SUPER-POWERED

PRODUCTS

9 NOVEMBER 2026

Intermediaries only

RELY

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LIMITED EDITIONS

INVESTOR SIZE

Small landlords

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Large landlords

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Small landlords | Single family lets | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.23%	3.5%	5.50%	RABC0895	Remortgage	
					RABC0919	Purchase	
	2-year fixed	4.67%	3.5%	6.22%	RABE0896	Remortgage	
					RABE0920	Purchase	
		3.92%	5%	5.50%	RABE0897	Remortgage	
					RABE0921	Purchase	
	5-year fixed	5.48%	3.5%	5.48%	RABE0898	Remortgage	
					RABE0922	Purchase	
		5.18%	5%	5.18%	RABE0899	Remortgage	
					RABE0923	Purchase	
		4.78%	7%	4.78%	RABE0900	Remortgage	
					RABE0924	Purchase	
85%	5-year fixed	7.04%	0%	7.04%	RABE1129	Remortgage	EPC A-C
					RABE1133	Purchase	
		6.53%	2%	6.53%	RABE1130	Remortgage	EPC A-C
					RABE1134	Purchase	
		7.09%	0%	7.09%	RABE1137	Remortgage	EPC D & Below
					RABE1141	Purchase	
		6.58%	2%	6.58%	RABE1138	Remortgage	EPC D & Below
					RABE1142	Purchase	

Small landlords
For investors with 1-3 mortgaged properties on completion

Medium landlords
For investors with 4-10 mortgaged properties on completion

Large landlords
For investors with 11+ mortgaged properties on completion

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

LIMITED EDITIONS

INVESTOR SIZE

Small landlords

Medium landlords

Large landlords

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Small landlords | Complex properties | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.45%	3.5%	5.50%	RABC0907	Remortgage	
					RABC0931	Purchase	
	2-year fixed	4.89%	3.5%	6.44%	RABE0908	Remortgage	
					RABE0932	Purchase	
		4.14%	5%	5.69%	RABE0909	Remortgage	
					RABE0933	Purchase	
	5-year fixed	5.70%	3.5%	5.70%	RABE0910	Remortgage	
					RABE0934	Purchase	
		5.40%	5%	5.40%	RABE0911	Remortgage	
					RABE0935	Purchase	
		5.00%	7%	5.00%	RABE0912	Remortgage	
					RABE0936	Purchase	
85%	5-year fixed	7.26%	0%	7.26%	RABE1131	Remortgage	EPC A-C
					RABE1135	Purchase	
		6.75%	2%	6.75%	RABE1132	Remortgage	EPC A-C
					RABE1136	Purchase	
		7.31%	0%	7.31%	RABE1139	Remortgage	EPC D & Below
					RABE1143	Purchase	
		6.80%	2%	6.80%	RABE1140	Remortgage	EPC D & Below
					RABE1144	Purchase	

Small landlords
For investors with 1-3 mortgaged properties on completion

Medium landlords
For investors with 4-10 mortgaged properties on completion

Large landlords
For investors with 11+ mortgaged properties on completion

LIMITED EDITIONS

INVESTOR SIZE
Small landlords
Medium landlords
Large landlords

PRODUCT TYPE
Single family lets
Complex properties

ADVERSE LEVEL
No adverse
Light adverse
Light adverse +

See the adverse criteria.

Medium landlords | Single family lets | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.51%	3.5%	5.50%	RABC0943	Remortgage	
					RABC0967	Purchase	
	2-year fixed	4.95%	3.5%	6.50%	RABE0944	Remortgage	
					RABE0968	Purchase	
		4.20%	5%	5.75%	RABE0945	Remortgage	
					RABE0969	Purchase	
	5-year fixed	5.76%	3.5%	5.76%	RABE0946	Remortgage	
					RABE0970	Purchase	
		5.46%	5%	5.46%	RABE0947	Remortgage	
					RABE0971	Purchase	
		5.06%	7%	5.06%	RABE0948	Remortgage	
					RABE0972	Purchase	

Small landlords
For investors with 1-3 mortgaged properties on completion

Medium landlords
For investors with 4-10 mortgaged properties on completion

Large landlords
For investors with 11+ mortgaged properties on completion

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

LIMITED EDITIONS

INVESTOR SIZE
Small landlords
Medium landlords
Large landlords

PRODUCT TYPE
Single family lets
Complex properties

ADVERSE LEVEL
No adverse
Light adverse
Light adverse +

See the adverse criteria.

Medium landlords | Complex properties | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.73%	3.5%	5.50%	RABC0955	Remortgage	
					RABC0979	Purchase	
	2-year fixed	5.17%	3.5%	6.72%	RABE0956	Remortgage	
					RABE0980	Purchase	
		4.42%	5%	5.97%	RABE0957	Remortgage	
					RABE0981	Purchase	
	5-year fixed	5.98%	3.5%	5.98%	RABE0958	Remortgage	
					RABE0982	Purchase	
		5.68%	5%	5.68%	RABE0959	Remortgage	
					RABE0983	Purchase	
		5.28%	7%	5.28%	RABE0960	Remortgage	
					RABE0984	Purchase	

Small landlords
For investors with 1-3 mortgaged properties on completion

Medium landlords
For investors with 4-10 mortgaged properties on completion

Large landlords
For investors with 11+ mortgaged properties on completion

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

See the adverse criteria.

Small landlords
For investors with 1-3 mortgaged properties on completion

Medium landlords
For investors with 4-10 mortgaged properties on completion

Large landlords
For investors with 11+ mortgaged properties on completion

Large landlords | Single family lets | £550,000 and under

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.80%	3.5%	5.50%	RABC0991	Remortgage	
					RABC1027	Purchase	
	2-year fixed	5.24%	3.5%	6.79%	RABE0992	Remortgage	
					RABE1028	Purchase	
		4.49%	5%	6.04%	RABE0993	Remortgage	
					RABE1029	Purchase	
	5-year fixed	6.05%	3.5%	6.05%	RABE0994	Remortgage	
					RABE1030	Purchase	
		5.75%	5%	5.75%	RABE0995	Remortgage	
					RABE1031	Purchase	
		5.35%	7%	5.35%	RABE0996	Remortgage	
					RABE1032	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £550,000 | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

See the adverse criteria.

Small landlords
For investors with 1-3 mortgaged properties on completion

Medium landlords
For investors with 4-10 mortgaged properties on completion

Large landlords
For investors with 11+ mortgaged properties on completion

Large landlords | Single family lets | £550,001 and over

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.75%	3.5%	5.50%	RABC1063	Remortgage	
					RABC1099	Purchase	
	2-year fixed	5.19%	3.5%	6.74%	RABE1064	Remortgage	
					RABE1100	Purchase	
		4.44%	5%	5.99%	RABE1065	Remortgage	
					RABE1101	Purchase	
	5-year fixed	6.00%	3.5%	6.00%	RABE1066	Remortgage	
					RABE1102	Purchase	
		5.70%	5%	5.70%	RABE1067	Remortgage	
					RABE1103	Purchase	
		5.30%	7%	5.30%	RABE1068	Remortgage	
					RABE1104	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £550,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

See the adverse criteria.

