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Vida Homeloans

Residential Product Guide

What's New?

- Extra **£250 customer cashback** across all products until 17th December
- Proc fee increase on Product Transfers - now **0.50%**
- Right to Buy - now available up to the lower of 100% discounted purchase price or **95%** of the open market value
- New range of 65% LTV remortgage only products added to the range

Criteria Highlights

- Maximum age up to the customer's 86th birthday
- Potential for a term of up to 45 years
- Packager credit tier available for higher adverse
- All Defaults and CCJs less than £500 are excluded from product tiering



Seriously √ Satisfying √ Service

PremierHub

SERIOUSLY SATISFYING SERVICE

We've taken **everything you love** about working with us and turned it up a notch, enhancing our proposition and building a dedicated team of experts around you and your client's needs.

- √ **No assessment fee** exclusive, saving your customer £195.
- √ Access to our **Packager Tier** (available to you through a non-Packaged route) for those clients with more recent credit blips.
- √ **Premier Hub Specialists** – dedicated to **helping you** every step of the way.
- √ A **dedicated team** of experienced underwriters and lending specialists working for you and your clients.
- √ **Dedicated contact,** with priority phone line and email.
- √ We'll **prioritise your cases,** offering comprehensive case support from pre-application to completion.
- √ And don't forget our Service Pledge - **£195 payment** to the customer for anything other than excellent service.

What you can expect from the PremierHub



Enhanced Proposition



Dedicated Team



Priority Service



Precision Engagement

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Break the habit. Take another look at Vida

Whether it's placing a complex new case or supporting an existing customer approaching the end of their deal, brokers play a critical role in delivering the right outcomes.
That's why we're backing advisers with a market-leading 0.7% procuration fee on new business, an enhanced **0.50%** fee on Product Transfers.

In addition to ongoing investment in our criteria, products, Service Pledge and V-Hub support, we're giving your customers an **additional £250 cashback**, until 17th December 2026.

If it's been a while since you last considered Vida, there's never been a better time to **rediscover what we can do for your clients.**

Customer Credit Profile

See where your customer fits within our Vida tiers.

Criteria	VIDA 36	VIDA 24	VIDA 6	PACKAGER
Time since the last default where the amount was £500 or more***	0 in 36	0 in 24	0 in 6	Considered <6 months
Time since the last CCJ where the amount was £500 or more***	0 in 36	0 in 24	0 in 6	Considered <6 months
Worst Status Secured Payments* (months)	0 in last 36	3 in last 24		Considered (no max)
	No secured arrears allowed within the last 6 months			
Number of missed unsecured payments ≥ £250 in the last 6 months**	1 in 6	2 in 6	3 in 6	Considered (no max)
Bankruptcy / IVA / DRO / Trust Deed	3 years +			1 year +
Previous repossessions	6 years +			3 years +

KEY INFORMATION

*All historic secured arrears must have been made up to date for at least 6 months prior to application.

**Unsecured includes unsecured loans, hire purchases, store cards, credit cards and current accounts.

***All CCJs and Defaults less than £500 are excluded from product tiering.

- Debt Management Plan/Debt Arrangement Schemes may be considered at Underwriter discretion - subject to satisfactory affordability and conduct checks.

Higher LTV Credit Requirements

- All LTVs above 90% require the customer's credit file to be up to date with no current arrears on major unsecured items*.
- For Vida 24 and Vida 6 products, any LTV above 85% requires the customer's credit file to be up to date with no current arrears on major unsecured items*.

*Unsecured includes unsecured loans, hire purchases, store cards, credit cards and current accounts.

Remortgages allowed for any legal purpose. Remortgages with debt consolidation are available up to 90% LTV on the Vida 36 tier and up to 85% LTV across all other tiers. Capital Raising for gambling debts is not allowed.

Fixed Rate Products

Extra **£250 customer cashback** across all products until 17th December

Available for both purchase and remortgages.

Standard range – 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Remortgage Only	65%	Vida 36	5.68%	£995	£2m	£250	RCB3643337
		Vida 24	5.78%				RCB2443338
		Vida 6	6.18%				RCB0643339
Standard	75%	Vida 36	5.93%	£995	£2m	£250	RCB3643340
		Vida 24	6.22%				RCB2443341
		Vida 6	6.43%				RCB0643342
		Packager	7.38%				RCFPA43421
Standard	80%	Vida 36	6.19%	£995	£1.5m	£250	RCB3643343
		Vida 24	6.38%				RCB2443344
		Vida 6	6.64%				RCB0643345
Standard	85%	Vida 36	6.60%	£995	£1.5m	£250	RCB3643346
		Vida 24	6.67%				RCB2443347
		Vida 6	7.05%				RCB0643348
Standard Pathway	90%	Vida 36	7.05%	£995	£1.5m	£250	RCB3643349
		Vida 24	7.19%				RCB2443350
		Vida 6	7.73%				RCB0643351
	95%	Vida 36	7.13%	£995	£750k	£250	RCB3643352

