LANDBAY

Product transfer guide

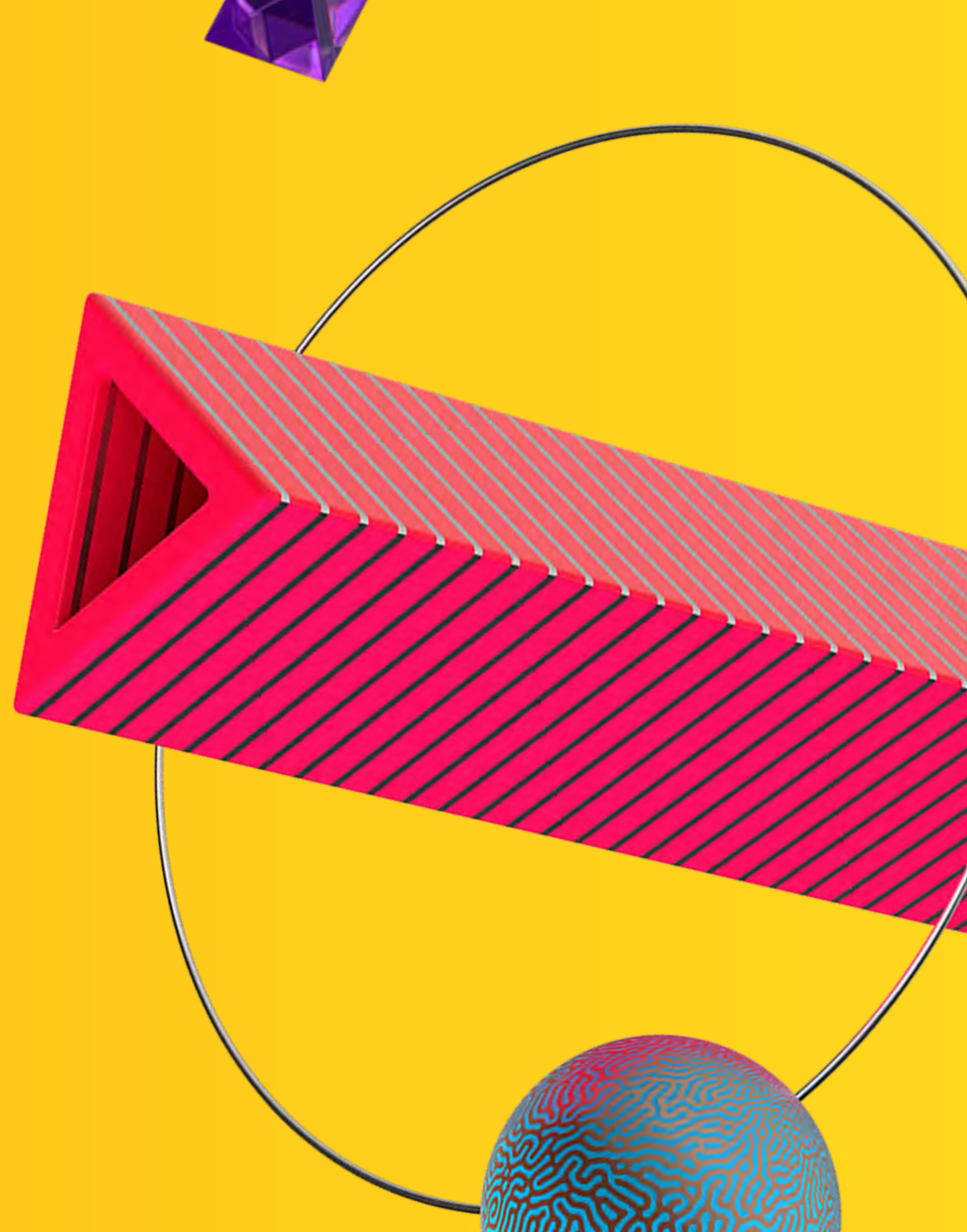
11 NOVEMBER 2026 | LBPG111126

For clients whose fixed rate is coming to an end within 90-days.
Available with additional borrowing and overpayments.

