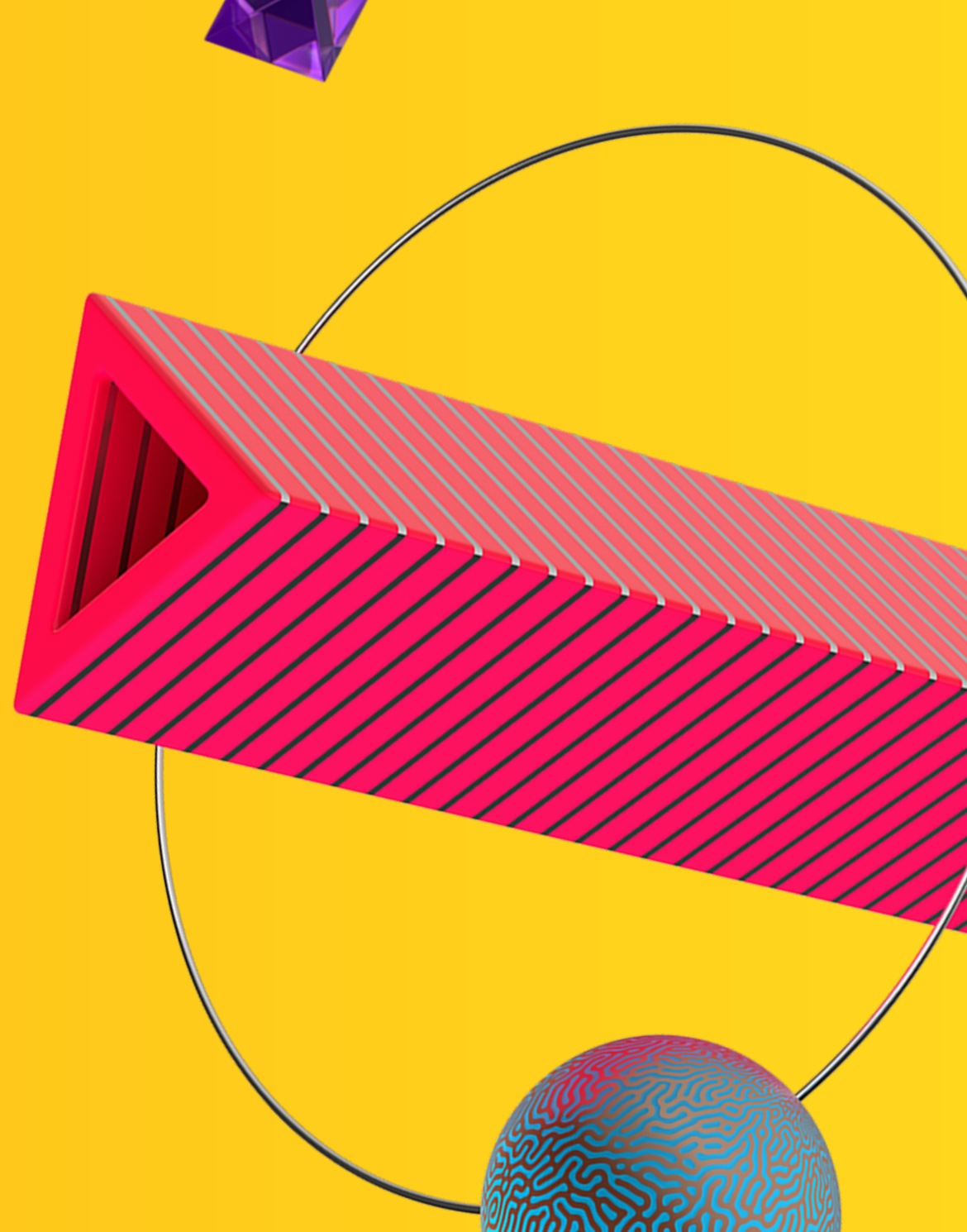
LANDBAY

Product guide
England & Wales

13 NOVEMBER 2026 | LBPG131126

FOR INTERMEDIARY USE ONLY



We get buy to let

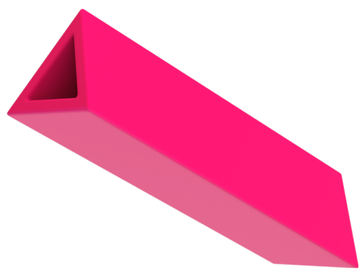
Your deals. Your way.
Find the right product for your client with our easy-to-use guide.



