lendinvest Mortgages

For intermediaries only

Buy-to-Let and Semi-Commercial rates guide

Mortgages made simple.

Last updated: 29/10/2026

BUY-TO-LET

Standard properties TIER 1

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.44%	7.44%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12558282-140926
Standard	Fixed	2-years	65%	2.00%	6.59%	7.59%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12658283-140926
Standard	Fixed	2-years	75%	0.00%	7.59%	8.59%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12753330-140926
Standard	Fixed	2-years	75%	2.00%	6.74%	7.74%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758284-140926
Standard	Fixed	2-years	75%	3.00%	6.19%	8.19%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758285-140926
Standard	Fixed	2-years	75%	4.00%	5.69%	7.69%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758286-140926
Standard	Fixed	2-years	75%	5.00%	5.14%	7.14%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758287-140926
Standard	Fixed	2-years	75%	7.00%	4.24%	6.24%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758288-140926
Standard	Fixed	5-years	70%	2.00%	6.49%	6.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	S15700022-140926
Standard	Fixed	5-years	70%	5.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	S15700052-140926
Standard	Fixed	5-years	75%	0.00%	6.94%	6.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15753330-140926
Standard	Fixed	5-years	75%	2.00%	6.54%	6.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758291-140926
Standard	Fixed	5-years	75%	2.00%	6.59%	6.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free Connells valuation**	S15754442-140926
Standard	Fixed	5-years	75%	3.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758292-140926
Standard	Fixed	5-years	75%	4.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758293-140926
Standard	Fixed	5-years	75%	5.00%	5.89%	5.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758294-140926

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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	75%	5.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free Connells valuation**	S15754445-140926
Standard	Fixed	5-years	75%	7.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758295-140926
Standard	Fixed	5-years	80%	0.00%	7.39%	7.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	S15803330-140926
Standard	Fixed	5-years	80%	2.00%	6.94%	6.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	S15802002-140926
Standard	Tracker	2-years	75%	2.00%	BBR + 2.00%	6.75%	BBR + 3.99%	0%/0%	£1,000,000	N/A	S12752262-011026
Standard	Tracker	2-years	75%	3.00%	BBR + 1.50%	6.25%	BBR + 3.99%	0%/0%	£1,000,000	N/A	S12752263-291026
Expat	Fixed	2-years	75%	2.00%	7.04%	8.04%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758882-140926
Expat	Fixed	2-years	75%	5.00%	5.44%	7.44%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758885-140926
Expat	Fixed	5-years	75%	2.00%	6.89%	6.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758882-140926
Expat	Fixed	5-years	75%	5.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758885-140926
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.74%	7.74%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S12757772-140926
Bridge-to-Let	Fixed	2-years	75%	5.00%	5.14%	7.14%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S12757775-140926
Bridge-to-Let	Fixed	2-years	75%	7.00%	4.24%	6.24%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S12757777-140926
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.54%	6.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S15757772-140926
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.89%	5.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S15757775-140926
Bridge-to-Let	Fixed	5-years	75%	7.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S15757777-140926

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Bridge-to-Let	Fixed	5-years	80%	2.00%	6.94%	6.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	**Free legals up to £500** **Free valuation up to £500**	S15807720-140926

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BUY-TO-LET

Standard properties TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.74%	7.74%	BBR + 5.49%	2%/2%	£1,500,000	N/A	S22558322-140926
Standard	Fixed	2-years	75%	0.00%	7.89%	8.89%	BBR + 5.49%	2%/2%	£1,500,000	N/A	S22753330-140926
Standard	Fixed	2-years	75%	2.00%	7.04%	8.04%	BBR + 5.49%	2%/2%	£1,500,000	N/A	S22758323-140926
Standard	Fixed	5-years	75%	0.00%	7.39%	7.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	S25753330-140926
Standard	Fixed	5-years	75%	2.00%	6.99%	6.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	S25758325-140926
Bridge-to-Let	Fixed	2-years	75%	2.00%	7.04%	8.04%	BBR + 5.49%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S22757772-140926
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.99%	6.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S25757772-140926

