lendinvest Mortgages

For intermediaries only

Product transfer guide

Mortgages made simple.

Last updated: 29/10/2026

Introduction

As your client's existing LendInvest Buy-to-Let rate comes to an end, you can offer them exclusive incentives and switch seamlessly to one of our latest products. We offer hassle-free product transfers that remove the complexity for your Buy-to-Let customers and can save them money. For more information on eligibility, process and FAQs.

Product options

This document summarises the full range of product transfer rates available.
Our Product Transfers are for pound-for-pound refinances only. For any element of capital raising we will currently require a new application.

BUY-TO-LET

Standard properties TIER 1

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 3-30 years

Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 135% Additional rate (45%) 135% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.59%	8.59%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S12750002-140926
Standard	Fixed	2-years	75%	2.00%	6.74%	7.74%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S127512140-140926
Standard	Fixed	2-years	75%	3.00%	6.19%	8.19%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S12750031-140926
Standard	Fixed	2-years	75%	5.00%	5.14%	7.14%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S127512141-140926
Standard	Fixed	2-years	75%	7.00%	4.24%	6.24%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S127513419-140926
Standard	Fixed	5-years	75%	0.00%	6.84%	6.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S15750002-140926
Standard	Fixed	5-years	75%	2.00%	6.54%	6.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S157512142-140926
Standard	Fixed	5-years	75%	3.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S15750031-140926
Standard	Fixed	5-years	75%	5.00%	5.89%	5.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S157512143-140926
Standard	Fixed	5-years	75%	7.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S157513420-140926
Standard	Fixed	5-years	80%	0.00%	7.39%	7.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation excluding Method	S15800002-140926

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	80%	2.00%	6.94%	6.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	**Free legals** **Free valuation excluding Method**	S15802001-140926
Standard	Tracker	2-years	75%	2.00%	BBR + 2.00%	6.75%	BBR + 3.99%	0%/0%	£1,000,000	**Free legals** **Free valuation excluding Method**	S12752282-011026
Standard	Tracker	2-years	75%	3.00%	BBR + 1.50%	6.25%	BBR + 3.99%	0%/0%	£1,000,000	**Free legals** **Free valuation excluding Method**	S12752283-291026

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BUY-TO-LET

Standard properties TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 3-30 years

Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 135% Additional rate (45%) 135% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.89%	8.89%	BBR + 5.49%	2%/2%	£1,500,000	**Free legals** **Free valuation excluding Method**	S22750002-140926
Standard	Fixed	2-years	75%	2.00%	7.04%	8.04%	BBR + 5.49%	2%/2%	£1,500,000	**Free legals** **Free valuation excluding Method**	S227512145-140926
Standard	Fixed	5-years	75%	0.00%	7.39%	7.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation excluding Method**	S25750002-140926
Standard	Fixed	5-years	75%	2.00%	6.99%	6.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation excluding Method**	S257512146-140926

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BUY-TO-LET

Small HMO (up to 6 rooms) TIER 1

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Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.64%	8.64%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH12750002-140926
Standard	Fixed	2-years	75%	2.00%	6.79%	7.79%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH127512147-140926
Standard	Fixed	2-years	75%	3.00%	6.24%	8.24%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH12750031-140926
Standard	Fixed	2-years	75%	5.00%	5.19%	7.19%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH127512148-140926
Standard	Fixed	2-years	75%	7.00%	4.29%	6.29%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH127513421-140926
Standard	Fixed	5-years	75%	0.00%	7.04%	7.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH15750002-140926
Standard	Fixed	5-years	75%	2.00%	6.64%	6.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH157512149-140926
Standard	Fixed	5-years	75%	3.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH15750031-140926
Standard	Fixed	5-years	75%	5.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH157512150-140926
Standard	Fixed	5-years	75%	7.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH157513422-140926
Standard	Fixed	5-years	80%	0.00%	7.49%	7.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	SH15800002-140926

