Broker Product Guide

Rates correct as at **19th November** 2026

Market Harborough BUILDING SOCIETY

For Broker Use Only

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Complete FS
Your specialist packager distributor

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- Loans of £200k - £5m, with loans from £100k on Core Bridge range
- Principle security located in England, Wales or mainland Scotland*
- Up to four applicants
- Minimum age 18 with maximum age 85 for residential. No maximum age for let or bridging solutions.

We're here to support you and your clients through the current economic climate. More information on page 2.

*We lend in mainland Scotland for residential purposes.

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Exceptional Service 2026 feefo

Platinum Trusted Service Award 2026 feefo

SM227/11.26.9

This **Broker Product Guide** sets out our standard products and lending criteria.

Cases that fall outside our standard lending criteria may still be considered on an individual basis and will be subject to bespoke pricing.

Please contact your nearest BDM to discuss your case.

Discount Now. Fix Later.

Enhanced flexibility for your clients

To give clients added choice as the market moves at pace, we're offering extra flexibility once a mortgage offer is issued.

For a limited time, clients selecting a discounted product on their application can make one switch to a fixed rate before completion, without paying the £299 product change fee.

The fixed rate must be chosen from products available at the time of the switch. This applies only to moves from discounted to fixed rates, not between fixed rates.

For more details, please contact your nearest BDM.

Product end dates

Our product end dates are:

- 31 January
- 30 April
- 31 July
- 31 October

These reset in February, May, August and November at the beginning of the month.



Our product withdrawal commitment

As part of our **Best for Brokers Promise**, we'll always give more than **24 hours' notice** before withdrawing products.

Residential up to £3m - UK borrowers

Available in England, Wales and mainland Scotland

For UK residents at the point of application

Application fee	**£299**	**Procuration fee**	**0.35%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**5.20%**	£1,495	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	**Income from investments/SIPPs** **Joint borrower sole proprietor** **Partially let properties* (i.e. rent-a-room)** **Large acreage** **Simple annexes**
Fixed until 30/04/2029	**6.44%**	£1,495	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**6.46%**	£1,495	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**6.43%**	£1,495	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 2						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**5.60%**	£1,495	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	***Tier 1 +*** **Capital raising for business purposes** **Complex incomes (see Criteria Grid)** **Complex property features (see Criteria Grid)**
Fixed until 30/04/2029	**6.84%**	£1,495	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**6.86%**	£1,495	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**6.83%**	£1,495	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 3						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**6.05%**	£1,495	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	***Tier 2+*** **Part commercial use or commercial property set up** **Significant refurbishment** (up to 70% LTV)** **Consent to let* (let annexe/outbuildings etc.)** **Capital raising for a tax bill** **>6x income (subject to affordability)** **Foreign nationals (without ILR)** **More than 70% of the loan for debt consolidation**
Fixed until 30/04/2029	**7.29%**	£1,495	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**7.31%**	£1,495	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**7.28%**	£1,495	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Residential Large Loan - UK borrowers

Available in England, Wales and mainland Scotland

For UK residents at the point of application

Application fee	**£299**	**Procuration fee**	**0.35%**
Minimum loan	**£3m**	**Valuation fee**	**See fee scale**
Maximum loan	**£5m**	**Overpayments (OPs)**	**See specific products**

Tier 1						Criteria
Up to 70% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**5.09%**	£2,495	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	**UK residents only** **Self-employed** **Joint borrower sole proprietor or multi-generation** **Lending into retirement** **Second homes or simple annexes** **Cosmetic property improvements (i.e. kitchen/bathroom replacement)** **Less than 20% of the loan for debt consolidation**
Fixed until 30/04/2029	**6.33%**	£2,495	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**6.35%**	£2,495	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**6.32%**	£2,495	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 2						Criteria
Up to 70% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**5.24%**	£2,495	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	**Tier 1 +** **Interest only** **Complex income** **Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV** **Partially let properties* (ie rent-a-room, let single annexe)** **Complex property (acreage, listed etc)** **Affordability on >2 incomes** **>4.5x income (subject to affordability)** **Less than 70% of the loan for debt consolidation**
Fixed until 30/04/2029	**6.48%**	£2,495	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**6.50%**	£2,495	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**6.47%**	£2,495	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 3						Criteria
Up to 70% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**6.09%**	£2,495	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	20%	***Tier 2+*** **Part commercial use or commercial property set up** **Significant refurbishment** (up to 70% LTV)** **Consent-to-let* (whole building/ multiple annexes or outbuildings etc)** **Short lease (<50 years)** **Foreign nationals (without ILR)** **20% overpayments (variable only)** **>6x income (subject to affordability)** **More than 70% of the loan for debt consolidation**
Fixed until 30/04/2029	**7.33%**	£2,495	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**7.35%**	£2,495	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**7.32%**	£2,495	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

