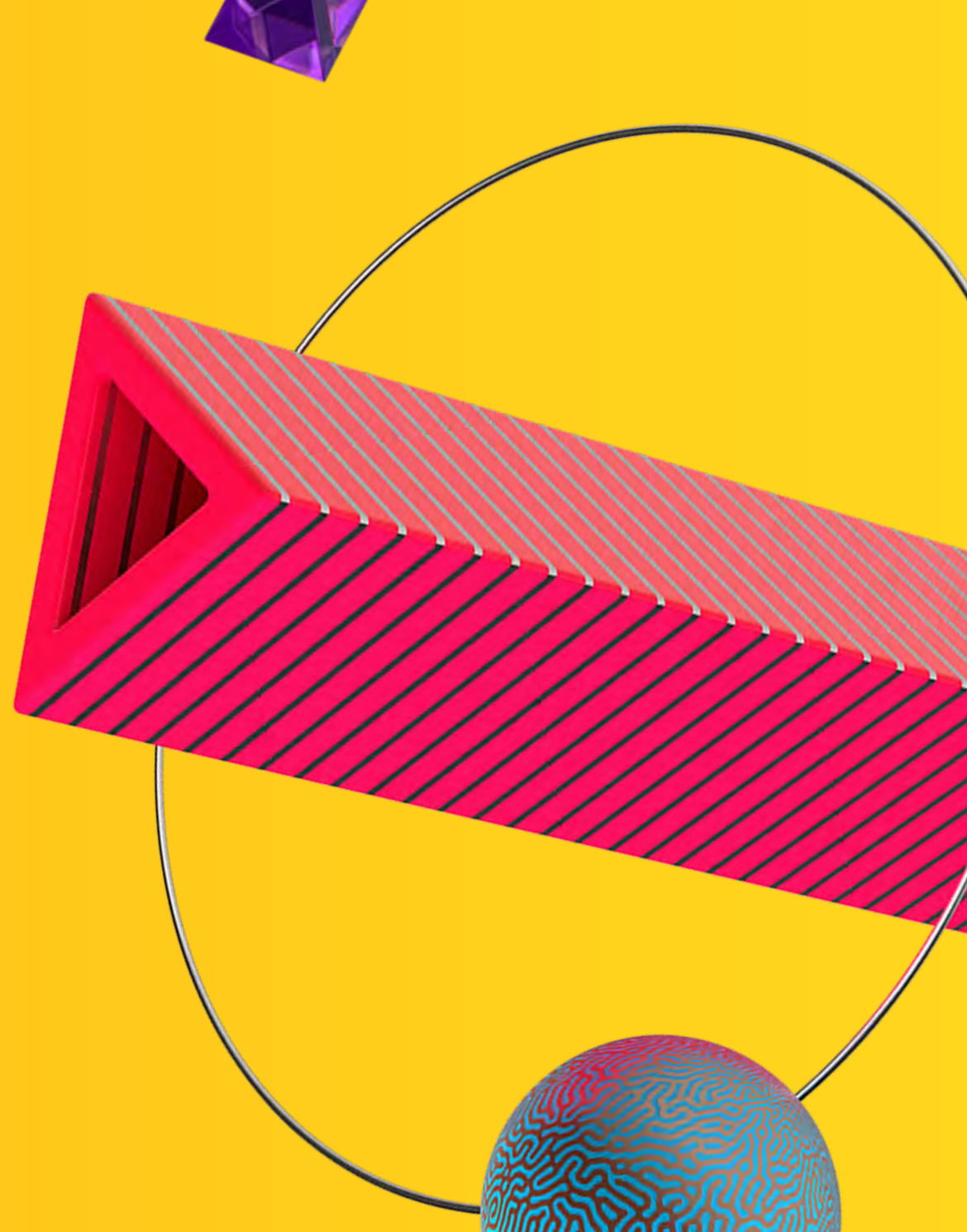
LANDBAY

Product guide Scotland

11 NOVEMBER 2026 | LBPG111126

FOR INTERMEDIARY USE ONLY



Premier

2 year fixed & 2 year tracker

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE										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
Standard	2 Year Fixed	75%	6.24%	1%	£30k	£2m	8.24%	2%/2%	LMVFB75261681	
Standard	2 Year Fixed	75%	5.74%	2%	£30k	£2m	7.74%	2%/2%	LMVFB75261682	
Standard	2 Year Fixed	75%	5.24%	3%	£30k	£2m	7.24%	2%/2%	LMVFB75261683	
Standard	2 Year Fixed	75%	4.74%	4%	£30k	£2m	6.74%	2%/2%	LMVFB75261684	
Standard	2 Year Fixed	75%	4.24%	5%	£30k	£2m	6.24%	2%/2%	LMVFB75261685	
2 YEAR TRACKER										
Standard	2 Year Tracker	75%	4.54% (0.54%+BBR)	3%	£30k	£1m	6.54%	n/a	LMVDB75261686	

All products available in the following postcodes: AB 10-16, 21-25, 30-36, 39, 41-45, 51-54, 56 | DD 1-11 | EH 1-49, 51-55 | FK 1-21 | G 1-5, 11-15, 20-23, 31-34, 40-46, 51-53, 60-69, 71-79, 81-84 | IV 1-3, 5-12, 14-18 | KA 1-17 | KY 1-16 | ML 1-12 | PA 1-19, 20, 23, 28 | PH 1-26, 32-35, 49, 50 | TD 1-15.

Premier

5 year fixed rate

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED RATE										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
Standard	5 Year Fixed	75%	6.39%	0%	£30k	£2m	6.39%	5%/5%/5%/3%/3%	LMVFE75261687	
Standard	5 Year Fixed	75%	6.19%	1%	£30k	£2m	6.19%	5%/5%/5%/3%/3%	LMVFE75261688	