Premier

Competitive rates for individuals and limited company SPVs with up to 15 mortgaged properties.
AVM options available.

View range



Core

Standard properties for individuals, limited company SPVs and LLPs, with portfolios of any size.
AVM options available.

View range



Specialist

HMOs, MUFBs, holiday lets and trading companies. For individuals, limited company SPVs, LLPs and layered companies. Any portfolio size.

View range

PREMIER

Premier

Standard properties · 2 & 5 year fixed and tracker products

75% LTV

2 year fixed	Loan size	5% fee			4% fee			3% fee			2% fee			1% fee		
		Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code
Standard	£30k – £2m	**4.19%**	6.19%	LMVFB75261821	**4.69%**	6.69%	LMVFB75261820	**5.19%**	7.19%	LMVFB75261819	**5.69%**	7.69%	LMVFB75261818	**6.19%**	8.19%	LMVFB75261817
Remortgage (with AVM)	£60k – £562.5k	**4.19%**	6.19%	LMVFB75261830	–			**5.19%**	7.19%	LMVFB75261829	–			**6.19%**	8.19%	LMVFB75261828
Like for like	£30k – £2m	–			–			–			**5.69%**	5.69%	LMVFB75261827	–		

75% LTV

2 year tracker	Loan size	3% fee				1% fee			
		Tracker	Rate	Stress	Code	Tracker	Rate	Stress	Code
Standard	£30k – £1m	**0.54% + BBR**	**4.54%**	6.54%	LMVDB75261686	–			
Remortgage (with AVM)	£60k – £562.5k	**0.54% + BBR**	**4.54%**	6.54%	LMVDB75261701	**1.54% + BBR**	**5.54%**	7.54%	LMVDB75261700
Like for like	£30k – £1m	**0.54% + BBR**	**4.54%**	4.54%	LMVDB75261694	**1.54% + BBR**	**5.54%**	5.54%	LMVDB75261693
Like for like (with AVM)	£60k – £562.5k	**0.54% + BBR**	**4.54%**	4.54%	LMVDB75261696	**1.54% + BBR**	**5.54%**	5.54%	LMVDB75261695

75% LTV

5 year fixed	Loan size	5% fee			3% fee			2% fee			1% fee			0% fee		
		Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code
Standard	£30k – £2m	**5.24%**	5.24%	LMVFE75261826	**5.64%**	5.64%	LMVFE75261825	**5.84%**	5.84%	LMVFE75261824	**6.04%**	6.04%	LMVFE75261823	**6.24%**	6.24%	LMVFE75261822
Remortgage (with AVM)	£60k – £562.5k	**5.24%**	5.24%	LMVFE75261834	**5.64%**	5.64%	LMVFE75261833	**5.84%**	5.84%	LMVFE75261832	**6.04%**	6.04%	LMVFE75261831	–		
Remortgage (free val)	£100k – £1.125m	**5.29%**	5.29%	LMVFE75261849	**5.69%**	5.69%	LMVFE75261848	**5.89%**	5.89%	LMVFE75261847	**6.09%**	6.09%	LMVFE75261846	**6.29%**	6.29%	LMVFE75261845

75% LTV

FREE VAL & ASSISTED LEGALS 5 year remortgage	Rate	Stress	£30k – £100k		£100k – £250k		£250k – £500k		£500k – £650k		£650k – £750k	
			Fixed fee	Code	Fixed fee	Code	Fixed fee	Code	Fixed fee	Code	Fixed fee	Code
Remortgage	**6.29%**	6.29%	**£999**	LMVFE75261839	**£1,199**	LMVFE75261835	**£1,499**	LMVFE75261836	**£1,799**	LMVFE75261837	**£1,999**	LMVFE75261838

75% LTV

FREE VAL & £500 CASHBACK 5 year remortgage	Rate	Stress	£30k – £150k		£150k – £300k		£300k – £500k		£500k – £700k		£700k – £1m	
			Fixed fee	Code	Fixed fee	Code	Fixed fee	Code	Fixed fee	Code	Fixed fee	Code
Remortgage	**6.29%**	6.29%	**£899**	LMVFE75261844	**£1,099**	LMVFE75261840	**£1,399**	LMVFE75261841	**£1,599**	LMVFE75261842	**£1,899**	LMVFE75261843