Fee Saver range – 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Remortgage Only	65%	Vida 36	6.58%	£0	£2m	£500 + £250	RCF3643372
		Vida 24	6.87%				RCF2443373
		Vida 6	7.09%				RCF0643374
Fee Saver Cashback	75%	Vida 36	6.73%	£0	£2m	£500 + £250	RCF3643375
		Vida 24	7.02%				RCF2443376
		Vida 6	7.24%				RCF0643377
Fee Saver Cashback	80%	Vida 36	7.01%	£0	£1.5m	£500 + £250	RCF3643378
		Vida 24	7.23%				RCF2443379
		Vida 6	7.48%				RCF0643380
Fee Saver Cashback	85%	Vida 36	7.42%	£0	£1.5m	£500 + £250	RCF3643381
		Vida 24	7.49%				RCF2443382
		Vida 6	7.86%				RCF0643383
Fee Saver Cashback Pathway	90%	Vida 36	8.13%	£0	£1.5m	£1,250 + £250	RCF3643384
		Vida 24	8.25%				RCF2443385
		Vida 6	8.80%				RCF0643386
	95%	Vida 36	8.19%	£0	£750k	£1,250 + £250	RCF3643387

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
31/05/2029

ERC's

4% until 31/05/2028
3% until 31/05/2029

Additional Information

Minimum loan **£50k**

Fees

A non-refundable assessment fee of £195 is payable on most applications

Fee saver products have no assessment fee and free valuation on properties up to £500k

Pathway products come with no assessment fee, for a limited time

Fixed Rate Products

Extra **£250 customer cashback** across all products until 17th December

Available for both purchase and remortgages.

Standard range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Remortgage Only	65%	Vida 36	6.06%	£995	£2m	£250	RCB3643353
		Vida 24	6.08%				RCB2443354
		Vida 6	6.34%				RCB0643355
Standard	75%	Vida 36	6.33%	£995	£2m	£250	RCB3643356
		Vida 24	6.47%				RCB2443357
		Vida 6	6.56%				RCB0643358
		Packager	6.97%				RCFPA43422
Standard	80%	Vida 36	6.45%	£995	£1.5m	£250	RCB3643359
		Vida 24	6.65%				RCB2443360
		Vida 6	6.75%				RCB0643361
Standard	85%	Vida 36	6.71%	£995	£1.5m	£250	RCB3643362
		Vida 24	6.86%				RCB2443363
		Vida 6	7.17%				RCB0643364
Standard Pathway	90%	Vida 36	6.88%	£995	£1.5m	£250	RCB3643365
		Vida 24	7.18%				RCB2443366
		Vida 6	7.59%				RCB0643367
	95%	Vida 36	7.16%	£995	£750k	£250	RCB3643368
		Vida 24	7.56%				RCB2443369
		Vida 6	7.86%				RCB0643370
	97%	Vida 36	7.61%	£995	£750k	£250	RCB3643371

Fee Saver range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Remortgage Only	65%	Vida 36	6.45%	£0	£2m	£500 + £250	RCF3643388
		Vida 24	6.58%				RCF2443389
		Vida 6	6.67%				RCF0643390
Fee Saver Cashback	75%	Vida 36	6.60%	£0	£2m	£500 + £250	RCF3643391
		Vida 24	6.73%				RCF2443392
		Vida 6	6.82%				RCF0643393
Fee Saver Cashback	80%	Vida 36	6.77%	£0	£1.5m	£500 + £250	RCF3643394
		Vida 24	6.97%				RCF2443395
		Vida 6	7.07%				RCF0643396
Fee Saver Cashback	85%	Vida 36	6.98%	£0	£1.5m	£500 + £250	RCF3643397
		Vida 24	7.13%				RCF2443398
		Vida 6	7.43%				RCF0643399
Fee Saver Cashback Pathway	90%	Vida 36	7.22%	£0	£1.5m	£1,250 + £250	RCF3643400
		Vida 24	7.51%				RCF2443401
		Vida 6	7.93%				RCF0643402
	95%	Vida 36	7.50%	£0	£750k	£1,250 + £250	RCF3643403
		Vida 24	7.90%				RCF2443404
		Vida 6	8.20%				RCF0643405
	97%	Vida 36	7.95%	£0	£750k	£1,250 + £250	RCF3643406

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
31/05/2032

ERC's

5% until 31/05/2028
5% until 31/05/2029
4% until 31/05/2030
3% until 31/05/2031
2% until 31/05/2032

Additional Information

Minimum loan **£50k**

Fees

A non-refundable assessment fee of £195 is payable on most applications

Fee saver products have no assessment fee and free valuation on properties up to £500k

Pathway products come with no assessment fee, for a limited time

**A minimum term of 6 years is required.*

Right to Buy Products

Extra **£250 customer cashback** across all products until 17th December

Purchase only applications from Local Authorities for Right to Buy and from Housing Associations for Right to Acquire. Available up to lower of 100% of discounted purchase price or 95% of the open market value.
Ex-local authority flats and maisonettes are restricted to a maximum of 80% LTV against the open market value.
Any product fees added to the loan are included when calculating the maximum LTV.

