		6.52%	2%	6.52%	RABB0098	Remortgage	
					RABB0134	Purchase	
		7.03%	£0	7.03%	RABB0099	Remortgage	
					RABB0135	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.79%	3%	6.34%	RABD0100	Remortgage	
					RABD0136	Purchase	
		5.78%	2%	7.33%	RABD0101	Remortgage	
					RABD0137	Purchase	
		7.89%	£0	9.44%	RABD0102	Remortgage	
					RABD0138	Purchase	
	2-year fixed	5.11%	5%	6.66%	RABD0103	Remortgage	
					RABD0139	Purchase	
		7.63%	£0	9.18%	RABD0105	Remortgage	
					RABD0141	Purchase	
		6.52%	2%	8.07%	RABD0104	Remortgage	
					RABD0140	Purchase	
	5-year fixed	6.47%	5%	6.47%	RABD0106	Remortgage	
					RABD0142	Purchase	
		6.98%	2%	6.98%	RABD0107	Remortgage	
					RABD0143	Purchase	
		7.49%	£0	7.49%	RABD0108	Remortgage	
					RABD0144	Purchase	

MEDIUM LANDLORDS

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Complex properties | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.53%	3%	6.08%	RAAV0181	Remortgage	
					RAAV0253	Purchase	
		5.52%	2%	7.07%	RAAV0182	Remortgage	
					RAAV0254	Purchase	
		7.63%	£0	9.18%	RAAV0183	Remortgage	
					RAAV0255	Purchase	
	2-year fixed	4.85%	5%	6.40%	RABB0184	Remortgage	
					RABB0256	Purchase	
		6.26%	2%	7.81%	RABB0185	Remortgage	
					RABB0257	Purchase	
		7.37%	£0	8.92%	RABB0186	Remortgage	
					RABB0258	Purchase	
	5-year fixed	6.21%	5%	6.21%	RABB0187	Remortgage	
					RABB0259	Purchase	
		6.72%	2%	6.72%	RABB0188	Remortgage	
					RABB0260	Purchase	
		7.23%	£0	7.23%	RABB0189	Remortgage	
					RABB0261	Purchase	
80%	1-year fixed	5.17%	3%	6.72%	RABD0190	Remortgage	
					RABD0262	Purchase	
		6.16%	2%	7.71%	RABD0191	Remortgage	
					RABD0263	Purchase	
	2-year fixed	8.27%	£0	9.82%	RABD0192	Remortgage	
					RABD0264	Purchase	
		5.49%	5%	7.04%	RABD0193	Remortgage	
					RABD0265	Purchase	
	5-year fixed	6.90%	2%	8.45%	RABD0194	Remortgage	
					RABD0266	Purchase	
		8.01%	£0	9.56%	RABD0195	Remortgage	
					RABD0267	Purchase	
	5-year fixed	7.36%	2%	7.36%	RABD0197	Remortgage	
					RABD0269	Purchase	
		6.85%	5%	6.85%	RABD0196	Remortgage	
					RABD0268	Purchase	
	5-year fixed	7.87%	£0	7.87%	RABD0198	Remortgage	
					RABD0270	Purchase	

MEDIUM LANDLORDS

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Complex properties | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.64%	3%	6.19%	RAAV0199	Remortgage	
					RAAV0271	Purchase	
		5.63%	2%	7.18%	RAAV0200	Remortgage	
					RAAV0272	Purchase	
		7.74%	£0	9.29%	RAAV0201	Remortgage	
	2-year fixed				RAAV0273	Purchase	
		4.96%	5%	6.51%	RABB0202	Remortgage	
					RABB0274	Purchase	
		6.37%	2%	7.92%	RABB0203	Remortgage	
					RABB0275	Purchase	
	5-year fixed	7.48%	£0	9.03%	RABB0204	Remortgage	
					RABB0276	Purchase	
		6.32%	5%	6.32%	RABB0205	Remortgage	
					RABB0277	Purchase	
		6.83%	2%	6.83%	RABB0206	Remortgage	
					RABB0278	Purchase	
		7.34%	£0	7.34%	RABB0207	Remortgage	
					RABB0279	Purchase	
80%	1-year fixed	5.33%	3%	6.88%	RABD0208	Remortgage	
					RABD0280	Purchase	
		6.32%	2%	7.87%	RABD0209	Remortgage	
					RABD0281	Purchase	
	2-year fixed	8.43%	£0	9.98%	RABD0210	Remortgage	
					RABD0282	Purchase	
		5.65%	5%	7.20%	RABD0211	Remortgage	
					RABD0283	Purchase	
		7.06%	2%	8.61%	RABD0212	Remortgage	
					RABD0284	Purchase	
	5-year fixed	8.17%	£0	9.72%	RABD0213	Remortgage	
					RABD0285	Purchase	
		7.01%	5%	7.01%	RABD0214	Remortgage	
					RABD0286	Purchase	
		7.52%	2%	7.52%	RABD0215	Remortgage	
					RABD0287	Purchase	
		8.03%	£0	8.03%	RABD0216	Remortgage	
					RABD0288	Purchase	