Small landlords
For investors with 1-3 mortgaged properties on completion

Medium landlords
For investors with 4-10 mortgaged properties on completion

Large landlords
For investors with 11+ mortgaged properties on completion

Large landlords | Complex properties | £550,000 and under

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.80%	3.5%	5.50%	RABC1003	Remortgage	Up to 4 units
					RABC1039	Purchase	
		3.96%	3.5%	5.51%	RABC1015	Remortgage	
					RABC1051	Purchase	
	2-year fixed	5.24%	3.5%	6.79%	RABE1004	Remortgage	Up to 4 units
					RABE1040	Purchase	
		5.40%	3.5%	6.95%	RABE1016	Remortgage	
					RABE1052	Purchase	
		4.49%	5%	6.04%	RABE1005	Remortgage	Up to 4 units
					RABE1041	Purchase	
		4.65%	5%	6.20%	RABE1017	Remortgage	
					RABE1053	Purchase	
	5-year fixed	6.05%	3.5%	6.05%	RABE1006	Remortgage	Up to 4 units
					RABE1042	Purchase	
		6.21%	3.5%	6.21%	RABE1018	Remortgage	
					RABE1054	Purchase	
		5.75%	5%	5.75%	RABE1007	Remortgage	Up to 4 units
					RABE1043	Purchase	
		5.91%	5%	5.91%	RABE1019	Remortgage	
					RABE1055	Purchase	
		5.35%	7%	5.35%	RABE1008	Remortgage	Up to 4 units
					RABE1044	Purchase	
		5.51%	7%	5.51%	RABE1020	Remortgage	
					RABE1056	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £550,000 | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

Large landlords | Complex properties | £550,001 and over

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	3.75%	3.5%	5.50%	RABC1075	Remortgage	Up to 4 units
					RABC1111	Purchase	
		3.91%	3.5%	5.50%	RABC1087	Remortgage	
					RABC1123	Purchase	
	2-year fixed	5.19%	3.5%	6.74%	RABE1076	Remortgage	Up to 4 units
					RABE1112	Purchase	
		5.35%	3.5%	6.90%	RABE1088	Remortgage	
					RABE1124	Purchase	
		4.44%	5%	5.99%	RABE1077	Remortgage	Up to 4 units
					RABE1113	Purchase	
		4.60%	5%	6.15%	RABE1089	Remortgage	
					RABE1125	Purchase	
	5-year fixed	6.00%	3.5%	6.00%	RABE1078	Remortgage	Up to 4 units
					RABE1114	Purchase	
		6.16%	3.5%	6.16%	RABE1090	Remortgage	
					RABE1126	Purchase	
		5.70%	5%	5.70%	RABE1079	Remortgage	Up to 4 units
					RABE1115	Purchase	
		5.86%	5%	5.86%	RABE1091	Remortgage	
					RABE1127	Purchase	
		5.30%	7%	5.30%	RABE1080	Remortgage	Up to 4 units
					RABE1116	Purchase	
		5.46%	7%	5.46%	RABE1092	Remortgage	
					RABE1128	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £550,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

- **Single family lets**
- Complex properties

ADVERSE LEVEL

- **No adverse**
- Light adverse
- Light adverse +

See the adverse criteria.

Single family lets | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
55%	2-year fixed	3.81%	5%	5.50%	RABE0649	Remortgage	Free Valuation
					RABE0673	Purchase	
		5.08%	2%	6.63%	RABE0650	Remortgage	
					RABE0674	Purchase	
		6.19%	£0	7.74%	RABE0651	Remortgage	
					RABE0675	Purchase	
	5-year fixed	4.98%	5%	4.98%	RABE0655	Remortgage	Free Valuation
					RABE0679	Purchase	
		5.44%	2%	5.44%	RABE0656	Remortgage	
					RABE0680	Purchase	
		5.95%	£0	5.95%	RABE0657	Remortgage	
					RABE0681	Purchase	
65%	2-year fixed	3.83%	5%	5.50%	RABE0652	Remortgage	Free Valuation
					RABE0676	Purchase	
		5.18%	2%	6.73%	RABE0653	Remortgage	
					RABE0677	Purchase	
		6.29%	£0	7.84%	RABE0654	Remortgage	
					RABE0678	Purchase	
	5-year fixed	5.05%	5%	5.05%	RABE0658	Remortgage	Free Valuation
					RABE0682	Purchase	
		5.54%	2%	5.54%	RABE0659	Remortgage	
					RABE0683	Purchase	
		6.05%	£0	6.05%	RABE0660	Remortgage	
					RABE0684	Purchase	
75%	1-year fixed	4.82%	2%	6.57%	RAAX0002	Remortgage	
					RAAX0038	Purchase	
		3.83%	3%	5.58%	RAAX0001	Remortgage	
					RAAX0037	Purchase	
		6.93%	£0	8.68%	RAAX0003	Remortgage	
					RAAX0039	Purchase	
	2-year fixed	4.18%	5%	5.73%	RABE0004	Remortgage	Free Valuation
					RABE0040	Purchase	
		5.46%	2%	7.01%	RABE0005	Remortgage	
					RABE0041	Purchase	
		6.57%	£0	8.12%	RABE0006	Remortgage	
					RABE0042	Purchase	
	5-year fixed	5.36%	5%	5.36%	RABE0007	Remortgage	Free Valuation
					RABE0043	Purchase	
		5.82%	2%	5.82%	RABE0008	Remortgage	
					RABE0044	Purchase	
		6.33%	£0	6.33%	RABE0009	Remortgage	
					RABE0045	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.23%	3%	5.78%	RABD0010	Remortgage	
					RABD0046	Purchase	
		5.22%	2%	6.77%	RABD0011	Remortgage	
					RABD0047	Purchase	
		7.33%	£0	8.88%	RABD0012	Remortgage	
					RABD0048	Purchase	
	2-year fixed	4.61%	5%	6.16%	RABE0013	Remortgage	Free Valuation
					RABE0049	Purchase	
		5.86%	2%	7.41%	RABE0014	Remortgage	
					RABE0050	Purchase	
		6.97%	£0	8.52%	RABE0015	Remortgage	
					RABE0051	Purchase	
	5-year fixed	5.77%	5%	5.77%	RABE0016	Remortgage	Free Valuation
					RABE0052	Purchase	
		6.22%	2%	6.22%	RABE0017	Remortgage	
					RABE0053	Purchase	
		6.73%	£0	6.73%	RABE0018	Remortgage	
					RABE0054	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

- **Single family lets**
- Complex properties

ADVERSE LEVEL

- No adverse
- **Light adverse**
- Light adverse +

See the adverse criteria.

Single family lets | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	5.07%	2%	6.62%	RAAV0290	Remortgage	
					RAAV0362	Purchase	
		7.18%	£0	8.73%	RAAV0291	Remortgage	
					RAAV0363	Purchase	
		4.08%	3%	5.63%	RAAV0289	Remortgage	
					RAAV0361	Purchase	
	2-year fixed	5.71%	2%	7.26%	RABE0293	Remortgage	
					RABE0365	Purchase	
		6.82%	£0	8.37%	RABE0294	Remortgage	
					RABE0366	Purchase	
		4.30%	5%	5.85%	RABE0292	Remortgage	
					RABE0364	Purchase	
	5-year fixed	5.56%	5%	5.56%	RABE0295	Remortgage	
					RABE0367	Purchase	
		6.07%	2%	6.07%	RABE0296	Remortgage	
					RABE0368	Purchase	
		6.58%	£0	6.58%	RABE0297	Remortgage	
					RABE0369	Purchase	
80%	1-year fixed	4.51%	3%	6.06%	RABD0298	Remortgage	
					RABD0370	Purchase	
		5.50%	£0	7.05%	RABD0299	Remortgage	
					RABD0371	Purchase	
		7.61%	0%	9.16%	RABD0300	Remortgage	
					RABD0372	Purchase	
	2-year fixed	4.73%	5%	6.28%	RABE0301	Remortgage	
					RABE0373	Purchase	
		6.14%	2%	7.69%	RABE0302	Remortgage	
					RABE0374	Purchase	
		7.25%	£0	8.80%	RABE0303	Remortgage	
					RABE0375	Purchase	
	5-year fixed	5.99%	5%	5.99%	RABE0304	Remortgage	
					RABE0376	Purchase	
		6.50%	2%	6.50%	RABE0305	Remortgage	
					RABE0377	Purchase	
		7.01%	£0	7.01%	RABE0306	Remortgage	
					RABE0378	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

- **Single family lets**
- Complex properties

ADVERSE LEVEL

- No adverse
- Light adverse
- **Light adverse +**

See the adverse criteria.