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BUY-TO-LET

Small HMO (up to 6 rooms) TIER 1

lendinvest Mortgages

Key features Regions England, Wales and Scotland | Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% | Higher rate (40%) 145% | Additional rate (45%) 145% | LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.49%	7.49%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12558299-140926
Standard	Fixed	2-years	65%	2.00%	6.64%	7.64%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12658300-140926
Standard	Fixed	2-years	75%	0.00%	7.64%	8.64%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12753330-140926
Standard	Fixed	2-years	75%	2.00%	6.79%	7.79%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758301-140926
Standard	Fixed	2-years	75%	3.00%	6.24%	8.24%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758302-140926
Standard	Fixed	2-years	75%	4.00%	5.74%	7.74%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758303-140926
Standard	Fixed	2-years	75%	5.00%	5.19%	7.19%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758304-140926
Standard	Fixed	2-years	75%	7.00%	4.29%	6.29%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758305-140926
Standard	Fixed	5-years	70%	2.00%	6.59%	6.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SH15700022-140926
Standard	Fixed	5-years	70%	5.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SH15700052-140926
Standard	Fixed	5-years	75%	0.00%	7.04%	7.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15753330-140926
Standard	Fixed	5-years	75%	2.00%	6.64%	6.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758308-140926
Standard	Fixed	5-years	75%	3.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758309-140926
Standard	Fixed	5-years	75%	4.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758310-140926
Standard	Fixed	5-years	75%	5.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758311-140926
Standard	Fixed	5-years	75%	7.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758312-140926

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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%	0.00%	7.49%	7.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	SH15803330-140926
Standard	Fixed	5-years	80%	2.00%	7.04%	7.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	SH15802002-140926
Standard	Tracker	2-years	75%	2.00%	BBR + 2.10%	6.85%	BBR + 3.99%	0%/0%	£1,000,000	N/A	SH12752262-011026
Standard	Tracker	2-years	75%	3.00%	BBR + 1.60%	6.35%	BBR + 3.99%	0%/0%	£1,000,000	N/A	SH12752263-291026
Expat	Fixed	2-years	75%	2.00%	7.09%	8.09%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758882-140926
Expat	Fixed	2-years	75%	5.00%	5.49%	7.49%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758885-140926
Expat	Fixed	5-years	75%	2.00%	6.99%	6.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758882-140926
Expat	Fixed	5-years	75%	5.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758885-140926
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.79%	7.79%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SH12757772-140926
Bridge-to-Let	Fixed	2-years	75%	5.00%	5.19%	7.19%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SH12757775-140926
Bridge-to-Let	Fixed	2-years	75%	7.00%	4.29%	6.29%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SH12757777-140926
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.64%	6.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SH15757772-140926
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SH15757775-140926
Bridge-to-Let	Fixed	5-years	75%	7.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SH15757777-140926
Bridge-to-Let	Fixed	5-years	80%	2.00%	7.04%	7.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	**Free legals up to £500** **Free valuation up to £500**	SH15807720-140926

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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 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.79%	7.79%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SH22558326-140926
Standard	Fixed	2-years	75%	0.00%	7.94%	8.94%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SH22753330-140926
Standard	Fixed	2-years	75%	2.00%	7.09%	8.09%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SH22758327-140926
Standard	Fixed	5-years	75%	0.00%	7.49%	7.49%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH25753330-140926
Standard	Fixed	5-years	75%	2.00%	7.09%	7.09%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH25758329-140926
Bridge-to-Let	Fixed	2-years	75%	2.00%	7.09%	8.09%	BBR + 5.49%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SH22757772-140926
Bridge-to-Let	Fixed	5-years	75%	2.00%	7.09%	7.09%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SH25757772-140926