LARGE LANDLORDS

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

[See the adverse criteria.](#)

Single family lets | £550,000 and under

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.57%	5%	6.12%	RABB0745	Remortgage	
					RABB0781	Purchase	
		5.98%	2%	7.53%	RABB0746	Remortgage	
					RABB0782	Purchase	
		7.09%	£0	8.64%	RABB0747	Remortgage	
					RABB0783	Purchase	
	5-year fixed	5.93%	5%	5.93%	RABB0751	Remortgage	
					RABB0787	Purchase	
		6.44%	2%	6.44%	RABB0752	Remortgage	
					RABB0788	Purchase	
		6.95%	£0	6.95%	RABB0753	Remortgage	
					RABB0789	Purchase	
65%	2-year fixed	4.62%	5%	6.17%	RABB0748	Remortgage	
					RABB0784	Purchase	
		6.03%	2%	7.58%	RABB0749	Remortgage	
					RABB0785	Purchase	
		7.14%	£0	8.79%	RABB0750	Remortgage	
					RABB0786	Purchase	
	5-year fixed	5.98%	5%	5.98%	RABB0754	Remortgage	
					RABB0790	Purchase	
		6.49%	2%	6.49%	RABB0755	Remortgage	
					RABB0791	Purchase	
		7.00%	£0	7.00%	RABB0756	Remortgage	
					RABB0792	Purchase	
75%	1-year fixed	4.40%	3%	5.95%	RAAV0433	Remortgage	
					RAAV0487	Purchase	
		5.39%	2%	6.94%	RAAV0434	Remortgage	
					RAAV0488	Purchase	
		7.50%	£0	9.05%	RAAV0435	Remortgage	
					RAAV0489	Purchase	
	2-year fixed	4.72%	5%	6.27%	RABB0436	Remortgage	
					RABB0490	Purchase	
		6.13%	2%	7.68%	RABB0437	Remortgage	
					RABB0491	Purchase	
		7.24%	£0	8.79%	RABB0438	Remortgage	
					RABB0492	Purchase	
	5-year fixed	6.08%	5%	6.08%	RABB0439	Remortgage	
					RABB0493	Purchase	
		6.59%	2%	6.59%	RABB0440	Remortgage	
					RABB0494	Purchase	
		7.10%	£0	7.10%	RABB0441	Remortgage	
					RABB0495	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.79%	3%	6.34%	RABD0442	Remortgage	
					RABD0496	Purchase	
		5.78%	2%	7.33%	RABD0443	Remortgage	
					RABD0497	Purchase	
		7.89%	£0	9.44%	RABD0444	Remortgage	
					RABD0498	Purchase	
	2-year fixed	5.11%	5%	6.66%	RABD0445	Remortgage	
					RABD0499	Purchase	
		6.52%	2%	8.07%	RABD0446	Remortgage	
					RABD0500	Purchase	
		7.63%	£0	9.18%	RABD0447	Remortgage	
					RABD0501	Purchase	
	5-year fixed	6.47%	5%	6.47%	RABD0448	Remortgage	
					RABD0502	Purchase	
		6.98%	2%	6.98%	RABD0449	Remortgage	
					RABD0503	Purchase	
		7.49%	£0	7.49%	RABD0450	Remortgage	
					RABD0504	Purchase	

LARGE LANDLORDS

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

[See the adverse criteria.](#)