We will need to see:
Section 125 or RTA 3 from the Local Authority/Housing Association.

2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
2 year fixed	75%	Vida 36	7.04%	£995	£2m	£250	GCS3643407
		Vida 24	7.09%				GCS2443408
		Vida 6	7.44%				GCS0643409
		Packager	7.74%				GCSPA43423
	85%	Vida 36	7.94%	£995	£2m	£250	GCS3643413
		Vida 24	8.04%				GCS2443414
Fee Saver Pathway	95%	Vida 36	8.80%	£0	£2m	£250	GCF3643417
		Vida 24	8.90%				GCF2443418

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
5 year fixed	75%	Vida 36	6.83%	£995	£2m	£250	GCS3643410
		Vida 24	7.04%				GCS2443411
		Vida 6	7.31%				GCS0643412
		Packager	7.64%				GCSPA43424
	85%	Vida 36	7.49%	£995	£2m	£250	GCS3643415
		Vida 24	7.59%				GCS2443416
Fee Saver Pathway	95%	Vida 36	8.29%	£0	£2m	£250	GCF3643419
		Vida 24	8.54%				GCF2443420

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
2 year - 31/05/2029
5 year - 31/05/2032

ERC's - 2 year
4% until 31/05/2028
3% until 31/05/2029

5 year
5% until 31/05/2028
5% until 31/05/2029
4% until 31/05/2030
3% until 31/05/2031
2% until 31/05/2032

Additional Information

Minimum loan **£50k**

Fees
A non-refundable assessment fee of £195 is payable on most applications

**A minimum term of 6 years is required.*

Foreign Nationals Products

Extra **£250 customer cashback** across all products until 17th December

Available for both purchase and remortgages.

2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	6.33%	£995	£2m	£250	FCB3643425
		Vida 24	6.47%				FCB2443426
		Vida 6	6.93%				FCB0643427
	90% Pathway	Vida 36	7.55%	£995	£1.5m	£250	FCB3643428
		Vida 24	7.69%				FCB2443429
		Vida 6	8.43%				FCB0643430

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
2 year - 31/05/2029

ERC's
4% until 31/05/2028
3% until 31/05/2029

Additional Information

Minimum loan **£50k**

Fees
A non-refundable assessment fee of £195 is payable on most applications

Pathway products come with no assessment fee, for a limited time

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	6.73%	£995	£2m	£250	FCB3643431
		Vida 24	6.77%				FCB2443432
		Vida 6	6.81%				FCB0643433
	90% Pathway	Vida 36	7.38%	£995	£1.5m	£250	FCB3643434
		Vida 24	7.68%				FCB2443435
		Vida 6	8.09%				FCB0643436

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
5 year - 31/05/2032

ERC's
5% until 31/05/2028
5% until 31/05/2029
4% until 31/05/2030
3% until 31/05/2031
2% until 31/05/2032

Additional Information

Minimum loan **£50k**

Fees
A non-refundable assessment fee of £195 is payable on most applications

Pathway products come with no assessment fee, for a limited time

**A minimum term of 6 years is required.*

Valuation Fees

Property Value	Valuation Fee
Less than £100,000	£170
£100,000 - £200,000	£230
£200,001 - £300,000	£290
£300,001 - £400,000	£350
£400,001 - £500,000	£450
£500,001 - £600,000	£530
£600,001 - £700,000	£580
£700,001 - £800,000	£625
£800,001 - £900,000	£625
£900,001 - £1m	£675
Over £1m - £1.25m	£990
Over £1.25m - £1.5m	£1,100
Over £1.5m - £1.75m	£1,200
Over £1.75m - £2m	£1,410
Over £2m - £2.25m	£1,650
Over £2.25m - £2.5m	£1,760
Over £2.5m - £2.75m	£1,795
Over £2.75m - £3m	£1,940
Over £3m	By negotiation

For Residential Fee Saver products no assessment fee is payable and one free standard valuation is provided for all properties up to £500k.

A surveyor may be asked to carry out a physical valuation or a remote valuation without visiting the property.

No Search indemnity insurance permitted for residential and BTL remortgage transactions only, other than those under a Fee Saver products, for properties in England and Wales using a specific Vida approved policy - Full details in the UK Finance Handbook.



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Vida Homeloans

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