Notes & exclusions

Premier range

- Individuals and limited company SPVs
- Up to 15 mortgaged properties
- Max exposure £5M, refer when over £2M
- Applicants must individually own 75% or more of company shares
- Any shareholder not on the application must be an immediate family member
- Background portfolio LTV must not exceed 75%
- Fixed rates revert to BBR + 3.49%
-

ERCs

- 2 year fixed: 2% / 2%
- 2 year tracker: none
- 5 year fixed: 5% / 5% / 5% / 3% / 3%

2 year tracker

- Current BBR 4.00%

Like for like

- Remortgages with no extra borrowing

Remortgage (free val)

- Minimum property value £150k

Remortgage assisted legals & free val

- England & Wales only
- Max property value £1.2m
- Max 4 storeys in block
- Excludes new build, unencumbered properties, title split & unregistered titles

Remortgage £500 cashback & free val

- £500 cashback paid the week after completion
- Minimum property value £150k

CORE Core Standard properties · 2 & 5 year fixed and tracker products

75% LTV

2 year fixed	Loan size	5% fee			3% fee			2% fee		
		Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code
Standard	£30k – £1.5m	**4.74%**	6.74%	LMVFB75261661	**5.74%**	7.74%	LMVFB75261660	**6.24%**	8.24%	LMVFB75261659
AVM	£75k – £562.5k	**4.74%**	6.74%	LMVFB75261669	**5.74%**	7.74%	LMVFB75261668	**6.24%**	8.24%	LMVFB75261667
Tier 2	£30k – £1m	–			**5.99%**	7.99%	LMVFB75261520	**6.49%**	8.49%	LMVFB75261519

80% LTV

2 year fixed	Loan size	5% fee			3% fee			2% fee		
		Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code
Standard	£75k – £750k	–			**6.29%**	8.29%	LMVFB80261521	–		

65% LTV

2 year tracker	Loan size	5% fee				3% fee			
		Tracker	Rate	Stress	Code	Tracker	Rate	Stress	Code
Standard	£30k – £1m	**0.29% + BBR**	**4.29%**	6.29%	LMVDB65261498	**1.34% + BBR**	**5.34%**	7.34%	LMVDB65261497

75% LTV

2 year tracker	Loan size	5% fee				3% fee			
		Tracker	Rate	Stress	Code	Tracker	Rate	Stress	Code
Standard	£30k – £1m	**0.49% + BBR**	**4.49%**	6.49%	LMVDB75261500	**1.54% + BBR**	**5.54%**	7.54%	LMVDB75261499
Like for like	£30k – £1m	–				**1.54% + BBR**	**5.54%**	5.54%	LMVDB75261501

75% LTV

5 year fixed	Loan size	6% fee			5% fee			3% fee			2% fee			**£1,499 fee** (max £75k)		
		Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code
Standard	£30k – £2m	**5.44%**	5.44%	LMVFE75261785	**5.64%**	5.64%	LMVFE75261783	**6.04%**	6.04%	LMVFE75261782	**6.24%**	6.24%	LMVFE75261780	**6.24%**	6.24%	LMVFE75261786
AVM	£75k – £562.5k	**5.44%**	5.44%	LMVFE75261794	**5.64%**	5.64%	LMVFE75261792	**6.04%**	6.04%	LMVFE75261790	**6.24%**	6.24%	LMVFE75261788	–		
Tier 2	£30k – £1.5m	–			**6.09%**	6.09%	LMVFE75261524	**6.49%**	6.49%	LMVFE75261523	**6.69%**	6.69%	LMVFE75261522	**6.69%**	6.69%	LMVFE75261525

80% LTV

5 year fixed	Loan size	6% fee			5% fee			3% fee			2% fee			**£1,499 fee** (max £75k)		
		Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code
Standard	£75k – £750k	–			–			**6.69%**	6.69%	LMVFE80261526	–			–		

Notes & exclusions

Core range
- Individuals, limited company SPVs and LLPs
- Portfolios of any size
- Max exposure £5M, refer when over £2M
- Fixed rates revert to BBR + 3.49%

ERCs
- 2 year fixed: 2% / 2%
- 2 year tracker: none
- 5 year fixed: 5% / 5% / 5% / 3% / 3%