Single family lets | £550,001 and over

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.52%	5%	6.07%	RABB0817	Remortgage	
					RABB0853	Purchase	
		5.93%	2%	7.48%	RABB0818	Remortgage	
					RABB0854	Purchase	
		7.04%	£0	8.59%	RABB0819	Remortgage	
					RABB0855	Purchase	
	5-year fixed	5.88%	5%	5.88%	RABB0823	Remortgage	
					RABB0859	Purchase	
		6.39%	2%	6.39%	RABB0824	Remortgage	
					RABB0860	Purchase	
		6.90%	£0	6.90%	RABB0825	Remortgage	
					RABB0861	Purchase	
65%	2-year fixed	4.57%	5%	6.12%	RABB0820	Remortgage	
					RABB0856	Purchase	
		5.98%	2%	7.53%	RABB0821	Remortgage	
					RABB0857	Purchase	
		7.09%	£0	8.64%	RABB0822	Remortgage	
					RABB0858	Purchase	
	5-year fixed	5.93%	5%	5.93%	RABB0826	Remortgage	
					RABB0862	Purchase	
		6.44%	2%	6.44%	RABB0827	Remortgage	
					RABB0863	Purchase	
		6.95%	£0	6.95%	RABB0828	Remortgage	
					RABB0864	Purchase	
75%	1-year fixed	4.35%	3%	5.90%	RAAV0541	Remortgage	
					RAAV0595	Purchase	
		5.34%	2%	6.89%	RAAV0542	Remortgage	
					RAAV0596	Purchase	
		7.45%	£0	9.00%	RAAV0543	Remortgage	
					RAAV0597	Purchase	
	2-year fixed	4.67%	5%	6.22%	RABB0544	Remortgage	
					RABB0598	Purchase	
		6.08%	2%	7.63%	RABB0545	Remortgage	
					RABB0599	Purchase	
		7.19%	£0	8.74%	RABB0546	Remortgage	
					RABB0600	Purchase	
	5-year fixed	6.03%	5%	6.03%	RABB0547	Remortgage	
					RABB0601	Purchase	
		6.54%	2%	6.54%	RABB0548	Remortgage	
					RABB0602	Purchase	
					RABB0549	Remortgage	
		7.05%	£0	7.05%	RABB0603	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.74%	3%	6.29%	RABD0550	Remortgage	
					RABD0604	Purchase	
		5.73%	2%	7.28%	RABD0551	Remortgage	
					RABD0605	Purchase	
		7.84%	£0	9.39%	RABD0552	Remortgage	
					RABD0606	Purchase	
	2-year fixed	5.06%	5%	6.61%	RABD0553	Remortgage	
					RABD0607	Purchase	
		6.47%	2%	8.02%	RABD0554	Remortgage	
					RABD0608	Purchase	
		7.58%	£0	9.13%	RABD0555	Remortgage	
					RABD0609	Purchase	
	5-year fixed	6.42%	5%	6.42%	RABD0556	Remortgage	
					RABD0610	Purchase	
		6.93%	2%	6.93%	RABD0557	Remortgage	
					RABD0611	Purchase	
		7.44%	£0	7.44%	RABD0558	Remortgage	
					RABD0612	Purchase	

LARGE LANDLORDS

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

[See the adverse criteria.](#)