Single family lets | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	5.18%	2%	6.73%	RAAV0308	Remortgage	
					RAAV0380	Purchase	
		4.19%	3%	5.74%	RAAV0307	Remortgage	
					RAAV0379	Purchase	
		7.29%	£0	8.84%	RAAV0309	Remortgage	
					RAAV0381	Purchase	
	2-year fixed	4.41%	5%	5.96%	RABE0310	Remortgage	
					RABE0382	Purchase	
		5.82%	2%	7.37%	RABE0311	Remortgage	
					RABE0383	Purchase	
		6.93%	£0	8.48%	RABE0312	Remortgage	
					RABE0384	Purchase	
	5-year fixed	5.67%	5%	5.67%	RABE0313	Remortgage	
					RABE0385	Purchase	
		6.18%	2%	6.18%	RABE0314	Remortgage	
					RABE0386	Purchase	
		6.69%	£0	6.69%	RABE0315	Remortgage	
					RABE0387	Purchase	
80%	1-year fixed	4.67%	3%	6.22%	RABD0316	Remortgage	
					RABD0388	Purchase	
		5.66%	2%	7.21%	RABD0317	Remortgage	
					RABD0389	Purchase	
		7.77%	£0	9.32%	RABD0318	Remortgage	
					RABD0390	Purchase	
	2-year fixed	4.89%	5%	6.44%	RABE0319	Remortgage	
					RABE0391	Purchase	
		6.30%	2%	7.85%	RABE0320	Remortgage	
					RABE0392	Purchase	
		7.41%	£0	8.96%	RABE0321	Remortgage	
					RABE0393	Purchase	
	5-year fixed	6.15%	5%	6.15%	RABE0322	Remortgage	
					RABE0394	Purchase	
		6.66%	2%	6.66%	RABE0323	Remortgage	
					RABE0395	Purchase	
		7.17%	£0	7.17%	RABE0324	Remortgage	
					RABE0396	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

- Single family lets
- **Complex properties**

ADVERSE LEVEL

- **No adverse**
- Light adverse
- Light adverse +

See the adverse criteria.

Complex properties | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
55%	2-year fixed	3.89%	5%	5.50%	RABE0661	Remortgage	
					RABE0685	Purchase	
		5.30%	2%	6.85%	RABE0662	Remortgage	
					RABE0686	Purchase	
		6.41%	£0	7.96%	RABE0663	Remortgage	
					RABE0687	Purchase	
	5-year fixed	5.15%	5%	5.15%	RABE0667	Remortgage	
					RABE0691	Purchase	
		5.66%	2%	5.66%	RABE0668	Remortgage	
					RABE0692	Purchase	
		6.17%	£0	6.17%	RABE0669	Remortgage	
					RABE0693	Purchase	
65%	2-year fixed	3.99%	5%	5.54%	RABE0664	Remortgage	
					RABE0688	Purchase	
		5.40%	2%	6.95%	RABE0665	Remortgage	
					RABE0689	Purchase	
		6.51%	£0	8.06%	RABE0666	Remortgage	
					RABE0690	Purchase	
	5-year fixed	5.25%	5%	5.25%	RABE0670	Remortgage	
					RABE0694	Purchase	
		5.76%	2%	5.76%	RABE0671	Remortgage	
					RABE0695	Purchase	
		6.27%	£0	6.27%	RABE0672	Remortgage	
					RABE0696	Purchase	
75%	1-year fixed	4.05%	3%	5.60%	RAAX0019	Remortgage	
					RAAX0055	Purchase	
		5.04%	2%	6.59%	RAAX0020	Remortgage	
					RAAX0056	Purchase	
		7.15%	£0	8.70%	RAAX0021	Remortgage	
					RAAX0057	Purchase	
	2-year fixed	4.27%	5%	5.82%	RABE0022	Remortgage	
					RABE0058	Purchase	
		5.68%	2%	7.23%	RABE0023	Remortgage	
					RABE0059	Purchase	
		6.79%	£0	8.34%	RABE0024	Remortgage	
					RABE0060	Purchase	
	5-year fixed	5.53%	5%	5.53%	RABE0025	Remortgage	
					RABE0061	Purchase	
		6.04%	2%	6.04%	RABE0026	Remortgage	
					RABE0062	Purchase	
		6.55%	£0	6.55%	RABE0027	Remortgage	
					RABE0063	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.45%	3%	6.00%	RABD0028	Remortgage	
					RABD0064	Purchase	
		5.44%	2%	6.99%	RABD0029	Remortgage	
					RABD0065	Purchase	
		7.55%	£0	9.10%	RABD0030	Remortgage	
					RABD0066	Purchase	
	2-year fixed	4.67%	5%	6.22%	RABE0031	Remortgage	
					RABE0067	Purchase	
		6.08%	2%	7.63%	RABE0032	Remortgage	
					RABE0068	Purchase	
		7.19%	£0	8.74%	RABE0033	Remortgage	
					RABE0069	Purchase	
	5-year fixed	5.93%	5%	5.93%	RABE0034	Remortgage	
					RABE0070	Purchase	
		6.44%	2%	6.44%	RABE0035	Remortgage	
					RABE0071	Purchase	
		6.95%	£0	6.95%	RABE0036	Remortgage	
					RABE0072	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Complex properties | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.30%	3%	5.85%	RAAV0325	Remortgage	
					RAAV0397	Purchase	
		5.29%	2%	6.84%	RAAV0326	Remortgage	
					RAAV0398	Purchase	
		7.40%	£0	8.95%	RAAV0327	Remortgage	
					RAAV0399	Purchase	
	2-year fixed	4.52%	5%	6.07%	RABE0328	Remortgage	
					RABE0400	Purchase	
		5.93%	2%	7.48%	RABE0329	Remortgage	
					RABE0401	Purchase	
		7.04%	£0	8.59%	RABE0330	Remortgage	
					RABE0402	Purchase	
	5-year fixed	5.78%	5%	5.78%	RABE0331	Remortgage	
					RABE0403	Purchase	
		6.29%	2%	6.29%	RABE0332	Remortgage	
					RABE0404	Purchase	
		6.80%	£0	6.80%	RABE0333	Remortgage	
					RABE0405	Purchase	
80%	1-year fixed	4.73%	3%	6.28%	RABD0334	Remortgage	
					RABD0406	Purchase	
		5.72%	2%	7.27%	RABD0335	Remortgage	
					RABD0407	Purchase	
		7.83%	£0	9.38%	RABD0336	Remortgage	
					RABD0408	Purchase	
	2-year fixed	4.95%	5%	6.50%	RABE0337	Remortgage	
					RABE0409	Purchase	
		6.36%	2%	7.91%	RABE0338	Remortgage	
					RABE0410	Purchase	
		7.47%	£0	9.02%	RABE0339	Remortgage	
					RABE0411	Purchase	
	5-year fixed	6.21%	5%	6.21%	RABE0340	Remortgage	
					RABE0412	Purchase	
		6.72%	2%	6.72%	RABE0341	Remortgage	
					RABE0413	Purchase	
		7.23%	£0	7.23%	RABE0342	Remortgage	
					RABE0414	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

SMALL LANDLORDS

For investors with 1-3 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Complex properties | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.41%	3%	5.96%	RAAV0343	Remortgage	
					RAAV0415	Purchase	
		5.40%	2%	6.95%	RAAV0344	Remortgage	
					RAAV0416	Purchase	
		7.51%	£0	9.06%	RAAV0345	Remortgage	
					RAAV0417	Purchase	
	2-year fixed	4.63%	5%	6.18%	RABE0346	Remortgage	
					RABE0418	Purchase	
		6.04%	2%	7.59%	RABE0347	Remortgage	
					RABE0419	Purchase	
		7.15%	£0	8.70%	RABE0348	Remortgage	
					RABE0420	Purchase	
	5-year fixed	5.89%	5%	5.89%	RABE0349	Remortgage	
					RABE0421	Purchase	
		6.40%	2%	6.40%	RABE0350	Remortgage	
					RABE0422	Purchase	
		6.91%	£0	6.91%	RABE0351	Remortgage	
					RABE0423	Purchase	
80%	1-year fixed	5.88%	2%	7.43%	RABD0353	Remortgage	
					RABD0425	Purchase	
		4.89%	3%	6.44%	RABD0352	Remortgage	
					RABD0424	Purchase	
		7.99%	£0	9.54%	RABD0354	Remortgage	
					RABD0426	Purchase	
	2-year fixed	5.11%	5%	6.66%	RABE0355	Remortgage	
					RABE0427	Purchase	
		6.52%	2%	8.07%	RABE0356	Remortgage	
					RABE0428	Purchase	
		7.63%	£0	9.18%	RABE0357	Remortgage	
					RABE0429	Purchase	
	5-year fixed	6.37%	5%	6.37%	RABE0358	Remortgage	
					RABE0430	Purchase	
		6.88%	2%	6.88%	RABE0359	Remortgage	
					RABE0431	Purchase	
		7.39%	£0	7.39%	RABE0360	Remortgage	
					RABE0432	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

MEDIUM LANDLORDS

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

- **Single family lets**
- Complex properties

ADVERSE LEVEL

- **No adverse**
- Light adverse
- Light adverse +

See the adverse criteria.