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BUY-TO-LET

Large HMO (7 to 15 rooms) TIER 1

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Standard	Fixed	5-years	70%	2.00%	6.74%	6.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH15708318-140926
Standard	Fixed	5-years	70%	5.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH157012297-140926
Standard	Fixed	5-years	75%	0.00%	7.19%	7.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15753330-140926
Standard	Fixed	5-years	75%	2.00%	6.79%	6.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15750022-140926
Standard	Fixed	5-years	75%	5.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15750052-140926
Standard	Tracker	2-years	75%	2.00%	BBR + 2.50%	7.25%	BBR + 3.99%	0%/0%	£1,000,000	N/A	LH12752262-011026
Standard	Tracker	2-years	75%	3.00%	BBR + 2.00%	6.75%	BBR + 3.99%	0%/0%	£1,000,000	N/A	LH12752263-011026
Expat	Fixed	5-years	75%	2.00%	7.14%	7.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15758882-140926
Expat	Fixed	5-years	75%	5.00%	6.54%	6.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15758885-140926
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.74%	6.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	**Free legals up to £500** **Free valuation up to £500**	LH15707772-140926
Bridge-to-Let	Fixed	5-years	70%	5.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	**Free legals up to £500** **Free valuation up to £500**	LH15707775-140926
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.79%	6.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	LH15757772-140926
Bridge-to-Let	Fixed	5-years	75%	5.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	LH15757775-140926

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BUY-TO-LET

Large HMO (7 to 15 rooms) TIER 2

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Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 125%

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	N/A	LH25708331-140926
Standard	Fixed	5-years	70%	5.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH257012298-140926
Standard	Fixed	5-years	75%	2.00%	7.24%	7.24%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH25750022-140926
Standard	Fixed	5-years	75%	5.00%	6.64%	6.64%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH25750052-140926
Bridge-to-Let	Fixed	5-years	70%	2.00%	7.19%	7.19%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	**Free legals up to £500** **Free valuation up to £500**	LH25707772-140926
Bridge-to-Let	Fixed	5-years	70%	5.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	**Free legals up to £500** **Free valuation up to £500**	LH25707775-140926
Bridge-to-Let	Fixed	5-years	75%	2.00%	7.24%	7.24%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	LH25757772-140926
Bridge-to-Let	Fixed	5-years	75%	5.00%	6.64%	6.64%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	LH25757775-140926

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BUY-TO-LET

Small MUFB (up to 6 units) TIER 1

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.49%	7.49%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12558366-140926
Standard	Fixed	2-years	65%	2.00%	6.64%	7.64%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12658367-140926
Standard	Fixed	2-years	75%	0.00%	7.74%	8.74%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12753330-140926
Standard	Fixed	2-years	75%	2.00%	6.84%	7.84%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750022-140926
Standard	Fixed	2-years	75%	3.00%	6.29%	8.29%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750032-140926
Standard	Fixed	2-years	75%	4.00%	5.79%	7.79%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750042-140926
Standard	Fixed	2-years	75%	5.00%	5.24%	7.24%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750052-140926
Standard	Fixed	2-years	75%	7.00%	4.34%	6.34%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750072-140926
Standard	Fixed	5-years	70%	2.00%	6.64%	6.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SM15700022-140926
Standard	Fixed	5-years	70%	5.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SM15700052-140926
Standard	Fixed	5-years	75%	0.00%	7.09%	7.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15753330-140926
Standard	Fixed	5-years	75%	2.00%	6.69%	6.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750022-140926
Standard	Fixed	5-years	75%	3.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750032-140926
Standard	Fixed	5-years	75%	4.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750042-140926
Standard	Fixed	5-years	75%	5.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750052-140926
Standard	Fixed	5-years	75%	7.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750072-140926