Complex properties | £550,000 and under

LTV

60% - 65%

75% - 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.57%	5%	6.12%	RABB0757	Remortgage	Up to 4 units
					RABB0793	Purchase	
		4.73%	5%	6.28%	RABB0769	Remortgage	
					RABB0805	Purchase	
		5.98%	2%	7.53%	RABB0758	Remortgage	Up to 4 units
					RABB0794	Purchase	
		6.14%	2%	7.69%	RABB0770	Remortgage	
					RABB0806	Purchase	
		7.09%	£0	8.64%	RABB0759	Remortgage	Up to 4 units
					RABB0795	Purchase	
		7.25%	£0	8.80%	RABB0771	Remortgage	
					RABB0807	Purchase	
	5-year fixed	5.93%	5%	5.93%	RABB0763	Remortgage	Up to 4 units
					RABB0799	Purchase	
		6.09%	5%	6.09%	RABB0775	Remortgage	
					RABB0811	Purchase	
		6.44%	2%	6.44%	RABB0764	Remortgage	Up to 4 units
					RABB0800	Purchase	
		6.60%	2%	6.60%	RABB0776	Remortgage	
					RABB0812	Purchase	
		6.95%	£0	6.95%	RABB0765	Remortgage	Up to 4 units
					RABB0801	Purchase	
		7.11%	£0	7.11%	RABB0777	Remortgage	
					RABB0813	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
65%	2-year fixed	4.62%	5%	6.17%	RABB0760	Remortgage	Up to 4 units
					RABB0796	Purchase	
		4.78%	5%	6.33%	RABB0772	Remortgage	
					RABB0808	Purchase	
		6.03%	2%	7.58%	RABB0761	Remortgage	Up to 4 units
					RABB0797	Purchase	
		6.19%	2%	7.74%	RABB0773	Remortgage	
					RABB0809	Purchase	
		7.14%	£0	8.69%	RABB0762	Remortgage	Up to 4 units
					RABB0798	Purchase	
		7.30%	£0	8.85%	RABB0774	Remortgage	
					RABB0810	Purchase	
	5-year fixed	5.98%	5%	5.98%	RABB0766	Remortgage	Up to 4 units
					RABB0802	Purchase	
		6.14%	5%	6.14%	RABB0778	Remortgage	
					RABB0814	Purchase	
		6.49%	2%	6.49%	RABB0767	Remortgage	Up to 4 units
					RABB0803	Purchase	
		6.65%	2%	6.65%	RABB0779	Remortgage	
					RABB0815	Purchase	
		7.00%	£0	7.00%	RABB0768	Remortgage	Up to 4 units
					RABB0804	Purchase	
		7.16%	£0	7.16%	RABB0780	Remortgage	
					RABB0816	Purchase	

LARGE LANDLORDS

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

[See the adverse criteria.](#)

Complex properties | £550,000 and under

LTV

60% - 65%

75% - 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.40%	3%	5.95%	RAAV0451	Remortgage	Up to 4 units
					RAAV0505	Purchase	
		4.56%	3%	6.11%	RAAV0469	Remortgage	
					RAAV0523	Purchase	
		5.39%	2%	6.94%	RAAV0452	Remortgage	Up to 4 units
					RAAV0506	Purchase	
		5.55%	2%	7.10%	RAAV0470	Remortgage	
					RAAV0524	Purchase	
		7.50%	£0	9.05%	RAAV0453	Remortgage	Up to 4 units
					RAAV0507	Purchase	
		7.66%	£0	9.21%	RAAV0471	Remortgage	
					RAAV0525	Purchase	
	2-year fixed	4.72%	5%	6.27%	RABB0454	Remortgage	Up to 4 units
					RABB0508	Purchase	
		4.88%	5%	6.43%	RABB0472	Remortgage	
					RABB0526	Purchase	
		6.13%	2%	7.68%	RABB0455	Remortgage	Up to 4 units
					RABB0509	Purchase	
		6.29%	2%	7.84%	RABB0473	Remortgage	
					RABB0527	Purchase	
		7.24%	£0	8.79%	RABB0456	Remortgage	Up to 4 units
					RABB0510	Purchase	
		7.40%	£0	8.95%	RABB0474	Remortgage	
					RABB0528	Purchase	
	5-year fixed	6.08%	5%	6.08%	RABB0457	Remortgage	Up to 4 units
					RABB0511	Purchase	
		6.24%	5%	6.24%	RABB0475	Remortgage	
					RABB0529	Purchase	
		6.59%	2%	6.59%	RABB0458	Remortgage	Up to 4 units
					RABB0512	Purchase	
		6.75%	2%	6.75%	RABB0476	Remortgage	
					RABB0530	Purchase	
		7.10%	£0	7.10%	RABB0459	Remortgage	Up to 4 units
					RABB0513	Purchase	
		7.26%	£0	7.26%	RABB0477	Remortgage	
					RABB0531	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.79%	3%	6.34%	RABD0460	Remortgage	Up to 4 units
					RABD0514	Purchase	
		4.95%	3%	6.50%	RABD0478	Remortgage	
					RABD0532	Purchase	
		5.78%	2%	7.33%	RABD0461	Remortgage	Up to 4 units
					RABD0515	Purchase	
		5.94%	2%	7.49%	RABD0479	Remortgage	
					RABD0533	Purchase	
		7.89%	£0	9.44%	RABD0462	Remortgage	Up to 4 units
					RABD0516	Purchase	
		8.05%	£0	9.60%	RABD0480	Remortgage	
					RABD0534	Purchase	
	2-year fixed	5.11%	5%	6.66%	RABD0463	Remortgage	Up to 4 units
					RABD0517	Purchase	
		5.27%	5%	6.82%	RABD0481	Remortgage	
					RABD0535	Purchase	
		6.52%	2%	8.07%	RABD0464	Remortgage	Up to 4 units
					RABD0518	Purchase	
		6.68%	2%	8.23%	RABD0482	Remortgage	
					RABD0536	Purchase	
		7.63%	£0	9.18%	RABD0465	Remortgage	Up to 4 units
					RABD0519	Purchase	
		7.79%	£0	9.34%	RABD0483	Remortgage	
					RABD0537	Purchase	
	5-year fixed	6.47%	5%	6.47%	RABD0466	Remortgage	Up to 4 units
					RABD0520	Purchase	
		6.63%	5%	6.63%	RABD0484	Remortgage	
					RABD0538	Purchase	
		6.98%	2%	6.98%	RABD0467	Remortgage	Up to 4 units
					RABD0521	Purchase	
		7.14%	2%	7.14%	RABD0485	Remortgage	
					RABD0539	Purchase	
		7.49%	£0	7.49%	RABD0468	Remortgage	Up to 4 units
					RABD0522	Purchase	
		7.65%	£0	7.65%	RABD0486	Remortgage	
					RABD0540	Purchase	