£99 application fee.
For standard properties no valuation fee applies.
For House in Multiple Occupation and Multi-Unit Freehold Block, please see the valuation scale.

Proc fee 0.35%

FOR INTERMEDIARY USE ONLY



We get buy to let

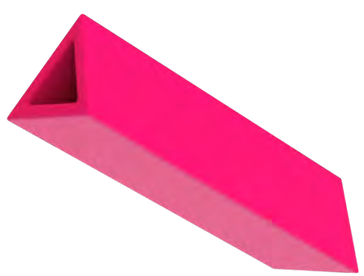
Your deals. Your way.
Three ranges, built for flexibility, faster decisions and competitive pricing.



Premier

Competitive rates for individuals and limited company SPVs. For landlords with up to 15 mortgaged properties, including AVM options.

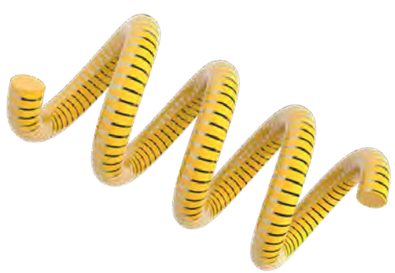
View range



Core

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

View range



Specialist

For landlords with holiday lets, HMO, MUFB or trading companies. Built for cases that don't fit a standard mortgage.

View range

Premier

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE										For standard properties no valuation fee applies. Max exposure - £5M, please 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 LTV must not exceed 75% LTV Gross proc fee is 0.35%
Standard	2 Year Fixed	75%	6.39%	1%	£30k	£2m	6.39%	2%/2%	LMVFB75261750-PT	
Standard	2 Year Fixed	75%	5.89%	2%	£30k	£2m	5.89%	2%/2%	LMVFB75261751-PT	
Standard	2 Year Fixed	75%	5.39%	3%	£30k	£2m	5.39%	2%/2%	LMVFB75261752-PT	
Standard	2 Year Fixed	75%	4.39%	5%	£30k	£2m	4.50%	2%/2%	LMVFB75261753-PT	
2 YEAR TRACKER										
Standard	2 Year Tracker	75%	5.64% (1.64%+BBR)	1%	£30k	£1m	5.64%	n/a	LMVDB75261754-PT	
Standard	2 Year Tracker	75%	4.64% (0.64%+BBR)	3%	£30k	£1m	4.64%	n/a	LMVDB75261755-PT	

For additional borrowing on 2-year fixed rate products, the stress rate is the higher of 5.50% or payrate + 2%

Premier

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED RATE										For standard properties no valuation fee applies. Max exposure - £5M, please 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 LTV must not exceed 75% LTV Gross proc fee is 0.35%
Standard	5 Year Fixed	75%	6.44%	0%	£30k	£2m	6.44%	5%/5%/5%/3%/3%	LMVFE75261756-PT	
Standard	5 Year Fixed	75%	6.24%	1%	£30k	£2m	6.24%	5%/5%/5%/3%/3%	LMVFE75261757-PT	
Standard	5 Year Fixed	75%	6.04%	2%	£30k	£2m	6.04%	5%/5%/5%/3%/3%	LMVFE75261758-PT	
Standard	5 Year Fixed	75%	5.84%	3%	£30k	£2m	5.84%	5%/5%/5%/3%/3%	LMVFE75261759-PT	
Standard	5 Year Fixed	75%	5.44%	5%	£30k	£2m	5.44%	5%/5%/5%/3%/3%	LMVFE75261760-PT	