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Tracker	2-years	75%	2.00%	BBR + 2.10%	6.85%	BBR + 3.99%	0%/0%	£1,000,000	N/A	SM12752262-011026
Standard	Tracker	2-years	75%	3.00%	BBR + 1.60%	6.35%	BBR + 3.99%	0%/0%	£1,000,000	N/A	SM12752263-291026
Expat	Fixed	2-years	75%	2.00%	7.14%	8.14%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12758882-140926
Expat	Fixed	2-years	75%	5.00%	5.54%	7.54%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12758885-140926
Expat	Fixed	5-years	75%	2.00%	7.04%	7.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758882-140926
Expat	Fixed	5-years	75%	5.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758885-140926
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.84%	7.84%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SM12757772-140926
Bridge-to-Let	Fixed	2-years	75%	5.00%	5.24%	7.24%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SM12757775-140926
Bridge-to-Let	Fixed	2-years	75%	7.00%	4.34%	6.34%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SM12757777-140926
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.69%	6.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SM15757772-140926
Bridge-to-Let	Fixed	5-years	75%	5.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SM15757775-140926
Bridge-to-Let	Fixed	5-years	75%	7.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SM15757777-140926

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BUY-TO-LET

Small MUFB (up to 6 units) TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.79%	7.79%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SM22558403-140926
Standard	Fixed	2-years	75%	0.00%	8.04%	9.04%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SM22753330-140926
Standard	Fixed	2-years	75%	2.00%	7.14%	8.14%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SM22750022-140926
Standard	Fixed	5-years	75%	0.00%	7.54%	7.54%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM25753330-140926
Standard	Fixed	5-years	75%	2.00%	7.14%	7.14%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM25750022-140926
Bridge-to-Let	Fixed	2-years	75%	2.00%	7.14%	8.14%	BBR + 5.49%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SM22757772-140926
Bridge-to-Let	Fixed	5-years	75%	2.00%	7.14%	7.14%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SM25757772-140926

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BUY-TO-LET

Large MUFB (7 to 20 units) TIER 1

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 125%

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	N/A	LM15708391-140926
Standard	Fixed	5-years	70%	5.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LM157012301-140926
Standard	Fixed	5-years	75%	0.00%	7.19%	7.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15753330-140926
Standard	Fixed	5-years	75%	2.00%	6.79%	6.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15750022-140926
Standard	Fixed	5-years	75%	5.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15750052-140926
Standard	Tracker	2-years	75%	2.00%	BBR + 2.50%	7.25%	BBR + 3.99%	0%/0%	£1,000,000	N/A	LM12752262-011026
Standard	Tracker	2-years	75%	3.00%	BBR + 2.00%	6.75%	BBR + 3.99%	0%/0%	£1,000,000	N/A	LM12752263-011026
Expat	Fixed	5-years	75%	2.00%	7.14%	7.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15758882-140926
Expat	Fixed	5-years	75%	5.00%	6.54%	6.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15758885-140926
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.74%	6.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	**Free legals up to £500** **Free valuation up to £500**	LM15707772-140926
Bridge-to-Let	Fixed	5-years	70%	5.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	**Free legals up to £500** **Free valuation up to £500**	LM15707775-140926
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.79%	6.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	LM15757772-140926
Bridge-to-Let	Fixed	5-years	75%	5.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	LM15757775-140926

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BUY-TO-LET

Large MUFB (7 to 20 units) TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 125%

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	N/A	LM25708410-140926
Standard	Fixed	5-years	70%	5.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	N/A	LM257012302-140926
Standard	Fixed	5-years	75%	2.00%	7.24%	7.24%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM25750022-140926
Standard	Fixed	5-years	75%	5.00%	6.64%	6.64%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM25750052-140926
Bridge-to-Let	Fixed	5-years	70%	2.00%	7.19%	7.19%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	**Free legals up to £500** **Free valuation up to £500**	LM25707772-140926
Bridge-to-Let	Fixed	5-years	70%	5.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	**Free legals up to £500** **Free valuation up to £500**	LM25707775-140926
Bridge-to-Let	Fixed	5-years	75%	2.00%	7.24%	7.24%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	LM25757772-140926
Bridge-to-Let	Fixed	5-years	75%	5.00%	6.64%	6.64%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	LM25757775-140926