LARGE LANDLORDS

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

[See the adverse criteria.](#)

Complex properties | £550,001 and over

LTV

60% - 65%

75% - 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.52%	5%	6.07%	RABB0829	Remortgage	Up to 4 units
					RABB0865	Purchase	
		4.68%	5%	6.23%	RABB0841	Remortgage	
					RABB0877	Purchase	
		5.93%	2%	7.48%	RABB0830	Remortgage	Up to 4 units
					RABB0866	Purchase	
		6.09%	2%	7.64%	RABB0842	Remortgage	
					RABB0878	Purchase	
		7.04%	£0	8.59%	RABB0831	Remortgage	Up to 4 units
					RABB0867	Purchase	
		7.20%	£0	8.75%	RABB0843	Remortgage	
					RABB0879	Purchase	
	5-year fixed	5.88%	5%	5.88%	RABB0835	Remortgage	Up to 4 units
					RABB0871	Purchase	
		6.04%	5%	6.04%	RABB0847	Remortgage	
					RABB0883	Purchase	
		6.39%	2%	6.39%	RABB0836	Remortgage	Up to 4 units
					RABB0872	Purchase	
		6.55%	2%	6.55%	RABB0848	Remortgage	
					RABB0884	Purchase	
		6.90%	£0	6.90%	RABB0837	Remortgage	Up to 4 units
					RABB0873	Purchase	
		7.06%	£0	7.06%	RABB0849	Remortgage	
					RABB0885	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
65%	2-year fixed	4.57%	5%	6.12%	RABB0832	Remortgage	Up to 4 units
					RABB0868	Purchase	
		4.73%	5%	6.28%	RABB0844	Remortgage	
					RABB0880	Purchase	
		5.98%	2%	7.53%	RABB0833	Remortgage	Up to 4 units
					RABB0869	Purchase	
		6.14%	2%	7.69%	RABB0845	Remortgage	
					RABB0881	Purchase	
		7.09%	£0	8.64%	RABB0834	Remortgage	Up to 4 units
					RABB0870	Purchase	
		7.25%	£0	8.80%	RABB0846	Remortgage	
					RABB0882	Purchase	
	5-year fixed	5.93%	5%	5.93%	RABB0838	Remortgage	Up to 4 units
					RABB0874	Purchase	
		6.09%	5%	6.09%	RABB0850	Remortgage	
					RABB0886	Purchase	
		6.44%	2%	6.44%	RABB0839	Remortgage	Up to 4 units
					RABB0875	Purchase	
		6.60%	2%	6.60%	RABB0851	Remortgage	
					RABB0887	Purchase	
		6.95%	£0	6.95%	RABB0840	Remortgage	Up to 4 units
					RABB0876	Purchase	
		7.11%	£0	7.11%	RABB0852	Remortgage	
					RABB0888	Purchase	

LARGE LANDLORDS

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

[See the adverse criteria.](#)