Premier

Small HMO properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE										All Premier Small HMO products will be subject to a full RICs valuation Max exposure - £5M, please refer when over £2M Applicants must have 12 months landlord experience Applicants must individually own 75% or more of company shares Any shareholder not on the application must be an immediate family member Background LTV must not exceed 75% LTV
Small HMO	2 Year Fixed	75%	6.49%	1%	£30k	£2m	6.49%	2%/2%	LMHFB75261761-PT	
Small HMO	2 Year Fixed	75%	5.49%	3%	£30k	£2m	5.49%	2%/2%	LMHFB75261762-PT	
5 YEAR FIXED RATE										
Small HMO	5 Year Fixed	75%	6.44%	1%	£30k	£2m	6.44%	5%/5%/5%/3%/3%	LMHFE75261765-PT	
Small HMO	5 Year Fixed	75%	6.04%	3%	£30k	£2m	6.04%	5%/5%/5%/3%/3%	LMHFE75261766-PT	
2 YEAR TRACKER										
Small HMO	2 Year Tracker	75%	5.84% (1.84%+BBR)	1%	£30k	£1.5m	5.84%	n/a	LMHDB75261763-PT	
Small HMO	2 Year Tracker	75%	4.84% (0.84%+BBR)	3%	£30k	£1.5m	4.84%	n/a	LMHDB75261764-PT	

Core

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 75% LTV										For standard properties no valuation fee applies. No material changes Trading companies are not accepted Fees can be added Gross proc fee is 0.35%
Standard	2 Year Fixed	75%	6.39%	2%	£30k	£1m	6.39%	2%/2%	LMVFB75261728-PT	
Standard	2 Year Fixed	75%	5.89%	3%	£30k	£1m	5.89%	2%/2%	LMVFB75261730-PT	
Standard	2 Year Fixed	75%	4.89%	5%	£30k	£1m	4.89%	2%/2%	LMVFB75261732-PT	
2 YEAR FIXED RATE - UP TO 78% LTV										
Standard	2 Year Fixed	78%	6.14%	2.5%	£30k	£1m	6.14%	2%/2%	LMVFB78261733-PT	
2 YEAR FIXED RATE - UP TO 80% LTV										
Standard	2 Year Fixed	80%	6.49%	3%	£75k	£750k	6.49%	2%/2%	LMVFB80261734-PT	

For additional borrowing on 2-year fixed rate products, the stress rate is the higher of 5.50% or payrate + 2%

Core

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED RATE - UP TO 65% LTV										For standard properties no valuation fee applies. Excludes properties above/adjacent commercial Excludes new build properties Excludes Ex-local authority properties Gross proc fee is 0.35%
Standard	5 Year Fixed	65%	6.04%	3%	£30k	£2m	6.04%	5%/5%/5%/3%/3%	LMVFE65261796-PT	
Standard	5 Year Fixed	65%	5.64%	5%	£30k	£2m	5.64%	5%/5%/5%/3%/3%	LMVFE65261797-PT	
5 YEAR FIXED RATE - UP TO 70% LTV										
Standard	5 Year Fixed	70%	5.49%	6%	£30k	£1m	5.49%	5%/5%/5%/3%/3%	LMVFE70261798-PT	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.34%	2%	£30k	£1m	6.34%	5%/5%/5%/3%/3%	LMVFE75261799-PT	
Standard	5 Year Fixed	75%	6.14%	3%	£30k	£1m	6.14%	5%/5%/5%/3%/3%	LMVFE75261800-PT	
Standard	5 Year Fixed	75%	5.74%	5%	£30k	£1m	5.74%	5%/5%/5%/3%/3%	LMVFE75261801-PT	
5 YEAR FIXED RATE - UP TO 78% LTV										
Standard	5 Year Fixed	78%	6.24%	2.5%	£30k	£1m	6.24%	5%/5%/5%/3%/3%	LMVFE78261802-PT	
5 YEAR FIXED RATE - UP TO 80% LTV										
Standard	5 Year Fixed	80%	6.74%	3%	£75k	£750k	6.74%	5%/5%/5%/3%/3%	LMVFE80261749-PT	