LTV Limits	
70%	£3.5m
65%	£4.25m
60%	£5m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Buy to Let - UK borrowers

Available in England and Wales

For UK residents at the point of application

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

No minimum ICR.

All loans assessed on an affordability basis taking personal and rental income into account

Tier 1						Criteria
Up to 75% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**5.46%**	0.65%	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	**Top-slicing** **Lending into retirement or past age 85** **Annexes (not let separately)** **Cosmetic property improvements** **Loans up to £2m**
Fixed until 30/04/2029	**6.70%**	0.65%	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**6.72%**	0.65%	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**6.69%**	0.65%	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 2						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**5.71%**	0.65%	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	***Tier 1 +*** **Regulated BTL** **Non owner-occupiers** **Complex/foreign income** **Complex property (acreage, listed etc.)** **Joint borrower sole proprietor** **Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV** **Loans up to £3m**
Fixed until 30/04/2029	**6.95%**	0.65%	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**6.97%**	0.65%	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**6.94%**	0.65%	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 3						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**6.20%**	0.65%	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	***Tier 2 +*** **Multi-unit/multi-let properties (up to 70% LTV, higher unit numbers may have a lower LTV limit)** **HMOs (max four rooms)** **Significant refurbishment** (up to 70% LTV)** **Foreign nationals (without ILR)** **Part commercial use or commercial property set up**
Fixed until 30/04/2029	**7.44%**	0.65%	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**7.46%**	0.65%	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**7.43%**	0.65%	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Buy to Let No Fee - UK borrowers

Available in England and Wales

For UK residents at the point of application

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

No minimum ICR.

All loans assessed on an affordability basis taking personal and rental income into account

Tier 1						Criteria
Up to 75% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**5.68%**	£0	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	**Top-slicing** **Lending into retirement or past age 85** **Annexes (not let separately)** **Cosmetic property improvements** **Loans up to £2m**
Fixed until 30/04/2029	**6.92%**	£0	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**6.94%**	£0	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**6.91%**	£0	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 2						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**5.93%**	£0	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	***Tier 1 +*** **Regulated BTL** **Non owner-occupiers** **Complex/foreign income** **Complex property (acreage, listed etc.)** **Joint borrower sole proprietor** **Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV** **Loans up to £3m**
Fixed until 30/04/2029	**7.17%**	£0	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**7.19%**	£0	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**7.16%**	£0	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 3						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**6.42%**	£0	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	***Tier 2 +*** **Multi-unit/multi-let properties (up to 70% LTV, higher unit numbers may have a lower LTV limit)** **HMOs (max four rooms)** **Significant refurbishment** (up to 70% LTV)** **Foreign nationals (without ILR)** **Part commercial use or commercial property set up**
Fixed until 30/04/2029	**7.66%**	£0	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**7.68%**	£0	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**7.65%**	£0	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Residential up to £3m - Expat & Overseas borrowers

Available in England, Wales and mainland Scotland

Application fee	**£299**	**Procuration fee**	**0.35%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**5.40%**	0.50%	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	**All acceptable currencies (speak to your BDM)** **Income from investments/SIPPs** **Joint borrower sole proprietor** **Returning expats** **Partially let properties* (i.e. rent-a-room)** **Large acreage** **Simple annexes**
Fixed until 30/04/2029	**6.64%**	0.50%	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**6.66%**	0.50%	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**6.63%**	0.50%	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 2						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**5.75%**	0.50%	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	***Tier 1 +*** **Using more than two currencies** **Capital raising for business purposes** **Complex incomes (see Criteria Grid)** **Complex property features (see Criteria Grid)**
Fixed until 30/04/2029	**6.99%**	0.50%	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**7.01%**	0.50%	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**6.98%**	0.50%	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 3						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**6.10%**	0.50%	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	***Tier 2+*** **Part commercial use or commercial property set up** **Significant refurbishment** (up to 70% LTV)** **Consent to let* (let annexe/outbuildings etc.)** **Capital raising for a tax bill** **>6x income (subject to affordability)** **Foreign nationals (without ILR)** **More than 70% of the loan for debt consolidation**
Fixed until 30/04/2029	**7.34%**	0.50%	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**7.36%**	0.50%	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**7.33%**	0.50%	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Residential up to £3m No Fee - Expat & Overseas borrowers