Single family lets | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.28%	5%	5.83%	RABE0697	Remortgage	Free Valuation
					RABE0721	Purchase	
		5.59%	2%	7.14%	RABE0698	Remortgage	
					RABE0722	Purchase	
		6.70%	£0	8.25%	RABE0699	Remortgage	
					RABE0723	Purchase	
	5-year fixed	5.48%	5%	5.48%	RABE0703	Remortgage	Free Valuation
					RABE0727	Purchase	
		5.95%	2%	5.95%	RABE0704	Remortgage	
					RABE0728	Purchase	
		6.46%	£0	6.46%	RABE0705	Remortgage	
					RABE0729	Purchase	
65%	2-year fixed	4.29%	5%	5.84%	RABE0700	Remortgage	Free Valuation
					RABE0724	Purchase	
		5.64%	2%	7.19%	RABE0701	Remortgage	
					RABE0725	Purchase	
		6.75%	£0	8.30%	RABE0702	Remortgage	
					RABE0726	Purchase	
	5-year fixed	5.51%	5%	5.51%	RABE0706	Remortgage	Free Valuation
					RABE0730	Purchase	
		6.00%	2%	6.00%	RABE0707	Remortgage	
					RABE0731	Purchase	
		6.51%	£0	6.51%	RABE0708	Remortgage	
					RABE0732	Purchase	
75%	1-year fixed	4.11%	3%	5.66%	RAAY0073	Remortgage	
					RAAY0109	Purchase	
		5.10%	2%	6.65%	RAAY0074	Remortgage	
					RAAY0110	Purchase	
		7.21%	£0	8.76%	RAAY0075	Remortgage	
					RAAY0111	Purchase	
	2-year fixed	4.46%	5%	6.01%	RABE0076	Remortgage	Free Valuation
					RABE0112	Purchase	
		5.74%	2%	7.29%	RABE0077	Remortgage	
					RABE0113	Purchase	
		6.85%	£0	8.40%	RABE0078	Remortgage	
					RABE0114	Purchase	
	5-year fixed	5.64%	5%	5.64%	RABE0079	Remortgage	Free Valuation
					RABE0115	Purchase	
		6.10%	2%	6.10%	RABE0080	Remortgage	
					RABE0116	Purchase	
		6.61%	£0	6.61%	RABE0081	Remortgage	
					RABE0117	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.57%	3%	6.12%	RABD0082	Remortgage	
					RABD0118	Purchase	
		5.56%	2%	7.11%	RABD0083	Remortgage	
					RABD0119	Purchase	
		7.67%	£0	9.22%	RABD0084	Remortgage	
					RABD0120	Purchase	
	2-year fixed	5.05%	5%	6.60%	RABE0085	Remortgage	Free Valuation
					RABE0121	Purchase	
		6.30%	2%	7.85%	RABE0086	Remortgage	
					RABE0122	Purchase	
		7.41%	£0	8.96%	RABE0087	Remortgage	
					RABE0123	Purchase	
	5-year fixed	6.31%	5%	6.31%	RABE0088	Remortgage	Free Valuation
					RABE0124	Purchase	
		6.76%	2%	6.76%	RABE0089	Remortgage	
					RABE0125	Purchase	
		7.27%	£0	7.27%	RABE0090	Remortgage	
					RABE0126	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

MEDIUM LANDLORDS

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

- **Single family lets**
- Complex properties

ADVERSE LEVEL

- No adverse
- **Light adverse**
- Light adverse +

See the adverse criteria.

Single family lets | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.31%	3%	5.86%	RAAV0145	Remortgage	
					RAAV0217	Purchase	
		5.30%	2%	6.85%	RAAV0146	Remortgage	
					RAAV0218	Purchase	
		7.41%	£0	8.96%	RAAV0147	Remortgage	
					RAAV0219	Purchase	
	2-year fixed	4.53%	5%	6.08%	RABE0148	Remortgage	
					RABE0220	Purchase	
		5.94%	2%	7.49%	RABE0149	Remortgage	
					RABE0221	Purchase	
		7.05%	£0	8.60%	RABE0150	Remortgage	
					RABE0222	Purchase	
	5-year fixed	5.79%	5%	5.79%	RABE0151	Remortgage	
					RABE0223	Purchase	
		6.30%	2%	6.30%	RABE0152	Remortgage	
					RABE0224	Purchase	
		6.81%	£0	6.81%	RABE0153	Remortgage	
					RABE0225	Purchase	
80%	1-year fixed	4.95%	3%	6.50%	RABD0154	Remortgage	
					RABD0226	Purchase	
		5.94%	2%	7.49%	RABD0155	Remortgage	
					RABD0227	Purchase	
		8.05%	£0	9.60%	RABD0156	Remortgage	
					RABD0228	Purchase	
	2-year fixed	6.58%	2%	8.13%	RABE0158	Remortgage	
					RABE0230	Purchase	
		5.17%	5%	6.72%	RABE0157	Remortgage	
					RABE0229	Purchase	
		7.69%	£0	9.24%	RABE0159	Remortgage	
					RABE0231	Purchase	
	5-year fixed	6.94%	2%	6.94%	RABE0161	Remortgage	
					RABE0233	Purchase	
		6.43%	5%	6.43%	RABE0160	Remortgage	
					RABE0232	Purchase	
		7.45%	£0	7.45%	RABE0162	Remortgage	
					RABE0234	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

MEDIUM LANDLORDS

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

- **Single family lets**
- Complex properties

ADVERSE LEVEL

- No adverse
- Light adverse
- **Light adverse +**

See the adverse criteria.

Single family lets | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.42%	3%	5.97%	RAAV0163	Remortgage	
					RAAV0235	Purchase	
		5.41%	2%	6.96%	RAAV0164	Remortgage	
					RAAV0236	Purchase	
		7.52%	£0	9.07%	RAAV0165	Remortgage	
					RAAV0237	Purchase	
	2-year fixed	4.64%	5%	6.19%	RABE0166	Remortgage	
					RABE0238	Purchase	
		6.05%	2%	7.60%	RABE0167	Remortgage	
					RABE0239	Purchase	
		7.16%	£0	8.71%	RABE0168	Remortgage	
					RABE0240	Purchase	
	5-year fixed	5.90%	5%	5.90%	RABE0169	Remortgage	
					RABE0241	Purchase	
		6.41%	2%	6.41%	RABE0170	Remortgage	
					RABE0242	Purchase	
		6.92%	£0	6.92%	RABE0171	Remortgage	
					RABE0243	Purchase	
80%	1-year fixed	5.11%	3%	6.66%	RABD0172	Remortgage	
					RABD0244	Purchase	
		6.10%	2%	7.65%	RABD0173	Remortgage	
					RABD0245	Purchase	
		8.21%	£0	9.76%	RABD0174	Remortgage	
					RABD0246	Purchase	
	2-year fixed	5.33%	5%	6.88%	RABE0175	Remortgage	
					RABE0247	Purchase	
		6.74%	2%	8.29%	RABE0176	Remortgage	
					RABE0248	Purchase	
		7.85%	£0	9.40%	RABE0177	Remortgage	
					RABE0249	Purchase	
	5-year fixed	6.59%	5%	6.59%	RABE0178	Remortgage	
					RABE0250	Purchase	
		7.10%	2%	7.10%	RABE0179	Remortgage	
					RABE0251	Purchase	
		7.61%	£0	7.61%	RABE0180	Remortgage	
					RABE0252	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

MEDIUM LANDLORDS

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

- Single family lets
- **Complex properties**

ADVERSE LEVEL

- **No adverse**
- Light adverse
- Light adverse +

See the adverse criteria.