Core

Tier 2 - Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE										For standard properties no valuation fee applies. Gross proc fee is 0.35%
Standard	2 Year Fixed	75%	6.59%	2%	£30k	£1m	6.59%	2%/2%	LMVFB75261729-PT	
Standard	2 Year Fixed	75%	6.09%	3%	£30k	£1m	6.09%	2%/2%	LMVFB75261731-PT	
5 YEAR FIXED RATE										
Standard	5 Year Fixed	75%	6.69%	£1,499	£30k	£75k	6.69%	5%/5%/5%/3%/3%	LMVFE75261747-PT	
Standard	5 Year Fixed	75%	6.69%	2%	£75k	£1.5m	6.69%	5%/5%/5%/3%/3%	LMVFE75261742-PT	
Standard	5 Year Fixed	75%	6.49%	3%	£75k	£1.5m	6.49%	5%/5%/5%/3%/3%	LMVFE75261744-PT	
Standard	5 Year Fixed	75%	6.09%	5%	£75k	£1.5m	6.09%	5%/5%/5%/3%/3%	LMVFE75261746-PT	

For additional borrowing on 2-year fixed rate products, the stress rate is the higher of 5.50% or payrate + 2%

Core

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR TRACKER										For standard properties no valuation fee applies. Gross proc fee is 0.35%
Standard	2 Year Tracker	65%	5.54% (1.54%+BBR)	3%	£30k	£1m	5.54%	n/a	LMVDB65261735-PT	
Standard	2 Year Tracker	75%	6.24% (2.24%+BBR)	2%	£30k	£1m	6.24%	n/a	LMVDB75261736-PT	
Standard	2 Year Tracker	75%	5.74% (1.74%+BBR)	3%	£30k	£1m	5.74%	n/a	LMVDB75261737-PT	

Specialist

HMO properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED - UP TO 65% LTV										No material changes Trading companies are not accepted Fees can be added Gross proc fee is 0.35%
Small HMO	2 Year Fixed	65%	5.79%	3%	£75k	£2m	5.79%	2%/2%	LMHFB65261544-PT	
2 YEAR FIXED - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	5.89%	3%	£75k	£2m	5.89%	2%/2%	LMHFB75261545-PT	
Small HMO	2 Year Fixed	75%	4.94%	5%	£75k	£2m	4.94%	2%/2%	LMHFB75261547-PT	
2 YEAR FIXED - UP TO 80% LTV										
Small HMO	2 Year Fixed	80%	6.49%	3%	£75k	£750k	6.49%	2%/2%	LMHFB80261549-PT	
LARGE HMO - 2 YEAR FIXED - UP TO 75% LTV										
Large HMO	2 Year Fixed	75%	6.49%	3%	£100k	£1.5m	6.49%	2%/2%	LMHFB7526530-PT	
2 YEAR TRACKER - UP TO 75% LTV										
Small HMO	2 Year Tracker	75%	5.64% (1.64%+BBR)	3%	£75k	£1m	5.64%	n/a	LMHDB75261515-PT	

Specialist

HMO properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED - UP TO 65% LTV										Gross proc fee is 0.35%
Small HMO	5 Year Fixed	65%	6.14%	3%	£75k	£2m	6.14%	5%/5%/5%/3%/3%	LMHFE65261803-PT	
5 YEAR FIXED - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	6.24%	3%	£75k	£2m	6.24%	5%/5%/5%/3%/3%	LMHFE75261804-PT	
5 YEAR FIXED - UP TO 80% LTV										
Small HMO	5 Year Fixed	80%	6.84%	3%	£75k	£750k	6.84%	5%/5%/5%/3%/3%	LMHFE80261554-PT	
LARGE HMO - 5 YEAR FIXED - UP TO 75% LTV										
Large HMO	5 Year Fixed	75%	6.59%	3%	£100k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE7526531-PT	