Complex properties | £550,001 and over

LTV

60% - 65%

75% - 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.35%	3%	5.90%	RAAV0559	Remortgage	Up to 4 units
					RAAV0613	Purchase	
		4.51%	3%	6.06%	RAAV0577	Remortgage	
					RAAV0631	Purchase	
		5.34%	2%	6.89%	RAAV0560	Remortgage	Up to 4 units
					RAAV0614	Purchase	
		5.50%	2%	7.05%	RAAV0578	Remortgage	
					RAAV0632	Purchase	
		7.45%	£0	9.00%	RAAV0561	Remortgage	Up to 4 units
					RAAV0615	Purchase	
		7.61%	£0	9.16%	RAAV0579	Remortgage	
					RAAV0633	Purchase	
	2-year fixed	4.67%	5%	6.22%	RABB0562	Remortgage	Up to 4 units
					RABB0616	Purchase	
		4.83%	5%	6.38%	RABB0580	Remortgage	
					RABB0634	Purchase	
		6.08%	2%	7.63%	RABB0563	Remortgage	Up to 4 units
					RABB0617	Purchase	
		6.24%	2%	7.79%	RABB0581	Remortgage	
					RABB0635	Purchase	
		7.19%	£0	8.74%	RABB0564	Remortgage	Up to 4 units
					RABB0618	Purchase	
		7.35%	£0	8.90%	RABB0582	Remortgage	
					RABB0636	Purchase	
	5-year fixed	6.03%	5%	6.03%	RABB0565	Remortgage	Up to 4 units
					RABB0619	Purchase	
		6.19%	5%	6.19%	RABB0583	Remortgage	
					RABB0637	Purchase	
		6.54%	2%	6.54%	RABB0566	Remortgage	Up to 4 units
					RABB0620	Purchase	
		6.70%	2%	6.70%	RABB0584	Remortgage	
					RABB0638	Purchase	
		7.05%	£0	7.05%	RABB0567	Remortgage	Up to 4 units
					RABB0621	Purchase	
		7.21%	£0	7.21%	RABB0585	Remortgage	
					RABB0639	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.74%	3%	6.29%	RABD0568	Remortgage	Up to 4 units
					RABD0622	Purchase	
		4.90%	3%	6.45%	RABD0586	Remortgage	
					RABD0640	Purchase	
		5.73%	2%	7.28%	RABD0569	Remortgage	Up to 4 units
					RABD0623	Purchase	
		5.89%	2%	7.44%	RABD0587	Remortgage	
					RABD0641	Purchase	
		7.84%	£0	9.39%	RABD0570	Remortgage	Up to 4 units
					RABD0624	Purchase	
		8.00%	£0	9.55%	RABD0588	Remortgage	
					RABD0642	Purchase	
	2-year fixed	5.06%	5%	6.61%	RABD0571	Remortgage	Up to 4 units
					RABD0625	Purchase	
		5.22%	5%	6.77%	RABD0589	Remortgage	
					RABD0643	Purchase	
		6.47%	2%	8.02%	RABD0572	Remortgage	Up to 4 units
					RABD0626	Purchase	
		6.63%	2%	8.18%	RABD0590	Remortgage	
					RABD0644	Purchase	
		7.58%	£0	9.13%	RABD0573	Remortgage	Up to 4 units
					RABD0627	Purchase	
		7.74%	£0	9.29%	RABD0591	Remortgage	
					RABD0645	Purchase	
	5-year fixed	6.42%	5%	6.42%	RABD0574	Remortgage	Up to 4 units
					RABD0628	Purchase	
		6.58%	5%	6.58%	RABD0592	Remortgage	
					RABD0646	Purchase	
		6.93%	2%	6.93%	RABD0575	Remortgage	Up to 4 units
					RABD0629	Purchase	
		7.09%	2%	7.09%	RABD0593	Remortgage	
					RABD0647	Purchase	
		7.44%	£0	7.44%	RABD0576	Remortgage	Up to 4 units
					RABD0630	Purchase	
		7.60%	£0	7.60%	RABD0594	Remortgage	
					RABD0648	Purchase	

Criteria highlights

APPLICANT
AGE LIMIT

18-85

LTV
UP TO

85%

MAXIMUM
LOAN

£10M

FIRST TIME
HMOS UP TO

6-BED

RANGE OF

VALUATION OPTIONS

AVM • DESKTOP • FULL • LONG FORM

(subject to property type)

LEND TO

SPVS & TRADING LTD CO.