Available in England, Wales and mainland Scotland

Application fee	**£299**	**Procuration fee**	**0.35%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 30/04/2029	**5.57%**	£0	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%
Fixed until 30/04/2029	**6.81%**	£0	7.24%	3% until 30/04/2029	10%
Fixed until 30/04/2030	**6.83%**	£0	7.24%	3% until 30/04/2030	10%
Fixed until 30/04/2032	**6.80%**	£0	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%

Criteria

All acceptable currencies (speak to your BDM)

Income from investments/SIPPs

Joint borrower sole proprietor

Returning expats

Partially let properties* (i.e. rent-a-room)

Large acreage

Simple annexes

Tier 2

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 30/04/2029	**5.92%**	£0	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%
Fixed until 30/04/2029	**7.16%**	£0	7.24%	3% until 30/04/2029	10%
Fixed until 30/04/2030	**7.18%**	£0	7.24%	3% until 30/04/2030	10%
Fixed until 30/04/2032	**7.15%**	£0	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%

Criteria

Tier 1 +

Using more than two currencies

Capital raising for business purposes

Complex incomes (see Criteria Grid)

Complex property features (see Criteria Grid)

Tier 3

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 30/04/2029	**6.27%**	£0	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%
Fixed until 30/04/2029	**7.51%**	£0	7.24%	3% until 30/04/2029	10%
Fixed until 30/04/2030	**7.53%**	£0	7.24%	3% until 30/04/2030	10%
Fixed until 30/04/2032	**7.50%**	£0	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%

Criteria

Tier 2+

Part commercial use or commercial property set up

Significant refurbishment (up to 70% LTV)**

Consent to let* (let annexe/outbuildings etc.)

Capital raising for a tax bill

>6x income (subject to affordability)

Foreign nationals (without ILR)

More than 70% of the loan for debt consolidation

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

*Available in England and Wales.

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Buy to Let - Expat & Overseas borrowers

Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1						Criteria
Up to 75% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**5.70%**	0.50%	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	**Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency** **Houses only** **Employed applicants only** **Returning expats** **Cosmetic property improvements** **Loans up to £2m**
Fixed until 30/04/2029	**6.94%**	0.50%	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**6.96%**	0.50%	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**6.93%**	0.50%	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 2						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	***Tier 1 +*** **Loans up to £3m** **Any other/multiple currencies** **Self-employed** **Complex income sources** **Complex property (acreage, listed etc.)** **Joint borrower sole proprietor** **Flats/non-houses (up to 75% LTV for flats)** **Regulated BTLs** **Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV**
Discount until 30/04/2029	**5.95%**	0.50%	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	
Fixed until 30/04/2029	**7.19%**	0.50%	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**7.21%**	0.50%	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**7.18%**	0.50%	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 3						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	***Tier 2+*** **Multi-unit/multi-let properties (up to 70% LTV, higher unit numbers may have a lower LTV limit)** **Foreign nationals (without ILR)** **HMOs (max four rooms)** **Significant refurbishment** (up to 70% LTV)** **Part commercial use or commercial property set up**
Discount until 30/04/2029	**6.45%**	0.50%	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	
Fixed until 30/04/2029	**7.69%**	0.50%	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**7.71%**	0.50%	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**7.68%**	0.50%	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Buy to Let No Fee - Expat & Overseas borrowers

Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1						Criteria
Up to 75% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	
Discount until 30/04/2029	**5.87%**	£0	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	**Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency** **Houses only** **Employed applicants only** **Returning expats** **Cosmetic property improvements** **Loans up to £2m**
Fixed until 30/04/2029	**7.11%**	£0	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**7.13%**	£0	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**7.10%**	£0	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 2						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	***Tier 1 +*** **Loans up to £3m** **Any other/multiple currencies** **Self-employed** **Complex income sources** **Complex property (acreage, listed etc.)** **Joint borrower sole proprietor** **Flats/non-houses (up to 75% LTV for flats)** **Regulated BTLs** **Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV**
Discount until 30/04/2029	**6.12%**	£0	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	
Fixed until 30/04/2029	**7.36%**	£0	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**7.38%**	£0	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**7.35%**	£0	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