Standard	5 Year Fixed	75%	5.99%	2%	£30k	£2m	5.99%	5%/5%/5%/3%/3%	LMVFE75261689	
Standard	5 Year Fixed	75%	5.79%	3%	£30k	£2m	5.79%	5%/5%/5%/3%/3%	LMVFE75261690	
Standard	5 Year Fixed	75%	5.39%	5%	£30k	£2m	5.39%	5%/5%/5%/3%/3%	LMVFE75261691	

All products available in the following postcodes: AB 10-16, 21-25, 30-36, 39, 41-45, 51-54, 56 | DD 1-11 | EH 1-49, 51-55 | FK 1-21 | G 1-5, 11-15, 20-23, 31-34, 40-46, 51-53, 60-69, 71-79, 81-84 | IV 1-3, 5-12, 14-18 | KA 1-17 | KY 1-16 | ML 1-12 | PA 1-19, 20, 23, 28 | PH 1-26, 32-35, 49, 50 | TD 1-15.

Premier

Like for like remortgage

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code
LIKE-FOR-LIKE - 2 YEAR FIXED RATE									
Standard	2 Year Fixed	75%	5.74%	2%	£30k	£2m	5.74%	2%/2%	LMVFB75261692
LIKE-FOR-LIKE - AVM - 2 YEAR TRACKER									
Standard	2 Year Tracker	75%	5.54% (1.54%+BBR)	1%	£60k	£562.5k	5.54%	n/a	LMVDB75261695
Standard	2 Year Tracker	75%	4.54% (0.54%+BBR)	3%	£60k	£562.5k	4.54%	n/a	LMVDB75261696
LIKE-FOR-LIKE - 2 YEAR TRACKER									
Standard	2 Year Tracker	75%	5.54% (1.54%+BBR)	1%	£30k	£1m	5.54%	n/a	LMVDB75261693
Standard	2 Year Tracker	75%	4.54% (0.54%+BBR)	3%	£30k	£1m	4.54%	n/a	LMVDB75261694

Exclusions/notes

Available for remortgages with no extra borrowing

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

AVM products are subject to a £249 non-refundable administration fee

When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.