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BUY-TO-LET

Semi commercial properties TIER 1

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	70%	2.00%	7.94%	8.94%	BBR + 4.99%	2%/2%	£2,000,000	N/A	SC12705002-140926
Standard	Fixed	2-years	70%	5.00%	6.34%	8.34%	BBR + 4.99%	2%/2%	£2,000,000	N/A	SC12705005-140926
Standard	Fixed	2-years	75%	2.00%	7.99%	8.99%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SC12755002-140926
Standard	Fixed	2-years	75%	5.00%	6.39%	8.39%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SC12755005-140926
Standard	Fixed	5-years	70%	2.00%	7.49%	7.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SC15705002-140926
Standard	Fixed	5-years	70%	5.00%	6.84%	6.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SC15705005-140926
Standard	Fixed	5-years	75%	2.00%	7.54%	7.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SC15755002-140926
Standard	Fixed	5-years	75%	5.00%	6.89%	6.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SC15755005-140926
Expat	Fixed	2-years	75%	2.00%	8.34%	9.34%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SC12758002-140926
Expat	Fixed	2-years	75%	5.00%	6.74%	8.74%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SC12758005-140926
Expat	Fixed	5-years	75%	2.00%	7.89%	7.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SC15758002-140926
Expat	Fixed	5-years	75%	5.00%	7.24%	7.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SC15758005-140926
Bridge-to-Let	Fixed	2-years	75%	2.00%	7.99%	8.99%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SC12755772-140926
Bridge-to-Let	Fixed	2-years	75%	5.00%	6.39%	8.39%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SC12755775-140926
Bridge-to-Let	Fixed	5-years	75%	2.00%	7.54%	7.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SC15755772-140926

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Bridge-to-Let	Fixed	5-years	75%	5.00%	6.89%	6.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SC15755775-140926

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BUY-TO-LET

Semi commercial properties TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 125%

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%	8.39%	9.39%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SC22755002-140926
Standard	Fixed	2-years	75%	5.00%	6.79%	8.79%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SC22755005-140926
Standard	Fixed	5-years	75%	2.00%	7.94%	7.94%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SC25755002-140926
Standard	Fixed	5-years	75%	5.00%	7.29%	7.29%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SC25755005-140926

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BUY-TO-LET

Holiday let properties TIER 1

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 125%

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	N/A	HL12752002-140926
Standard	Fixed	2-years	75%	5.00%	5.64%	7.64%	BBR + 4.99%	2%/2%	£750,000	N/A	HL12755002-140926
Standard	Fixed	5-years	75%	2.00%	6.84%	6.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	N/A	HL15752002-140926
Standard	Fixed	5-years	75%	5.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	N/A	HL15755002-140926
Standard	Tracker	2-years	75%	2.00%	BBR + 2.40%	7.15%	BBR + 3.99%	0%/0%	£750,000	N/A	HL12752262-011026
Standard	Tracker	2-years	75%	3.00%	BBR + 1.90%	6.65%	BBR + 3.99%	0%/0%	£750,000	N/A	HL12752263-291026
Bridge-to-Let	Fixed	2-years	75%	2.00%	7.24%	8.24%	BBR + 4.99%	2%/2%	£750,000	**Free legals up to £500** **Free valuation up to £500**	HL12757772-140926
Bridge-to-Let	Fixed	2-years	75%	5.00%	5.64%	7.64%	BBR + 4.99%	2%/2%	£750,000	**Free legals up to £500** **Free valuation up to £500**	HL12757775-140926
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.84%	6.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	**Free legals up to £500** **Free valuation up to £500**	HL15757772-140926
Bridge-to-Let	Fixed	5-years	75%	5.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	**Free legals up to £500** **Free valuation up to £500**	HL15757775-140926

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*

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