Tier 3						Criteria
Up to 80% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	***Tier 2+*** **Multi-unit/multi-let properties (up to 70% LTV, higher unit numbers may have a lower LTV limit)** **Foreign nationals (without ILR)** **HMOs (max four rooms)** **Significant refurbishment** (up to 70% LTV)** **Part commercial use or commercial property set up**
Discount until 30/04/2029	**6.62%**	£0	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	
Fixed until 30/04/2029	**7.86%**	£0	7.24%	3% until 30/04/2029	10%	
Fixed until 30/04/2030	**7.88%**	£0	7.24%	3% until 30/04/2030	10%	
Fixed until 30/04/2032	**7.85%**	£0	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Holiday Let

Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 1

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 30/04/2029	**5.70%**	£995	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%
Fixed until 30/04/2029	**6.94%**	£995	7.24%	3% until 30/04/2029	10%
Fixed until 30/04/2030	**6.96%**	£995	7.24%	3% until 30/04/2030	10%
Fixed until 30/04/2032	**6.93%**	£995	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%

Criteria

Minimum earned income £25k

Owner-occupiers

Must meet ICR of 155%

Loans up to £2m

Cosmetic property improvements

Tier 2

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 30/04/2029	**5.95%**	0.70%	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%
Fixed until 30/04/2029	**7.19%**	0.70%	7.24%	3% until 30/04/2029	10%
Fixed until 30/04/2030	**7.21%**	0.70%	7.24%	3% until 30/04/2030	10%
Fixed until 30/04/2032	**7.18%**	0.70%	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%

Criteria

Tier 1 +

Expats and foreign nationals (without ILR)

Minimum earned income £35k

Non owner-occupier

Requires top-slicing

Complex/foreign income

Complex property (acreage, listed etc.)

Two units

Loans up to £3m

Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment) - up to 75% LTV**

Tier 3

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 30/04/2029	**6.35%**	0.70%	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%
Fixed until 30/04/2029	**7.59%**	0.70%	7.24%	3% until 30/04/2029	10%
Fixed until 30/04/2030	**7.61%**	0.70%	7.24%	3% until 30/04/2030	10%
Fixed until 30/04/2032	**7.58%**	0.70%	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%

Criteria

Tier 2 +

Commercial usage/classification/set-up

Three or more units (Five or more units - up to 65% LTV, higher unit numbers may have a reduced LTV limit)

Multi-title

Six or more bedrooms

Significant refurbishment (up to 70% LTV)**

LTV Limits	
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Holiday Let No Fee

Available in England and Wales

Application fee	**£299**	**Procuration fee**	**0.45%**
Minimum loan	**£200k**	**Valuation fee**	**See fee scale**
Maximum loan	**£3m**	**Overpayments (OPs)**	**See specific products**

Tier 2						Criteria
Up to 75% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	***Tier 1 +***
Discount until 30/04/2029	**6.18%**	£0	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	**Expats and foreign nationals (without ILR)**
Fixed until 30/04/2029	**7.42%**	£0	7.24%	3% until 30/04/2029	10%	**Minimum earned income £35k**
Fixed until 30/04/2030	**7.44%**	£0	7.24%	3% until 30/04/2030	10%	**Non owner-occupier**
Fixed until 30/04/2032	**7.41%**	£0	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	**Requires top-slicing** **Complex/foreign income** **Complex property (acreage, listed etc.)** **Two units** **Loans up to £3m** **Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) - up to 75% LTV**

Tier 3						Criteria
Up to 75% LTV	**Rate**	**Product fee**	**Revert rate**	**ERC %**	**OPs**	***Tier 2 +***
Discount until 30/04/2029	**6.58%**	£0	7.24%	2% until 30/04/2028, then 1% until 30/04/2029	10%	**Commercial usage/classification/set-up**
Fixed until 30/04/2029	**7.82%**	£0	7.24%	3% until 30/04/2029	10%	**Three or more units (Five or more units - up to 65% LTV, higher unit numbers may have a reduced LTV limit)**
Fixed until 30/04/2030	**7.84%**	£0	7.24%	3% until 30/04/2030	10%	**Multi-title**
Fixed until 30/04/2032	**7.81%**	£0	7.24%	5% until 30/04/2028, 4% until 30/04/2029, 3% until 30/04/2030, 2% until 30/04/2031, then 1% until 30/04/2032	5%	**Six or more bedrooms** **Significant refurbishment** (up to 70% LTV)**