Complex properties | No adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.40%	5%	5.95%	RABE0709	Remortgage	
					RABE0733	Purchase	
		5.81%	2%	7.36%	RABE0710	Remortgage	
					RABE0734	Purchase	
		6.92%	£0	8.47%	RABE0711	Remortgage	
					RABE0735	Purchase	
	5-year fixed	5.66%	5%	5.66%	RABE0715	Remortgage	
					RABE0739	Purchase	
		6.17%	2%	6.17%	RABE0716	Remortgage	
					RABE0740	Purchase	
		6.68%	£0	6.68%	RABE0717	Remortgage	
					RABE0741	Purchase	
65%	2-year fixed	4.45%	3%	6.00%	RABE0712	Remortgage	
					RABE0736	Purchase	
		5.86%	2%	7.41%	RABE0713	Remortgage	
					RABE0737	Purchase	
		6.97%	£0	8.52%	RABE0714	Remortgage	
					RABE0738	Purchase	
	5-year fixed	5.71%	5%	5.71%	RABE0718	Remortgage	
					RABE0742	Purchase	
		6.22%	£0	6.22%	RABE0719	Remortgage	
					RABE0743	Purchase	
		6.73%	2%	6.73%	RABE0720	Remortgage	
					RABE0744	Purchase	
75%	1-year fixed	4.33%	3%	5.88%	RAAY0091	Remortgage	
					RAAY0127	Purchase	
		5.32%	2%	6.87%	RAAY0092	Remortgage	
					RAAY0128	Purchase	
		7.43%	£0	8.98%	RAAY0093	Remortgage	
					RAAY0129	Purchase	
	2-year fixed	4.55%	5%	6.10%	RABE0094	Remortgage	
					RABE0130	Purchase	
		5.96%	2%	7.51%	RABE0095	Remortgage	
					RABE0131	Purchase	
		7.07%	£0	8.62%	RABE0096	Remortgage	
					RABE0132	Purchase	
	5-year fixed	5.81%	5%	5.81%	RABE0097	Remortgage	
					RABE0133	Purchase	
		6.32%	2%	6.32%	RABE0098	Remortgage	
					RABE0134	Purchase	
		6.83%	£0	6.83%	RABE0099	Remortgage	
					RABE0135	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.79%	3%	6.34%	RABD0100	Remortgage	
					RABD0136	Purchase	
		5.78%	2%	7.33%	RABD0101	Remortgage	
					RABD0137	Purchase	
		7.89%	£0	9.44%	RABD0102	Remortgage	
					RABD0138	Purchase	
	2-year fixed	5.01%	5%	6.56%	RABE0103	Remortgage	
					RABE0139	Purchase	
		7.53%	£0	9.08%	RABE0105	Remortgage	
					RABE0141	Purchase	
		6.42%	2%	7.97%	RABE0104	Remortgage	
					RABE0140	Purchase	
	5-year fixed	6.27%	5%	6.27%	RABE0106	Remortgage	
					RABE0142	Purchase	
		6.78%	2%	6.78%	RABE0107	Remortgage	
					RABE0143	Purchase	
		7.29%	£0	7.29%	RABE0108	Remortgage	
					RABE0144	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

MEDIUM LANDLORDS

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Complex properties | Light adverse

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.53%	3%	6.08%	RAAV0181	Remortgage	
					RAAV0253	Purchase	
		5.52%	2%	7.07%	RAAV0182	Remortgage	
					RAAV0254	Purchase	
		7.63%	£0	9.18%	RAAV0183	Remortgage	
					RAAV0255	Purchase	
	2-year fixed	4.75%	5%	6.30%	RABE0184	Remortgage	
					RABE0256	Purchase	
		6.16%	2%	7.71%	RABE0185	Remortgage	
					RABE0257	Purchase	
		7.27%	£0	8.82%	RABE0186	Remortgage	
					RABE0258	Purchase	
	5-year fixed	6.01%	5%	6.01%	RABE0187	Remortgage	
					RABE0259	Purchase	
		6.52%	2%	6.52%	RABE0188	Remortgage	
					RABE0260	Purchase	
		7.03%	£0	7.03%	RABE0189	Remortgage	
					RABE0261	Purchase	
80%	1-year fixed	5.17%	3%	6.72%	RABD0190	Remortgage	
					RABD0262	Purchase	
		6.16%	2%	7.71%	RABD0191	Remortgage	
					RABD0263	Purchase	
		8.27%	£0	9.82%	RABD0192	Remortgage	
					RABD0264	Purchase	
	2-year fixed	5.39%	5%	6.94%	RABE0193	Remortgage	
					RABE0265	Purchase	
		6.80%	2%	8.35%	RABE0194	Remortgage	
					RABE0266	Purchase	
		7.91%	£0	9.46%	RABE0195	Remortgage	
					RABE0267	Purchase	
	5-year fixed	7.16%	2%	7.16%	RABE0197	Remortgage	
					RABE0269	Purchase	
		6.65%	5%	6.65%	RABE0196	Remortgage	
					RABE0268	Purchase	
		7.67%	£0	7.67%	RABE0198	Remortgage	
					RABE0270	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

MEDIUM LANDLORDS

For investors with 4-10 mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

ADVERSE LEVEL

No adverse

Light adverse

Light adverse +

See the adverse criteria.

Complex properties | Light adverse +

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.64%	3%	6.19%	RAAV0199	Remortgage	
					RAAV0271	Purchase	
		5.63%	2%	7.18%	RAAV0200	Remortgage	
					RAAV0272	Purchase	
		7.74%	£0	9.29%	RAAV0201	Remortgage	
					RAAV0273	Purchase	
	2-year fixed	4.86%	5%	6.41%	RABE0202	Remortgage	
					RABE0274	Purchase	
		6.27%	2%	7.82%	RABE0203	Remortgage	
					RABE0275	Purchase	
		7.38%	£0	8.93%	RABE0204	Remortgage	
					RABE0276	Purchase	
	5-year fixed	6.12%	5%	6.12%	RABE0205	Remortgage	
					RABE0277	Purchase	
		6.63%	2%	6.63%	RABE0206	Remortgage	
					RABE0278	Purchase	
		7.14%	£0	7.14%	RABE0207	Remortgage	
					RABE0279	Purchase	
80%	1-year fixed	5.33%	3%	6.88%	RABD0208	Remortgage	
					RABD0280	Purchase	
		6.32%	2%	7.87%	RABD0209	Remortgage	
					RABD0281	Purchase	
		8.43%	£0	9.98%	RABD0210	Remortgage	
					RABD0282	Purchase	
	2-year fixed	5.55%	5%	7.10%	RABE0211	Remortgage	
					RABE0283	Purchase	
		6.96%	2%	8.51%	RABE0212	Remortgage	
					RABE0284	Purchase	
		8.07%	£0	9.62%	RABE0213	Remortgage	
					RABE0285	Purchase	
	5-year fixed	6.81%	5%	6.81%	RABE0214	Remortgage	
					RABE0286	Purchase	
		7.32%	2%	7.32%	RABE0215	Remortgage	
					RABE0287	Purchase	
		7.83%	£0	7.83%	RABE0216	Remortgage	
					RABE0288	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

LARGE LANDLORDS

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

- **Single family lets**
- Complex properties

LOAN SIZE

- **£550,000 and under**
- £550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

See the adverse criteria.