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	80%	2.00%	7.04%	7.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	**Free legals** **Free valuation up to £500**	SH15802001-140926
Standard	Tracker	2-years	75%	2.00%	BBR + 2.10%	6.85%	BBR + 3.99%	0%/0%	£1,000,000	**Free legals** **Free valuation up to £500**	SH12752282-011026
Standard	Tracker	2-years	75%	3.00%	BBR + 1.60%	6.35%	BBR + 3.99%	0%/0%	£1,000,000	**Free legals** **Free valuation up to £500**	SH12752283-291026

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BUY-TO-LET

Small HMO (up to 6 rooms) TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland | Terms 3-30 years

Interest coverage ratios and assessment rates Basic (20%) 120% | Higher rate (40%) 140% | Additional rate (45%) 140% | LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.94%	8.94%	BBR + 5.49%	2%/2%	£1,500,000	**Free legals** **Free valuation up to £500**	SH22750002-140926
Standard	Fixed	2-years	75%	2.00%	7.09%	8.09%	BBR + 5.49%	2%/2%	£1,500,000	**Free legals** **Free valuation up to £500**	SH227512152-140926
Standard	Fixed	5-years	75%	0.00%	7.49%	7.49%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	SH25750002-140926
Standard	Fixed	5-years	75%	2.00%	7.09%	7.09%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	SH257512153-140926

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BUY-TO-LET

Large HMO (7 to 15 rooms) TIER 1

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Interest coverage ratios and assessment rates Basic (20%) 120% | Higher rate (40%) 140% | Additional rate (45%) 140% | LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.74%	6.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	**Free legals** **Free valuation up to £500**	LH157011983-140926
Standard	Fixed	5-years	70%	5.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	**Free legals** **Free valuation up to £500**	LH157012299-140926
Standard	Fixed	5-years	75%	0.00%	7.19%	7.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	LH15750002-140926
Standard	Fixed	5-years	75%	2.00%	6.79%	6.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	LH15750021-140926
Standard	Fixed	5-years	75%	5.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	LH15750051-140926
Standard	Tracker	2-years	75%	2.00%	BBR + 2.50%	7.25%	BBR + 3.99%	0%/0%	£1,000,000	**Free legals** **Free valuation up to £500**	LH12752282-011026
Standard	Tracker	2-years	75%	3.00%	BBR + 2.00%	6.75%	BBR + 3.99%	0%/0%	£1,000,000	**Free legals** **Free valuation up to £500**	LH12752283-011026

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BUY-TO-LET

Large HMO (7 to 15 rooms) TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 6-30 years

Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	7.19%	7.19%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	**Free legals** **Free valuation up to £500**	LH257011990-140926
Standard	Fixed	5-years	70%	5.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	**Free legals** **Free valuation up to £500**	LH257012300-140926
Standard	Fixed	5-years	75%	2.00%	7.24%	7.24%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	LH25750021-140926
Standard	Fixed	5-years	75%	5.00%	6.64%	6.64%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	LH25750051-140926

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BUY-TO-LET

Small MUFB (up to 6 units) TIER 1

lendinvest Mortgages

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Interest coverage ratios and assessment rates Basic (20%) 120% | Higher rate (40%) 140% | Additional rate (45%) 140% | LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.74%	8.74%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750002-140926
Standard	Fixed	2-years	75%	2.00%	6.84%	7.84%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750021-140926
Standard	Fixed	2-years	75%	3.00%	6.29%	8.29%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750031-140926
Standard	Fixed	2-years	75%	5.00%	5.24%	7.24%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750051-140926
Standard	Fixed	2-years	75%	7.00%	4.34%	6.34%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750071-140926
Standard	Fixed	5-years	75%	0.00%	7.09%	7.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750002-140926
Standard	Fixed	5-years	75%	2.00%	6.69%	6.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750021-140926
Standard	Fixed	5-years	75%	3.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750031-140926
Standard	Fixed	5-years	75%	5.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750051-140926
Standard	Fixed	5-years	75%	7.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750071-140926
Standard	Tracker	2-years	75%	2.00%	BBR + 2.10%	6.85%	BBR + 3.99%	0%/0%	£1,000,000	Free legals Free valuation up to £500	SM12752282-011026