LTV Limits	
75%	£2.75m
70%	£3m

**Significant refurbishment is any of the following: change to number of units/dwellings, properties not habitable on completion or liveable during works, post-completion change of property classification or post completion merging/splitting of titles. Such cases must be for residential purposes within our residential product ranges and may have a reduced max LTV. Each case is reviewed by our Credit Committee for approval. Please speak to your Specialist Business Development Manager about the details of your case.

Bridging Finance
Available in England, Wales and mainland Scotland

Application fee	**£95**	**Product fee**	**2%**
Minimum loan	**£200k (£100k for Core)**	**Procuration fee**	**2%**
Maximum loan	**Up to £5M**	**Overpayment**	**Unlimited**

Core		**Criteria**
Up to £1m Regulated loans	**Monthly Variable rate****	**Regulated, first charge loans from £100k to £1m** **Terms up to 12 months** **Up to 2 residential securities considered** **Repayment strategy of sale and/or refinance of the property/properties charged to MHBS** **Standard and non-complex properties not requiring any works accepted** **UK Nationals/Residents only**
Up to 60% LTV	**0.53%**	
60.01% - 70% LTV	**0.57%**	

Tier 1		**Criteria**
Up to £5m Regulated loans	**Monthly Variable rate****	**Sale and refinance (offer already in place) accepted** **No development or refurbishment** **Cosmetic property improvements only (i.e. kitchen/bathroom replacement)** **No commercial element** **Max two securities** **Grade II listed buildings accepted (other property complexities not accepted in Tier 1)**
Up to 50% LTV	**0.59%**	
50.01% - 60% LTV	**0.65%**	
60.01% - 70% LTV	**0.71%**	

Tier 2		**Criteria**
Up to £5m Regulated loans	**Monthly Variable rate****	***Tier 1 +*** **Complex exit (e.g sale of shares/overseas assets)** **Light refurbishment** **Limited commercial use** **Two+ securities** **Complex properties (i.e. Grade II Star and Grade I listed buildings, large acreage)**
Up to 50% LTV	**0.65%**	
50.01% - 60% LTV	**0.71%**	
60.01% - 70% LTV	**0.77%**	

Tier 3		**Criteria**
Up to £5m	**Monthly Variable rate****	***Tier 2 +*** **Development and heavy refurbishment** **Funds for business use** **Terms over 12 months** **Re-bridges** **Non-regulated loans***
Up to 70% LTV	**Loans available up to 70% - please contact your BDM for bespoke pricing**	

LTV Limits	
70%	£3.5m
65%	£4.25m
60%	£5m

*Available in England and Wales.

**** Rates are approximate with interest charged daily**

Valuation fees

All fees include VAT	Complex properties will be subject to bespoke valuation	
Purchase price or estimated value	Mortgage valuation	Homebuyers report plus MV
£200,001 - £300,000	£300	£550
£300,001 - £400,000	£360	£650
£400,001 - £500,000	£405	£750
£500,001 - £600,000	£465	£850
£600,001 - £700,000	£555	£950
£700,001 - £800,000	£655	£1,050
£800,001 - £900,000	£725	£1,150
£900,001 - £1,000,000	£855	£1,250
£1,000,001 - £1,200,000	£905	*Bespoke
£1,200,001 - £1,400,000	£1,005	*Bespoke
£1,400,001 - £1,600,000	£1,160	*Bespoke
£1,600,001 - £1,800,000	£1,310	*Bespoke
£1,800,001 - £2,000,000	£1,495	*Bespoke
£2,000,001 - £2,500,000	£1,750	*Bespoke
£2,500,001 - £3,000,000	£1,995	*Bespoke
£3,000,001 - £3,500,000	£2,295	*Bespoke
£3,500,001 - £4,000,000	£2,575	*Bespoke
£4,000,001 - £4,500,000	£2,825	*Bespoke
£4,500,001 - £5,000,000	£3,195	*Bespoke
Over £5m	*Bespoke quote at DIP	
Re-inspection	£95	

Residential and Let Criteria and Tier finder

The grid below shows which tier (1, 2 or 3) applies to the criteria across our product ranges.