Single family lets | £550,000 and under

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.47%	5%	6.02%	RABE0745	Remortgage	
					RABE0781	Purchase	
		5.88%	2%	7.43%	RABE0746	Remortgage	
					RABE0782	Purchase	
		6.99%	£0	8.54%	RABE0747	Remortgage	
					RABE0783	Purchase	
	5-year fixed	5.73%	5%	5.73%	RABE0751	Remortgage	
					RABE0787	Purchase	
		6.24%	2%	6.24%	RABE0752	Remortgage	
					RABE0788	Purchase	
		6.75%	£0	6.75%	RABE0753	Remortgage	
					RABE0789	Purchase	
65%	2-year fixed	4.52%	5%	6.07%	RABE0748	Remortgage	
					RABE0784	Purchase	
		5.93%	2%	7.48%	RABE0749	Remortgage	
					RABE0785	Purchase	
		7.04%	£0	8.59%	RABE0750	Remortgage	
					RABE0786	Purchase	
	5-year fixed	5.78%	5%	5.78%	RABE0754	Remortgage	
					RABE0790	Purchase	
		6.29%	2%	6.29%	RABE0755	Remortgage	
					RABE0791	Purchase	
		6.80%	£0	6.80%	RABE0756	Remortgage	
					RABE0792	Purchase	
75%	1-year fixed	4.40%	3%	5.95%	RAAV0433	Remortgage	
					RAAV0487	Purchase	
		5.39%	2%	6.94%	RAAV0434	Remortgage	
					RAAV0488	Purchase	
		7.50%	£0	9.05%	RAAV0435	Remortgage	
					RAAV0489	Purchase	
	2-year fixed	4.62%	5%	6.17%	RABE0436	Remortgage	
					RABE0490	Purchase	
		6.03%	2%	7.58%	RABE0437	Remortgage	
					RABE0491	Purchase	
		7.14%	£0	8.69%	RABE0438	Remortgage	
					RABE0492	Purchase	
	5-year fixed	5.88%	5%	5.88%	RABE0439	Remortgage	
					RABE0493	Purchase	
		6.39%	2%	6.39%	RABE0440	Remortgage	
					RABE0494	Purchase	
		6.90%	£0	6.90%	RABE0441	Remortgage	
					RABE0495	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.79%	3%	6.34%	RABD0442	Remortgage	
					RABD0496	Purchase	
		5.78%	2%	7.33%	RABD0443	Remortgage	
					RABD0497	Purchase	
		7.89%	£0	9.44%	RABD0444	Remortgage	
					RABD0498	Purchase	
	2-year fixed	5.01%	5%	6.56%	RABE0445	Remortgage	
					RABE0499	Purchase	
		6.42%	2%	7.97%	RABE0446	Remortgage	
					RABE0500	Purchase	
		7.53%	£0	9.08%	RABE0447	Remortgage	
					RABE0501	Purchase	
	5-year fixed	6.27%	5%	6.27%	RABE0448	Remortgage	
					RABE0502	Purchase	
		6.78%	2%	6.78%	RABE0449	Remortgage	
					RABE0503	Purchase	
		7.29%	£0	7.29%	RABE0450	Remortgage	
					RABE0504	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £550,000 | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

LARGE LANDLORDS

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

- **Single family lets**
- Complex properties

LOAN SIZE

- £550,000 and under
- **£550,001 and over**

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

See the adverse criteria.

Single family lets | £550,001 and over

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.42%	5%	5.97%	RABE0817	Remortgage	
					RABE0853	Purchase	
		5.83%	2%	7.38%	RABE0818	Remortgage	
					RABE0854	Purchase	
		6.94%	£0	8.49%	RABE0819	Remortgage	
					RABE0855	Purchase	
	5-year fixed	5.68%	5%	5.68%	RABE0823	Remortgage	
					RABE0859	Purchase	
		6.19%	2%	6.19%	RABE0824	Remortgage	
					RABE0860	Purchase	
		6.70%	£0	6.70%	RABE0825	Remortgage	
					RABE0861	Purchase	
65%	2-year fixed	4.47%	5%	6.02%	RABE0820	Remortgage	
					RABE0856	Purchase	
		5.88%	2%	7.43%	RABE0821	Remortgage	
					RABE0857	Purchase	
		6.99%	£0	8.54%	RABE0822	Remortgage	
					RABE0858	Purchase	
	5-year fixed	5.73%	5%	5.73%	RABE0826	Remortgage	
					RABE0862	Purchase	
		6.24%	2%	6.24%	RABE0827	Remortgage	
					RABE0863	Purchase	
		6.75%	£0	6.75%	RABE0828	Remortgage	
					RABE0864	Purchase	
75%	1-year fixed	4.35%	3%	5.90%	RAAV0541	Remortgage	
					RAAV0595	Purchase	
		5.34%	2%	6.89%	RAAV0542	Remortgage	
					RAAV0596	Purchase	
		7.45%	£0	9.00%	RAAV0543	Remortgage	
					RAAV0597	Purchase	
	2-year fixed	4.57%	5%	6.12%	RABE0544	Remortgage	
					RABE0598	Purchase	
		5.98%	2%	7.53%	RABE0545	Remortgage	
					RABE0599	Purchase	
		7.09%	£0	8.64%	RABE0546	Remortgage	
					RABE0600	Purchase	
	5-year fixed	5.83%	5%	5.83%	RABE0547	Remortgage	
					RABE0601	Purchase	
		6.34%	2%	6.34%	RABE0548	Remortgage	
					RABE0602	Purchase	
		6.85%	£0	6.85%	RABE0549	Remortgage	
					RABE0603	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.74%	3%	6.29%	RABD0550	Remortgage	
					RABD0604	Purchase	
		5.73%	2%	7.28%	RABD0551	Remortgage	
					RABD0605	Purchase	
		7.84%	£0	9.39%	RABD0552	Remortgage	
					RABD0606	Purchase	
	2-year fixed	4.96%	5%	6.51%	RABE0553	Remortgage	
					RABE0607	Purchase	
		6.37%	2%	7.92%	RABE0554	Remortgage	
					RABE0608	Purchase	
		7.48%	£0	9.03%	RABE0555	Remortgage	
					RABE0609	Purchase	
	5-year fixed	6.22%	5%	6.22%	RABE0556	Remortgage	
					RABE0610	Purchase	
		6.73%	2%	6.73%	RABE0557	Remortgage	
					RABE0611	Purchase	
		7.24%	£0	7.24%	RABE0558	Remortgage	
					RABE0612	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £550,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

LARGE LANDLORDS

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

See the adverse criteria.

Complex properties | £550,000 and under

LTV **60% - 65%** 75% - 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.47%	5%	6.02%	RABE0757	Remortgage	Up to 4 units
					RABE0793	Purchase	
		4.63%	5%	6.18%	RABE0769	Remortgage	
					RABE0805	Purchase	
		5.88%	2%	7.43%	RABE0758	Remortgage	Up to 4 units
					RABE0794	Purchase	
		6.04%	2%	7.59%	RABE0770	Remortgage	
					RABE0806	Purchase	
		6.99%	£0	8.54%	RABE0759	Remortgage	Up to 4 units
					RABE0795	Purchase	
		7.15%	£0	8.70%	RABE0771	Remortgage	
					RABE0807	Purchase	
	5-year fixed	5.73%	5%	5.73%	RABE0763	Remortgage	Up to 4 units
					RABE0799	Purchase	
		5.89%	5%	5.89%	RABE0775	Remortgage	
					RABE0811	Purchase	
		6.24%	2%	6.24%	RABE0764	Remortgage	Up to 4 units
					RABE0800	Purchase	
		6.40%	2%	6.40%	RABE0776	Remortgage	
					RABE0812	Purchase	
		6.75%	£0	6.75%	RABE0765	Remortgage	Up to 4 units
					RABE0801	Purchase	
		6.91%	£0	6.91%	RABE0777	Remortgage	
					RABE0813	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
65%	2-year fixed	4.52%	5%	6.07%	RABE0760	Remortgage	Up to 4 units
					RABE0796	Purchase	
		4.68%	5%	6.23%	RABE0772	Remortgage	
					RABE0808	Purchase	
		5.93%	2%	7.48%	RABE0761	Remortgage	Up to 4 units
					RABE0797	Purchase	
		6.09%	2%	7.64%	RABE0773	Remortgage	
					RABE0809	Purchase	
		7.04%	£0	8.59%	RABE0762	Remortgage	Up to 4 units
					RABE0798	Purchase	
		7.20%	£0	8.75%	RABE0774	Remortgage	
					RABE0810	Purchase	
	5-year fixed	5.78%	5%	5.78%	RABE0766	Remortgage	Up to 4 units
					RABE0802	Purchase	
		5.94%	5%	5.94%	RABE0778	Remortgage	
					RABE0814	Purchase	
		6.29%	2%	6.29%	RABE0767	Remortgage	Up to 4 units
					RABE0803	Purchase	
		6.45%	2%	6.45%	RABE0779	Remortgage	
					RABE0815	Purchase	
		6.80%	£0	6.80%	RABE0768	Remortgage	Up to 4 units
					RABE0804	Purchase	
		6.96%	£0	6.96%	RABE0780	Remortgage	
					RABE0816	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £550,000 | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

LARGE LANDLORDS

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

See the adverse criteria.