2 year tracker
- Current BBR 4.00%
- Affordability recalculated if BBR changes

Fixed fee
- £1,499 fixed fee: loans of £30k – £75k only

AVM
- Max property value £750k
- Blocks up to 6 storeys

Like for like
- Remortgages with no extra borrowing

Houses in multiple occupation 2 year fixed and tracker products

75% LTV

PREMIER 2 year fixed	Loan size	3% fee			1% fee		
		Rate	Stress	Code	Rate	Stress	Code
Small HMO	£30k – £2m	**5.34%**	7.34%	LMHFB75261851	**6.34%**	8.34%	LMHFB75261850

75% LTV

PREMIER 2 year tracker	Loan size	3% fee				1% fee			
		Tracker	Rate	Stress	Code	Tracker	Rate	Stress	Code
Small HMO	£30k – £1.5m	**0.74% + BBR**	**4.74%**	6.74%	LMHDB75261724	**1.74% + BBR**	**5.74%**	7.74%	LMHDB75261723

65% LTV

SPECIALIST 2 year fixed	Loan size	5% fee			3% fee		
		Rate	Stress	Code	Rate	Stress	Code
Small HMO	£75k – £2m	–			**5.84%**	7.84%	LMHFB65261577

75% LTV

SPECIALIST 2 year fixed	Loan size	5% fee			3% fee		
		Rate	Stress	Code	Rate	Stress	Code
Small HMO	£75k – £2m	**4.99%**	6.99%	LMHFB75261580	**5.99%**	7.99%	LMHFB75261578
Small HMO – first-time landlords	£75k – £1m	**5.04%**	7.04%	LMHFB75261566	**6.04%**	8.04%	LMHFB75261565
Small HMO – Tier 2	£75k – £1.5m	**5.19%**	7.19%	LMHFB75261581	**6.19%**	8.19%	LMHFB75261579
Large HMO	£100k – £1.5m	–			**6.49%**	8.49%	LMHFB7526534

75% LTV

SPECIALIST 2 year tracker	Loan size	3% fee			
		Tracker	Rate	Stress	Code
Small HMO	£75k – £2m	**1.54% + BBR**	**5.54%**	7.54%	LMHDB75261517

Notes & exclusions

Premier Small HMO
- Up to 6 beds
- Must own main residential property
- 12 months landlord experience required
- No holiday lets
- Valued at market value with vacant possession
-

2 year products
- Fixed rates revert to BBR + 3.49%
- 2 year fixed: ERC 2% / 2%
- 2 year tracker: no ERCs
- 2 year tracker: current BBR 4.00%

Small HMO
- Up to 6 beds
- 12 months landlord experience required

Small HMO – Tier 2
- 12 months landlord experience required
- 10+ rooms: quote required

Large HMO
- Up to 12 beds
- 12 months landlord experience required
- 10+ rooms: quote required

Houses in multiple occupation 5 year fixed products

75% LTV

PREMIER 5 year fixed	Loan size	5% fee			3% fee			1% fee		
		Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code
Small HMO	£30k – £2m	**5.54%**	5.54%	LMHFE75261854	**5.94%**	5.94%	LMHFE75261853	**6.34%**	6.34%	LMHFE75261852

65% LTV

SPECIALIST 5 year fixed	Loan size	5% fee			3% fee		
		Rate	Stress	Code	Rate	Stress	Code
Small HMO	£75k – £2m	–			**6.09%**	6.09%	LMHFE65261811

75% LTV

SPECIALIST 5 year fixed	Loan size	5% fee			3% fee		
		Rate	Stress	Code	Rate	Stress	Code
Small HMO	£75k – £2m	**5.79%**	5.79%	LMHFE75261813	**6.19%**	6.19%	LMHFE75261812
Small HMO – first-time landlords	£75k – £1m	**5.99%**	5.99%	LMHFE75261808	**6.39%**	6.39%	LMHFE75261807
Small HMO – Tier 2	£75k – £1.5m	**6.29%**	6.29%	LMHFE75261586	**6.69%**	6.69%	LMHFE75261584
Large HMO	£100k – £1.5m	–			**6.59%**	6.59%	LMHFE7526535