All products available in the following postcodes: AB 10-16, 21-25, 30-36, 39, 41-45, 51-54, 56 | DD 1-11 | EH 1-49, 51-55 | FK 1-21 | G 1-5, 11-15, 20-23, 31-34, 40-46, 51-53, 60-69, 71-79, 81-84 | IV 1-3, 5-12, 14-18 | KA 1-17 | KY 1-16 | ML 1-12 | PA 1-19, 20, 23, 28 | PH 1-26, 32-35, 49, 50 | TD 1-15.

Premier

Free valuation remortgage

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE - FREE VALUATION										Minimum property value is £150k 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
Standard	5 Year Fixed	75%	6.44%	0%	£100k	£1.125m	6.44%	5%/5%/5%/3%/3%	LMVFE75261716	
Standard	5 Year Fixed	75%	6.24%	1%	£100k	£1.125m	6.24%	5%/5%/5%/3%/3%	LMVFE75261717	
Standard	5 Year Fixed	75%	6.04%	2%	£100k	£1.125m	6.04%	5%/5%/5%/3%/3%	LMVFE75261718	
Standard	5 Year Fixed	75%	5.84%	3%	£100k	£1.125m	5.84%	5%/5%/5%/3%/3%	LMVFE75261719	
Standard	5 Year Fixed	75%	5.44%	5%	£100k	£1.125m	5.44%	5%/5%/5%/3%/3%	LMVFE75261720	

All products available in the following postcodes: AB 10-16, 21-25, 30-36, 39, 41-45, 51-54, 56 | DD 1-11 | EH 1-49, 51-55 | FK 1-21 | G 1-5, 11-15, 20-23, 31-34, 40-46, 51-53, 60-69, 71-79, 81-84 | IV 1-3, 5-12, 14-18 | KA 1-17 | KY 1-16 | ML 1-12 | PA 1-19, 20, 23, 28 | PH 1-26, 32-35, 49, 50 | TD 1-15.

Premier

Free valuation & cashback remortgage

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE - FREE VAL & CASHBACK										Includes a £500 cashback paid the week after completion. Minimum property value is £150k 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
Standard	5 Year Fixed	75%	6.44%	£899	£30k	£150k	6.44%	5%/5%/5%/3%/3%	LMVFE75261715	
Standard	5 Year Fixed	75%	6.44%	£1,099	£150k	£300k	6.44%	5%/5%/5%/3%/3%	LMVFE75261711	
Standard	5 Year Fixed	75%	6.44%	£1,399	£300k	£500k	6.44%	5%/5%/5%/3%/3%	LMVFE75261712	
Standard	5 Year Fixed	75%	6.44%	£1,599	£500k	£700k	6.44%	5%/5%/5%/3%/3%	LMVFE75261713	
Standard	5 Year Fixed	75%	6.44%	£1,899	£700k	£1m	6.44%	5%/5%/5%/3%/3%	LMVFE75261714	

All products available in the following postcodes: AB 10-16, 21-25, 30-36, 39, 41-45, 51-54, 56 | DD 1-11 | EH 1-49, 51-55 | FK 1-21 | G 1-5, 11-15, 20-23, 31-34, 40-46, 51-53, 60-69, 71-79, 81-84 | IV 1-3, 5-12, 14-18 | KA 1-17 | KY 1-16 | ML 1-12 | PA 1-19, 20, 23, 28 | PH 1-26, 32-35, 49, 50 | TD 1-15.