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Standard	Tracker	2-years	75%	3.00%	BBR + 1.60%	6.35%	BBR + 3.99%	0%/0%	£1,000,000	**Free legals** **Free valuation up to £500**	SM12752283-291026

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BUY-TO-LET

Small MUFB (up to 6 units) TIER 2

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	8.04%	9.04%	BBR + 5.49%	2%/2%	£1,500,000	**Free legals** **Free valuation up to £500**	SM22750002-140926
Standard	Fixed	2-years	75%	2.00%	7.14%	8.14%	BBR + 5.49%	2%/2%	£1,500,000	**Free legals** **Free valuation up to £500**	SM22750021-140926
Standard	Fixed	5-years	75%	0.00%	7.54%	7.54%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	SM5750002-140926
Standard	Fixed	5-years	75%	2.00%	7.14%	7.14%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	SM25750021-140926

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BUY-TO-LET

Large MUFB (7 to 20 units) TIER 1

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.74%	6.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	**Free legals** **Free valuation up to £500**	LM157012020-140926
Standard	Fixed	5-years	70%	5.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	**Free legals** **Free valuation up to £500**	LM157012303-140926
Standard	Fixed	5-years	75%	0.00%	7.19%	7.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	LM15750002-140926
Standard	Fixed	5-years	75%	2.00%	6.79%	6.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	LM15750021-140926
Standard	Fixed	5-years	75%	5.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	LM15750051-140926
Standard	Tracker	2-years	75%	2.00%	BBR + 2.50%	7.25%	BBR + 3.99%	0%/0%	£1,000,000	**Free legals** **Free valuation up to £500**	LM12752282-011026
Standard	Tracker	2-years	75%	3.00%	BBR + 2.00%	6.75%	BBR + 3.99%	0%/0%	£1,000,000	**Free legals** **Free valuation up to £500**	LM12752283-011026

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BUY-TO-LET

Large MUFB (7 to 20 units) TIER 2

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	7.19%	7.19%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	**Free legals** **Free valuation up to £500**	LM257012027-140926
Standard	Fixed	5-years	70%	5.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	**Free legals** **Free valuation up to £500**	LM257012304-140926
Standard	Fixed	5-years	75%	2.00%	7.24%	7.24%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	LM25750021-140926
Standard	Fixed	5-years	75%	5.00%	6.64%	6.64%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals** **Free valuation up to £500**	LM25750051-140926

BUY-TO-LET

Holiday let properties TIER 1

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Key features Regions England, Wales and Scotland Terms 3-30 years

Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 135% Additional rate (45%) 135% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	2.00%	7.24%	8.24%	BBR + 4.99%	2%/2%	£750,000	**Free legals** **Free valuation up to £500**	HL12752001-140926
Standard	Fixed	2-years	75%	5.00%	5.64%	7.64%	BBR + 4.99%	2%/2%	£750,000	**Free legals** **Free valuation up to £500**	HL12755001-140926
Standard	Fixed	5-years	75%	2.00%	6.84%	6.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	**Free legals** **Free valuation up to £500**	HL15752001-140926
Standard	Fixed	5-years	75%	5.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	**Free legals** **Free valuation up to £500**	HL15755001-140926
Standard	Tracker	2-years	75%	2.00%	BBR + 2.40%	7.15%	BBR + 3.99%	0%/0%	£750,000	**Free legals** **Free valuation up to £500**	HL12752282-011026
Standard	Tracker	2-years	75%	3.00%	BBR + 1.90%	6.65%	BBR + 3.99%	0%/0%	£750,000	**Free legals** **Free valuation up to £500**	HL12752283-291026

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