80% LTV

SPECIALIST 5 year fixed	Loan size	5% fee			3% fee		
		Rate	Stress	Code	Rate	Stress	Code
Small HMO	£75k – £750k	–			**6.89%**	6.89%	LMHFE80261587

Notes & exclusions

Premier Small HMO
- Up to 6 beds
- Must own main residential property
- 12 months landlord experience required
- No holiday lets
- Valued at market value with vacant possession
-

5 year products
- Fixed rates revert to BBR + 3.49%
- ERC 5% / 5% / 5% / 3% / 3%

Small HMO
- Up to 6 beds
- 12 months landlord experience required

Small HMO – Tier 2
- 12 months landlord experience required

Large HMO
- Up to 12 beds
- 12 months landlord experience required
- 10+ rooms: quote required

Multi-unit freehold blocks 2 & 5 year fixed and tracker products

65% LTV

SPECIALIST 2 year fixed	Loan size	5% fee			3% fee		
		Rate	Stress	Code	Rate	Stress	Code
Small MUFB	£75k – £1.5m	–			**5.84%**	7.84%	LMHFB65261588

75% LTV

SPECIALIST 2 year fixed	Loan size	5% fee			3% fee		
		Rate	Stress	Code	Rate	Stress	Code
Small MUFB	£75k – £1.5m	**4.99%**	6.99%	LMHFB75261591	**5.99%**	7.99%	LMHFB75261589
Small MUFB – first-time landlords	£75k – £1m	**5.04%**	7.04%	LMHFB75261570	**6.04%**	8.04%	LMHFB75261569
Small MUFB – Tier 2	£75k – £1.5m	**5.19%**	7.19%	LMHFB75261592	**6.19%**	8.19%	LMHFB75261590
Large MUFB	£100k – £1.5m	–			**6.49%**	8.49%	LMHFB7526536

75% LTV

SPECIALIST 2 year tracker	Loan size	3% fee			
		Tracker	Rate	Stress	Code
Small MUFB	£75k – £1.5m	**1.54% + BBR**	**5.54%**	7.54%	LMHDB75261518

65% LTV

SPECIALIST 5 year fixed	Loan size	5% fee			3% fee		
		Rate	Stress	Code	Rate	Stress	Code
Small MUFB	£75k – £1.5m	–			**6.09%**	6.09%	LMHFE65261814

75% LTV

SPECIALIST 5 year fixed	Loan size	5% fee			3% fee		
		Rate	Stress	Code	Rate	Stress	Code
Small MUFB	£75k – £1.5m	**5.79%**	5.79%	LMHFE75261816	**6.19%**	6.19%	LMHFE75261815
Small MUFB – first-time landlords	£75k – £1m	**5.99%**	5.99%	LMHFE75261810	**6.39%**	6.39%	LMHFE75261809
Small MUFB – Tier 2	£75k – £1.5m	**6.29%**	6.29%	LMHFE75261597	**6.69%**	6.69%	LMHFE75261595
Large MUFB	£100k – £1.5m	–			**6.59%**	6.59%	LMHFE7526537

Notes & exclusions

Specialist range
- Fixed rates revert to BBR + 3.49%

ERCs
- 2 year fixed: 2% / 2%
- 2 year tracker: none
- 5 year fixed: 5% / 5% / 5% / 3% / 3%

2 year tracker
- Current BBR 4.00%

Small MUFB
- Up to 6 units
- 12 months landlord experience required

Small MUFB – Tier 2
- 12 months landlord experience required

Large MUFB
- Up to 12 units
- 12 months landlord experience required

SPECIALIST

Specialist

Trading limited companies and holiday lets

Trading limited companies

75% LTV

Property type	Term	Loan size	5% fee			3% fee		
			Rate	Stress	Code	Rate	Stress	Code
Standard	2 year fixed	£75k – £1m	**5.09%**	7.09%	LMVFB75261599	**6.09%**	8.09%	LMVFB75261598
	5 year fixed	£75k – £1m	**6.14%**	6.14%	LMVFE75261601	**6.54%**	6.54%	LMVFE75261600
Small HMO	2 year fixed	£75k – £1m	–			**6.19%**	8.19%	LMHFB75261602
	5 year fixed	£75k – £1m	–			**6.64%**	6.64%	LMHFE75261603
Small MUFB	2 year fixed	£75k – £1m	–			**6.19%**	8.19%	LMHFB75261604
	5 year fixed	£75k – £1m	–			**6.64%**	6.64%	LMHFE75261605