Premier

AVM remortgage

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code
REMORTGAGE AVM - 2 YEAR FIXED RATE									
Standard	2 Year Fixed	75%	6.24%	1%	£60k	£562.5k	8.24%	2%/2%	LMVFB75261697
Standard	2 Year Fixed	75%	5.24%	3%	£60k	£562.5k	7.24%	2%/2%	LMVFB75261698
Standard	2 Year Fixed	75%	4.24%	5%	£60k	£562.5k	6.24%	2%/2%	LMVFB75261699
REMORTGAGE AVM - 2 YEAR TRACKER RATE									
Standard	2 Year Tracker	75%	5.54% (1.54%+BBR)	1%	£60k	£562.5k	7.54%	n/a	LMVDB75261700
Standard	2 Year Tracker	75%	4.54% (0.54%+BBR)	3%	£60k	£562.5k	6.54%	n/a	LMVDB75261701
REMORTGAGE AVM - 5 YEAR FIXED RATE									
Standard	5 Year Fixed	75%	6.19%	1%	£60k	£562.5k	6.19%	5%/5%/5%/3%/3%	LMVFE75261702
Standard	5 Year Fixed	75%	5.99%	2%	£60k	£562.5k	5.99%	5%/5%/5%/3%/3%	LMVFE75261703
Standard	5 Year Fixed	75%	5.79%	3%	£60k	£562.5k	5.79%	5%/5%/5%/3%/3%	LMVFE75261704
Standard	5 Year Fixed	75%	5.39%	5%	£60k	£562.5k	5.39%	5%/5%/5%/3%/3%	LMVFE75261705

Exclusions/notes

All AVM products are subject to a £249 non-refundable administration fee

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

When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.

All products available in the following postcodes: AB 10-16, 21-25, 30-36, 39, 41-45, 51-54, 56 | DD 1-11 | EH 1-49, 51-55 | FK 1-21 | G 1-5, 11-15, 20-23, 31-34, 40-46, 51-53, 60-69, 71-79, 81-84 | IV 1-3, 5-12, 14-18 | KA 1-17 | KY 1-16 | ML 1-12 | PA 1-19, 20, 23, 28 | PH 1-26, 32-35, 49, 50 | TD 1-15.

Premier

Small HMO properties - up to 6 beds

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code
2 YEAR TRACKER RATE									
Small HMO	2 Year Tracker	75%	5.74% (1.74%+BBR)	1%	£30k	£1.5m	7.74%	n/a	LMHDB75261723
Small HMO	2 Year Tracker	75%	4.74% (0.74%+BBR)	3%	£30k	£1.5m	6.74%	n/a	LMHDB75261724
2 YEAR FIXED RATE									
Small HMO	2 Year Fixed	75%	6.39%	1%	£30k	£2m	8.39%	2%/2%	LMHFB75261721
Small HMO	2 Year Fixed	75%	5.39%	3%	£30k	£2m	7.39%	2%/2%	LMHFB75261722
5 YEAR FIXED RATE									
Small HMO	5 Year Fixed	75%	6.39%	1%	£30k	£2m	6.39%	5%/5%/5%/3%/3%	LMHFE75261725
Small HMO	5 Year Fixed	75%	5.99%	3%	£30k	£2m	5.99%	5%/5%/5%/3%/3%	LMHFE75261726
Small HMO	5 Year Fixed	75%	5.59%	5%	£30k	£2m	5.59%	5%/5%/5%/3%/3%	LMHFE75261727

Exclusions/notes

- Max exposure - £5M, please refer when over £2M
- Applicants must have 12 months landlord experience
- Any shareholder not on the application must be an immediate family member
- Background LTV must not exceed 75% LTV
- No first time landlords / no holiday lets
- Premier Small HMO products will be subject to valuation based on market value with vacant possession

All products available in the following postcodes: AB 10-16, 21-25, 30-36, 39, 41-45, 51-54, 56 | DD 1-11 | EH 1-49, 51-55 | FK 1-21 | G 1-5, 11-15, 20-23, 31-34, 40-46, 51-53, 60-69, 71-79, 81-84 | IV 1-3, 5-12, 14-18 | KA 1-17 | KY 1-16 | ML 1-12 | PA 1-19, 20, 23, 28 | PH 1-26, 32-35, 49, 50 | TD 1-15.