Complex properties | £550,000 and under

LTV 60% - 65% 75% - 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.40%	3%	5.95%	RAAV0451	Remortgage	Up to 4 units
					RAAV0505	Purchase	
		4.56%	3%	6.11%	RAAV0469	Remortgage	
					RAAV0523	Purchase	
		5.39%	2%	6.94%	RAAV0452	Remortgage	Up to 4 units
					RAAV0506	Purchase	
		5.55%	2%	7.10%	RAAV0470	Remortgage	
					RAAV0524	Purchase	
		7.50%	£0	9.05%	RAAV0453	Remortgage	Up to 4 units
					RAAV0507	Purchase	
		7.66%	£0	9.21%	RAAV0471	Remortgage	
					RAAV0525	Purchase	
	2-year fixed	4.62%	5%	6.17%	RABE0454	Remortgage	Up to 4 units
					RABE0508	Purchase	
		4.78%	5%	6.33%	RABE0472	Remortgage	
					RABE0526	Purchase	
		6.03%	2%	7.58%	RABE0455	Remortgage	Up to 4 units
					RABE0509	Purchase	
		6.19%	2%	7.74%	RABE0473	Remortgage	
					RABE0527	Purchase	
		7.14%	£0	8.69%	RABE0456	Remortgage	Up to 4 units
					RABE0510	Purchase	
		7.30%	£0	8.85%	RABE0474	Remortgage	
					RABE0528	Purchase	
	5-year fixed	5.88%	5%	5.88%	RABE0457	Remortgage	Up to 4 units
					RABE0511	Purchase	
		6.04%	5%	6.04%	RABE0475	Remortgage	
					RABE0529	Purchase	
		6.39%	2%	6.39%	RABE0458	Remortgage	Up to 4 units
					RABE0512	Purchase	
		6.55%	2%	6.55%	RABE0476	Remortgage	
					RABE0530	Purchase	
		6.90%	£0	6.90%	RABE0459	Remortgage	Up to 4 units
					RABE0513	Purchase	
		7.06%	£0	7.06%	RABE0477	Remortgage	
					RABE0531	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.79%	3%	6.34%	RABD0460	Remortgage	Up to 4 units
					RABD0514	Purchase	
		4.95%	3%	6.50%	RABD0478	Remortgage	
					RABD0532	Purchase	
		5.78%	2%	7.33%	RABD0461	Remortgage	Up to 4 units
					RABD0515	Purchase	
		5.94%	2%	7.49%	RABD0479	Remortgage	
					RABD0533	Purchase	
		7.89%	£0	9.44%	RABD0462	Remortgage	Up to 4 units
					RABD0516	Purchase	
		8.05%	£0	9.60%	RABD0480	Remortgage	
					RABD0534	Purchase	
	2-year fixed	5.01%	5%	6.56%	RABE0463	Remortgage	Up to 4 units
					RABE0517	Purchase	
		5.17%	5%	6.72%	RABE0481	Remortgage	
					RABE0535	Purchase	
		6.42%	2%	7.97%	RABE0464	Remortgage	Up to 4 units
					RABE0518	Purchase	
		6.58%	2%	8.13%	RABE0482	Remortgage	
					RABE0536	Purchase	
		7.53%	£0	9.08%	RABE0465	Remortgage	Up to 4 units
					RABE0519	Purchase	
		7.69%	£0	9.24%	RABE0483	Remortgage	
					RABE0537	Purchase	
	5-year fixed	6.27%	5%	6.27%	RABE0466	Remortgage	Up to 4 units
					RABE0520	Purchase	
		6.43%	5%	6.43%	RABE0484	Remortgage	
					RABE0538	Purchase	
		6.78%	2%	6.78%	RABE0467	Remortgage	Up to 4 units
					RABE0521	Purchase	
		6.94%	2%	6.94%	RABE0485	Remortgage	
					RABE0539	Purchase	
		7.29%	£0	7.29%	RABE0468	Remortgage	Up to 4 units
					RABE0522	Purchase	
		7.45%	£0	7.45%	RABE0486	Remortgage	
					RABE0540	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £25,001 | **Maximum loan** - £550,000 | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

LARGE LANDLORDS

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

See the adverse criteria.

Complex properties | £550,001 and over

LTV **60% - 65%** 75% - 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
60%	2-year fixed	4.42%	5%	5.97%	RABE0829	Remortgage	Up to 4 units
					RABE0865	Purchase	
		4.58%	5%	6.13%	RABE0841	Remortgage	
					RABE0877	Purchase	
		5.83%	2%	7.38%	RABE0830	Remortgage	Up to 4 units
					RABE0866	Purchase	
		5.99%	2%	7.54%	RABE0842	Remortgage	
					RABE0878	Purchase	
		6.94%	£0	8.49%	RABE0831	Remortgage	Up to 4 units
					RABE0867	Purchase	
		7.10%	£0	8.65%	RABE0843	Remortgage	
					RABE0879	Purchase	
	5-year fixed	5.68%	5%	5.68%	RABE0835	Remortgage	Up to 4 units
					RABE0871	Purchase	
		5.84%	5%	5.84%	RABE0847	Remortgage	
					RABE0883	Purchase	
		6.19%	2%	6.19%	RABE0836	Remortgage	Up to 4 units
					RABE0872	Purchase	
		6.35%	2%	6.35%	RABE0848	Remortgage	
					RABE0884	Purchase	
		6.70%	£0	6.70%	RABE0837	Remortgage	Up to 4 units
					RABE0873	Purchase	
		6.86%	£0	6.86%	RABE0849	Remortgage	
					RABE0885	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
65%	2-year fixed	4.47%	5%	6.02%	RABE0832	Remortgage	Up to 4 units
					RABE0868	Purchase	
		4.63%	5%	6.18%	RABE0844	Remortgage	
					RABE0880	Purchase	
		5.88%	2%	7.43%	RABE0833	Remortgage	Up to 4 units
					RABE0869	Purchase	
		6.04%	2%	7.59%	RABE0845	Remortgage	
					RABE0881	Purchase	
		6.99%	£0	8.54%	RABE0834	Remortgage	Up to 4 units
					RABE0870	Purchase	
		7.15%	£0	8.70%	RABE0846	Remortgage	
					RABE0882	Purchase	
	5-year fixed	5.73%	5%	5.73%	RABE0838	Remortgage	Up to 4 units
					RABE0874	Purchase	
		5.89%	5%	5.89%	RABE0850	Remortgage	
					RABE0886	Purchase	
		6.24%	2%	6.24%	RABE0839	Remortgage	Up to 4 units
					RABE0875	Purchase	
		6.40%	2%	6.40%	RABE0851	Remortgage	
					RABE0887	Purchase	
		6.75%	£0	6.75%	RABE0840	Remortgage	Up to 4 units
					RABE0876	Purchase	
		6.91%	£0	6.91%	RABE0852	Remortgage	
					RABE0888	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £550,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

LARGE LANDLORDS

For investors with 11+ mortgaged properties on completion

PRODUCT TYPE

Single family lets

Complex properties

LOAN SIZE

£550,000 and under

£550,001 and over

ADVERSE LEVEL

All products designed for investors with 11+ properties are available for those who meet the no adverse and light adverse criteria.

See the adverse criteria.