Holiday lets

75% LTV

Property type	Term	Loan size	5% fee			3% fee		
			Rate	Stress	Code	Rate	Stress	Code
Standard	2 year fixed	£100k – £1m	**5.04%**	7.04%	LMVFB75261675	**6.04%**	8.04%	LMVFB75261674
	5 year fixed	£100k – £1m	**6.19%**	6.19%	LMVFE75261677	**6.59%**	6.59%	LMVFE75261676
Small MUFB	2 year fixed	£100k – £1m	**5.29%**	7.29%	LMHFB75261574	**6.29%**	8.29%	LMHFB75261573
	5 year fixed	£100k – £1m	**6.29%**	6.29%	LMHFE75261576	**6.69%**	6.69%	LMHFE75261575

Notes & exclusions

Specialist range

- Fixed rates revert to BBR + 3.49%

ERCs

- 2 year fixed: 2% / 2%
- 5 year fixed: 5% / 5% / 5% / 3% / 3%

Trading limited companies

- Must have SPV SIC code added
- Companies must have 2 years profitable trading history
- Small HMO: up to 6 beds
- Small MUFB: up to 6 units

Holiday lets

- Up to 5 holiday lets with Landbay
- Unlimited background portfolio
- Affordability assessed on a single APT standard occupation basis
- 12 months landlord experience required

ICR and stress rate rules

STRESS RATES

			FLOOR RATE BY PRODUCT RANGE	
Product type	**Borrowing requirements**	**Stress rate**	**Premier**	**Core / Specialist**
2 Year Fixed / Tracker	Like for Like remortgage range	Pay rate	4.50%	n/a
2 Year Fixed / Tracker	New purchases (and remortgages not covered above)	Pay rate + 2%	5.50%	5.50%

ICR

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

Where the application meets more than one of the above stress rates, the higher stress rate will apply. The underlying affordability of the background portfolio for an application will be considered against a minimum underlying ICR rate of 125% @ 5.00%.

If any applicant on an application is a high rate taxpayer, the higher rate margin applies.

All mortgage applications are subject to regional risk limits. Please note the administration fee is non-refundable. For HMO properties with 10+ rooms a quote will be required. Please contact us for more information.

Please be aware that all applications must **reach offer within 50 days** from full submission. If an offer is not made by this time, a new product will need to be selected, which could affect the loan size, rate and criteria. All mortgage offers are **valid for 90 days**.



Fees

Applications that require an AVM are subject to a £249 non-refundable administration fee. All applications that require a physical valuation are subject to a £199 non-refundable administration fee plus the cost of the physical valuation. See table below.

PHYSICAL VALUATION FEES

Property value	Standard properties	Small HMO	Large HMO/MUFB
Up to - £150,000	£250	£750	£1200
£ 150,001 - £200,000	£285	£750	£1200
£ 200,001 - £250,000	£315	£750	£1200
£ 250,001 - £300,000	£370	£750	£1300
£ 300,001 - £400,000	£430	£750	£1350
£ 400,001 - £500,000	£490	£900	£1500
£ 500,001 - £600,000	£555	£925	£1600
£ 600,001 - £700,000	£610	£1000	£1700
£ 700,001 - £800,000	£695	£1075	£1825
£ 800,001 - £900,000	£760	£1125	£1950
£ 900,001 - £1,000,000	£860	£1200	£2150
£1,000,001 - £1,200,000	£975	£1275	£2350
£1,200,001 - £1,250,000	£1145	£1350	£2350
£1,250,001 - £1,400,000	£1145	£1350	£2425
£1,400,001 - £1,500,000	£1305	£1600	£2425
£1,500,001 - £1,600,000	£1305	£1600	£2500
£1,600,001 - £1,750,000	£1540	£1850	£2500
£1,750,001 - £1,800,000	£1540	£1850	£2575
£1,800,001 - £2,000,000	£1820	£2150	£2575
£2,000,001 - £2,500,000	Quote	Quote	£3250
£2,500,000+	Quote	Quote	Quote

LANDBAY

We get buy to let

Complete FS

Your specialist packager distributor

023 8045 6999 (Option 2)

btl@complete-fs.co.uk

www.complete-fs.co.uk