Core

AVM 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										All AVM products are subject to a £249 non-refundable administration fee Max property value up to £750k Includes blocks of up to 6 storeys When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes. For AVM ICR rules, please see ICR rules page All fixed rates revert to 3.49%+BBR
Standard	2 Year Fixed	75%	6.24%	2%	£75k	£562.5k	8.24%	2%/2%	LMVFB75261773	
Standard	2 Year Fixed	75%	5.74%	3%	£75k	£562.5k	7.74%	2%/2%	LMVFB75261774	
Standard	2 Year Fixed	75%	4.74%	5%	£75k	£562.5k	6.74%	2%/2%	LMVFB75261775	
5 YEAR FIXED RATE										
Standard	5 Year Fixed	75%	6.24%	2%	£75k	£562.5k	6.24%	5%/5%/5%/3%/3%	LMVFE75261789	
Standard	5 Year Fixed	75%	6.04%	3%	£75k	£562.5k	6.04%	5%/5%/5%/3%/3%	LMVFE75261791	
Standard	5 Year Fixed	75%	5.64%	5%	£75k	£562.5k	5.64%	5%/5%/5%/3%/3%	LMVFE75261793	
Standard	5 Year Fixed	75%	5.44%	6%	£75k	£562.5k	5.44%	5%/5%/5%/3%/3%	LMVFE75261795	

All products available in the following postcodes: EH 1-49, 51-55 | FK 1-21 | G 1-5, 11-15, 20-23, 31-34, 40-46, 51-53, 60-69, 71-79, 81-84 | KA 1-17 | KY 1-16 | ML 1-12 | PA 1-19, 23, 28 | PH 1-26, 32-35, 49, 50 | TD 1-15.

Core

2 year fixed rate

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE										Max exposure - £5M, please refer when over £2M Background LTV must not exceed 75% LTV
Standard	2 Year Fixed	75%	5.74%	3%	£30k	£1.5m	7.74%	2%/2%	LMVFB75261768	
Standard	2 Year Fixed	75%	4.74%	5%	£30k	£1.5m	6.74%	2%/2%	LMVFB75261769	

All products available in the following postcodes: EH 1-49, 51-55 | FK 1-21 | G 1-5, 11-15, 20-23, 31-34, 40-46, 51-53, 60-69, 71-79, 81-84 | KA 1-17 | KY 1-16 | ML 1-12 | PA 1-19, 23, 28 | PH 1-26, 32-35, 49, 50 | TD 1-15.

Core

5 year fixed rate

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED RATE										Max exposure - £5M, please refer when over £2M Background LTV must not exceed 75% LTV
Standard	5 Year Fixed	75%	6.24%	£1,499	£30k	£75k	6.24%	5%/5%/5%/3%/3%	LMVFE75261787	
Standard	5 Year Fixed	75%	6.24%	2%	£75k	£2m	6.24%	5%/5%/5%/3%/3%	LMVFE75261781	
Standard	5 Year Fixed	75%	5.64%	5%	£75k	£2m	5.64%	5%/5%/5%/3%/3%	LMVFE75261784	

All products available in the following postcodes: EH 1-49, 51-55 | FK 1-21 | G 1-5, 11-15, 20-23, 31-34, 40-46, 51-53, 60-69, 71-79, 81-84 | KA 1-17 | KY 1-16 | ML 1-12 | PA 1-19, 23, 28 | PH 1-26, 32-35, 49, 50 | TD 1-15.

ICR and stress rate rules

			PRODUCT RANGE	
Product type	**Borrowing requirements**	**Stress rate**	**Premier**	**Core**
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)**	**Core AVM (up to 75% LTV)**
Individual - Basic rate taxpayer	125%	130%	125%	130%
Individual - Higher rate taxpayer	145%	145%	140%	140%
Limited Company/LLP	125%	130%	125%	130%

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 £199 non-refundable administration fee.

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

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