Complex properties | £550,001 and over

LTV 60% - 65% 75% - 80%

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	4.35%	3%	5.90%	RAAV0559	Remortgage	Up to 4 units
					RAAV0613	Purchase	
		4.51%	3%	6.06%	RAAV0577	Remortgage	
					RAAV0631	Purchase	
		5.34%	2%	6.89%	RAAV0560	Remortgage	Up to 4 units
					RAAV0614	Purchase	
		5.50%	2%	7.05%	RAAV0578	Remortgage	
					RAAV0632	Purchase	
		7.45%	£0	9.00%	RAAV0561	Remortgage	Up to 4 units
					RAAV0615	Purchase	
		7.61%	£0	9.16%	RAAV0579	Remortgage	
					RAAV0633	Purchase	
	2-year fixed	4.57%	5%	6.12%	RABE0562	Remortgage	Up to 4 units
					RABE0616	Purchase	
		4.73%	5%	6.28%	RABE0580	Remortgage	
					RABE0634	Purchase	
		5.98%	2%	7.53%	RABE0563	Remortgage	Up to 4 units
					RABE0617	Purchase	
		6.14%	2%	7.69%	RABE0581	Remortgage	
					RABE0635	Purchase	
		7.09%	£0	8.64%	RABE0564	Remortgage	Up to 4 units
					RABE0618	Purchase	
		7.25%	£0	8.80%	RABE0582	Remortgage	
					RABE0636	Purchase	
	5-year fixed	5.83%	5%	5.83%	RABE0565	Remortgage	Up to 4 units
					RABE0619	Purchase	
		5.99%	5%	5.99%	RABE0583	Remortgage	
					RABE0637	Purchase	
		6.34%	2%	6.34%	RABE0566	Remortgage	Up to 4 units
					RABE0620	Purchase	
		6.50%	2%	6.50%	RABE0584	Remortgage	
					RABE0638	Purchase	
		6.85%	£0	6.85%	RABE0567	Remortgage	Up to 4 units
					RABE0621	Purchase	
		7.01%	£0	7.01%	RABE0585	Remortgage	
					RABE0639	Purchase	

Max LTV	Product	Rate	Fee	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	4.74%	3%	6.29%	RABD0568	Remortgage	Up to 4 units
					RABD0622	Purchase	
		4.90%	3%	6.45%	RABD0586	Remortgage	
					RABD0640	Purchase	
		5.73%	2%	7.28%	RABD0569	Remortgage	Up to 4 units
					RABD0623	Purchase	
		5.89%	2%	7.44%	RABD0587	Remortgage	
					RABD0641	Purchase	
		7.84%	£0	9.39%	RABD0570	Remortgage	Up to 4 units
					RABD0624	Purchase	
		8.00%	£0	9.55%	RABD0588	Remortgage	
					RABD0642	Purchase	
	2-year fixed	4.96%	5%	6.51%	RABE0571	Remortgage	Up to 4 units
					RABE0625	Purchase	
		5.12%	5%	6.67%	RABE0589	Remortgage	
					RABE0643	Purchase	
		6.37%	2%	7.92%	RABE0572	Remortgage	Up to 4 units
					RABE0626	Purchase	
		6.53%	2%	8.08%	RABE0590	Remortgage	
					RABE0644	Purchase	
		7.48%	£0	9.03%	RABE0573	Remortgage	Up to 4 units
					RABE0627	Purchase	
		7.64%	£0	9.19%	RABE0591	Remortgage	
					RABE0645	Purchase	
	5-year fixed	6.22%	5%	6.22%	RABE0574	Remortgage	Up to 4 units
					RABE0628	Purchase	
		6.38%	5%	6.38%	RABE0592	Remortgage	
					RABE0646	Purchase	
		6.73%	2%	6.73%	RABE0575	Remortgage	Up to 4 units
					RABE0629	Purchase	
		6.89%	2%	6.89%	RABE0593	Remortgage	
					RABE0647	Purchase	
		7.24%	£0	7.24%	RABE0576	Remortgage	Up to 4 units
					RABE0630	Purchase	
		7.40%	£0	7.40%	RABE0594	Remortgage	
					RABE0648	Purchase	

Reversion rate - BBR + 3.00% | **Minimum loan** - £550,001 | **Maximum loan** - £10m | **BBR** - 4.00% | **ECRs - 1-year fixed:** 3% **2-year fixed:** 5%, 4% **5-year fixed:** 5%, 4%, 4%, 3%, 3%

Criteria highlights

APPLICANT AGE LIMIT
18-85

LTV UP TO
85%

MAXIMUM LOAN
£10M

FIRST TIME HMOS UP TO
6-BED

RANGE OF
VALUATION OPTIONS
AVM • DESKTOP • FULL • LONG FORM
(subject to property type)

LEND TO
SPVS & TRADING LTD CO.
IN ADDITION TO LLPS AND INDIVIDUALS

DAY 1 REMORTGAGES
ACROSS ALL SEGMENTS

UNLIMITED SIZED
HMOS AND MUFBS

View valuation fee scale

View adverse criteria

Valuation fee scale

Valuation type will be determined as part of our application process.

Property value	Desktop Standard	AVM Standard	Physical Inspection		
			Standard	Specialist	Long Form
£50,000 - £100,000	£150	£15	£175	£440	Quote only
£100,001 - £150,000	£150	£15	£200	£440	Quote only
£150,001 - £200,000	£150	£15	£225	£455	Quote only
£200,001 - £250,000	£200	£15	£250	£455	Quote only
£250,001 - £300,000	£200	£15	£275	£525	Quote only
£300,001 - £350,000	£200	£15	£300	£585	Quote only
£350,001 - £400,000	£200	£15	£325	£585	Quote only
£400,001 - £450,000	£200	£15	£350	£645	Quote only
£450,001 - £500,000	£250	£15	£375	£645	Quote only
£500,001 - £600,000	£250	£15	£485	£710	Quote only
£600,001 - £700,000	£250	£15	£585	£770	Quote only
£700,001 - £800,000	£250	£15*	£650	£880	Quote only
£800,001 - £900,000	£250	-	£710	£965	Quote only
£900,001 - £1,000,000	£250	-	£825	£1,025	Quote only
£1,000,001 - £1,500,000	-	-	£1,225	£1,425	Quote only
£1,500,001 - £2,000,000	-	-	£1,625	£1,825	Quote only
£2,000,001 - £2,500,000	-	-	£1,925	£2,325	Quote only
£2,500,001 - £3,000,000	-	-	£2,225	£2,625	Quote only
£3,000,001 - £3,500,000	-	-	£2,725	£3,125	Quote only
£3,500,001 - £4,000,000	-	-	£3,125	£3,525	Quote only
£4,000,001 - £4,500,000	-	-	£3,425	£3,825	Quote only
£4,500,001 - £5,000,000	-	-	£3,725	£4,125	Quote only

Re-inspection fee: Standard/Specialist £72, Long Form quote only.
*AVMs permitted up to £750,000 property value only.

Property type	Valuation fee scale applied
Single house or flat let or intended to be let to an individual or family on 1 AST.	Physical Inspection Standard
Single property let or intended to be let to multiple occupiers not of a single household (up to 6 bedrooms). Excludes adapted properties with multiple kitchens or with greater than 3 bathrooms and HMOs in Article 4 areas.	Physical Inspection Specialist
Single building comprising up to 6 self-contained flats all held under the freehold title (no leasehold titles created), and all flats of a size and arrangement that would support individual mortgages were leasehold titles created.	Physical Inspection Specialist
Any property not fitting within above descriptions, or exceeding £5m estimated value.	Physical Inspection Long Form

ADVERSE CRITERIA

We recognise that accommodating adverse circumstances is part of modern lending. If the caveats below don't meet your case requirements, reach out to your Rely business development manager who may be able to help.

NO ADVERSE	LIGHT ADVERSE	LIGHT ADVERSE +
SATISFIED CCJS 0 in 72 months	**SATISFIED CCJS** 0 in 24 months	**SATISFIED CCJS** 0 in 12 months, 1 in 24 months (max £3000)
SETTLED DEFAULTS 0 in 72 months	**SETTLED DEFAULTS** 0 in 24 months	**SETTLED DEFAULTS** 0 in 12 months
SECURED LOAN ARREARS 0 in last 36 months	**SECURED LOAN ARREARS** 0 in last 36 months	**SECURED LOAN ARREARS** 0 in last 12 months, 1 in last 36 months
UNSECURED WORST STATUS 0 in last 6 months	**UNSECURED WORST STATUS** 1 in last 6 months	**UNSECURED WORST STATUS** 2 in last 6 months

All CCJs/defaults must be satisfied/settled at the time of application.
All secured arrears must be up to date at the time of the application.
Any satisfied CCJs under £300 and registered more than 12 months old will be ignored.
Applications with any CCJs or defaults registered within the last 12 months will be declined.

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www.complete-fs.co.uk

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Intermediaries only. 12-01-02-02 (36.1)