IN ADDITION TO LLPS AND INDIVIDUALS

DAY 1 REMORTGAGES

ACROSS ALL SEGMENTS

UNLIMITED SIZED

HMOS AND MUFBS

[View valuation fee scale](#)

[View adverse criteria](#)

Valuation fee scale

Valuation type will be determined as part of our application process.

Property value	Desktop Standard	AVM Standard	Physical Inspection		
			Standard	Specialist	Long Form
£50,000 - £100,000	£150	£15	£175	£440	Quote only
£100,001 - £150,000	£150	£15	£200	£440	Quote only
£150,001 - £200,000	£150	£15	£225	£455	Quote only
£200,001 - £250,000	£200	£15	£250	£455	Quote only
£250,001 - £300,000	£200	£15	£275	£525	Quote only
£300,001 - £350,000	£200	£15	£300	£585	Quote only
£350,001 - £400,000	£200	£15	£325	£585	Quote only
£400,001 - £450,000	£200	£15	£350	£645	Quote only
£450,001 - £500,000	£250	£15	£375	£645	Quote only
£500,001 - £600,000	£250	£15	£485	£710	Quote only
£600,001 - £700,000	£250	£15	£585	£770	Quote only
£700,001 - £800,000	£250	£15*	£650	£880	Quote only
£800,001 - £900,000	£250	-	£710	£965	Quote only
£900,001 - £1,000,000	£250	-	£825	£1,025	Quote only
£1,000,001 - £1,500,000	-	-	£1,225	£1,425	Quote only
£1,500,001 - £2,000,000	-	-	£1,625	£1,825	Quote only
£2,000,001 - £2,500,000	-	-	£1,925	£2,325	Quote only
£2,500,001 - £3,000,000	-	-	£2,225	£2,625	Quote only
£3,000,001 - £3,500,000	-	-	£2,725	£3,125	Quote only
£3,500,001 - £4,000,000	-	-	£3,125	£3,525	Quote only
£4,000,001 - £4,500,000	-	-	£3,425	£3,825	Quote only
£4,500,001 - £5,000,000	-	-	£3,725	£4,125	Quote only

Re-inspection fee: Standard/Specialist £72, Long Form quote only.

*AVMs permitted up to £750,000 property value only.

Property type	Valuation fee scale applied
Single house or flat let or intended to be let to an individual or family on 1 AST.	Physical Inspection Standard
Single property let or intended to be let to multiple occupiers not of a single household (up to 6 bedrooms). Excludes adapted properties with multiple kitchens or with greater than 3 bathrooms and HMOs in Article 4 areas.	Physical Inspection Specialist
Single building comprising up to 6 self-contained flats all held under the freehold title (no leasehold titles created), and all flats of a size and arrangement that would support individual mortgages were leasehold titles created.	Physical Inspection Specialist
Any property not fitting within above descriptions, or exceeding £5m estimated value.	Physical Inspection Long Form

ADVERSE CRITERIA

We recognise that accommodating adverse circumstances is part of modern lending. If the caveats below don't meet your case requirements, reach out to your Rely business development manager who may be able to help.

NO ADVERSE	LIGHT ADVERSE	LIGHT ADVERSE +
SATISFIED CCJS 0 in 72 months	SATISFIED CCJS 0 in 24 months	SATISFIED CCJS 0 in 12 months, 1 in 24 months (max £3000)
SETTLED DEFAULTS 0 in 72 months	SETTLED DEFAULTS 0 in 24 months	SETTLED DEFAULTS 0 in 12 months
SECURED LOAN ARREARS 0 in last 36 months	SECURED LOAN ARREARS 0 in last 36 months	SECURED LOAN ARREARS 0 in last 12 months, 1 in last 36 months
UNSECURED WORST STATUS 0 in last 6 months	UNSECURED WORST STATUS 1 in last 6 months	UNSECURED WORST STATUS 2 in last 6 months

All CCJs/defaults must be satisfied/settled at the time of application.

All secured arrears must be up to date at the time of the application.

Any satisfied CCJs under £300 and registered more than 12 months old will be ignored.

Applications with any CCJs or defaults registered within the last 12 months will be declined.

Complete^{FS}

Your specialist packager distributor



023 8045 6999 (Option 2)



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