- **X = The criteria are not available for that product range.**
- **Refer = Tier subject to case details. Please speak to your nearest BDM.**

Criteria	Residential - UK	Large Loan	Buy to Let - UK (inc. No Fee)	Residential - Expat & Overseas (inc. No Fee)	Buy to Let - Expat & Overseas (inc. No Fee)	Holiday Let (inc. No Fee)
Affordability on >2 applicant's incomes	1	2	1	1	1	1
Bonuses	1	1	1	1	1	1
Capital raising for a tax bill	3	1	X	3	X	X
Capital raising for business purposes	2	1	X	2	X	X
Cash savings	2	2	2	2	2	2
Consent to let	3	3	X	3	X	X
Cosmetic Property Improvements	1	1	1	1	1	1
Debt con up to 20% of loan	1	1	X	1	X	X
Debt con over 20% of the loan	1	2	X	1	X	X
Debt con over 70% of the loan	3	3	X	3	X	X
Director's loans	2	2	2	2	2	2
Dividends	1	1	1	1	2	1
Earned salary (employed)	1	1	1	1	1	1
Earned salary (self-employed)	1	1	1	1	2	1
Ex-local authority property	1	2	2	1	2	2
Flats/Non-houses	1	1	1	1	2	1
Foreign employer	2	1	1	1	1	1
Foreign nationals	3	3	3	3	3	2
Grade I/Category A listed building	2	2	2	2	2	2
Grade II*/Category B listed building	1	2	2	1	2	2
Grade II/Category C listed building	1	2	2	1	2	2
HMOs	X	X	3	X	3	X
Interest only	1	2	1	1	1	1
Investments	1	2	2	1	2	2
Joint borrower sole proprietor	1	1	2	1	2	1
Lending into retirement	1	1	1	1	1	1
Maintenance (court/non-court ordered)	1	2	2	1	2	2
More than 2.5 acres	1	2	2	1	2	2
Multi title	2	2	2	2	2	3
Multi-generation	1	1	X	1	X	X
Multi-let properties	X	X	3	X	3	X

Residential and Let Criteria and Tier finder

The grid below shows which tier (1, 2 or 3) applies to the criteria across our product ranges.

- **X = The criteria are not available for that product range.**
- **Refer = Tier subject to case details. Please speak to your nearest BDM.**

Criteria	Residential - UK	Large Loan	Buy to Let - UK (inc. No Fee)	Residential - Expat & Overseas (inc. No Fee)	Buy to Let - Expat & Overseas (inc. No Fee)	Holiday Let (inc. No Fee)
Non owner-occupiers	X	X	2	X	2	2
Non-professional rental income (Ltd Co)	1	2	2	1	2	2
Part commercial use or set up	3	3	3	3	3	3
Partially let properties	1	2	X	1	X	X
Professional landlord income	2	N/A see below	N/A see below	2	N/A see below	N/A see below
Non-professional rental income (Personal)	1	1	1	1	2	1
Non-standard construction	1	2	2	1	2	2
Refurbishment	1	2	2	1	2	2
Regulated BTL	X	X	2	X	2	X
Restrictive covenants / overage clauses	2	2	2	2	2	2
Returning Expats	X	X	X	1	1	2
Second homes	1	1	X	1	X	X
Short lease (<50 years)	1	3	1	1	1	1
Significant/Heavy refurbishment	3	3	3	3	3	3
Simple allowances (i.e car, living abroad)	1	2	2	1	2	2
Simple non-let annexes	1	1	1	1	2	2
SIPPs	1	2	2	1	2	2
Small-scale/ domestic equestrian facilities	2	2	2	2	2	2
Top Slicing	X	X	1	X	1	2
Trust funds	2	2	2	2	2	2
USD, CAD, EUR, CHF, HKD, SGD, AUD or other EU Currency	2	2	2	1	1	2
Other currencies	2	2	2	1	2	2
Two currencies	2	2	2	1	2	2
More than two currencies	2	2	2	2	2	2
Vested shares	2	2	2	2	2	2
>4.5x income	1	2	1	1	1	1
>6x income	3	3	1	3	1	1
2 units	Refer	Refer	3	Refer	3	2
3+ units	Refer	Refer	3	Refer	3	3
20% overpayments (variable only)	X	3	X	X	X	X
6 or more bedrooms	1	1	1	1	1	3