Specialist

MUFB properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED - UP TO 65% LTV										No material changes Trading companies are not accepted Fees can be added Gross proc fee is 0.35%
Small MUFB	2 Year Fixed	65%	5.79%	3%	£75k	£1.5m	5.79%	2%/2%	LMHFB65261555-PT	
2 YEAR FIXED - UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	5.89%	3%	£75k	£1.5m	5.89%	2%/2%	LMHFB75261556-PT	
Small MUFB	2 Year Fixed	75%	4.94%	5%	£75k	£1.5m	4.94%	2%/2%	LMHFB75261558-PT	
LARGE MUFB - 2 YEAR FIXED - UP TO 75% LTV										
Large MUFB	2 Year Fixed	75%	6.49%	3%	£100k	£1.5m	6.49%	2%/2%	LMHFB7526532-PT	
2 YEAR TRACKER - UP TO 75% LTV										
Small MUFB	2 Year Tracker	75%	5.64% (1.64%+BBR)	3%	£75k	£1m	5.64%	n/a	LMHDB75261516-PT	

Specialist

MUFB properties and Trading Company products

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED - UP TO 65% LTV										Gross proc fee is 0.35%
Small MUFB	5 Year Fixed	65%	6.14%	3%	£75k	£1.5m	6.14%	5%/5%/5%/3%/3%	LMHFE65261805-PT	
5 YEAR FIXED - UP TO 75% LTV										
Small MUFB	5 Year Fixed	75%	6.24%	3%	£75k	£1.5m	6.24%	5%/5%/5%/3%/3%	LMHFE75261806-PT	
LARGE MUFB - 5 YEAR FIXED - UP TO 75% LTV										
Large MUFB	5 Year Fixed	75%	6.59%	3%	£100k	£1.5m	6.59%	5%/5%/5%/3%/3%	LMHFE7526533-PT	
TRADING COMPANY - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.54%	3%	£75k	£1m	6.54%	5%/5%/5%/3%/3%	LMVFE75261564-PT	

Specialist

Tier 2 - Small HMO and MUFB properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
SMALL HMO										First time landlords are not accepted
Small HMO	2 Year Fixed	75%	6.19%	3%	£75k	£1.5m	6.19%	2%/2%	LMHFB75261546-PT	
Small HMO	5 Year Fixed	75%	6.69%	3%	£75k	£1.5m	6.69%	5%/5%/5%/3%/3%	LMHFE75261552-PT	
Small HMO	2 Year Fixed	75%	5.19%	5%	£75k	£1.5m	5.19%	2%/2%	LMHFB75261548-PT	
Small HMO	5 Year Fixed	75%	6.29%	5%	£75k	£1.5m	6.29%	5%/5%/5%/3%/3%	LMHFE75261553-PT	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	6.19%	3%	£75k	£1.5m	6.19%	2%/2%	LMHFB75261557-PT	
Small MUFB	5 Year Fixed	75%	6.69%	3%	£75k	£1.5m	6.69%	5%/5%/5%/3%/3%	LMHFE75261562-PT	
Small MUFB	2 Year Fixed	75%	5.19%	5%	£75k	£1.5m	5.19%	2%/2%	LMHFB75261559-PT	
Small MUFB	5 Year Fixed	75%	6.29%	5%	£75k	£1.5m	6.29%	5%/5%/5%/3%/3%	LMHFE75261563-PT	

ICR and stress rate rules

			PRODUCT RANGE	
Product type	**Borrowing requirements**	**Stress rate**	**Premier**	**Core / Specialist**
2 Year Fixed / Tracker	Product transfer with **no additional borrowing**	Pay rate	4.50%	n/a
2 Year Fixed / Tracker	Product transfer with **additional borrowing**	Pay rate + 2%	5.50%	5.50%
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%

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

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**.



Valuation fees

All applications that require a valuation, are subject to a £99 non-refundable administration fee.

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

Complete FS
Your specialist packager distributor

023 8045 6999 (Option 2)
btl@complete-fs.co.uk
www.complete-fs.co.uk

LANDBAY
We get buy to let

