

# Broker Product Guide

Rates correct as at 2 April 2026

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### Get in touch:

 01858 412345

 [brokers@mhbs.co.uk](mailto:brokers@mhbs.co.uk)

 [mhbs.co.uk/intermediaries](https://mhbs.co.uk/intermediaries)



- Loans of £200k - £5m
- Principle security located in England, Wales or central 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 central Scotland (mainland) for residential purposes. Our accepted postcodes are: EH, FK, G, KA, KY, ML, PA and TD.

## 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 Available in England, Wales and Scotland<sup>+</sup>

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 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/07/2028	5.05%	£1,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	UK residents only Loans under £2m Lending into retirement Self-employed Joint borrower sole proprietor or multi-generation Less than 20% of the loan for debt consolidation Second homes or simple annexes Cosmetic property improvements (i.e. kitchen/bathroom replacement)
Fixed until 31/07/2028	6.17%	£1,495	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.11%	£1,495	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.10%	£1,495	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/07/2028	5.20%	£1,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Tier 1 + Loans up to £3m Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) Complex property (acreage, listed etc.) Interest only Partially let properties* (i.e. rent-a-room) Vested share or other complex income Affordability on >2 incomes >4.5x income (subject to affordability) Less than 70% of the loan for debt consolidation
Fixed until 31/07/2028	6.32%	£1,495	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.26%	£1,495	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.25%	£1,495	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/07/2028	6.05%	£1,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Tier 2+ Part commercial use Significant refurbishment** (lower LTV limits may apply) Consent to let* (let annexe/outbuildings etc.) >6x income (subject to affordability) Foreign nationals More than 70% of the loan for debt consolidation
Fixed until 31/07/2028	7.17%	£1,495	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.11%	£1,495	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.10%	£1,495	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

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

\*Available in England and Wales.

+Central Scotland (mainland). Our accepted postcodes are: EH, FK, G, KA, KY, ML, PA and TD.

\*\*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					
Available in England, Wales and Scotland <sup>+</sup>					
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 31/07/2028	5.09%	£2,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	6.21%	£2,495	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	6.15%	£2,495	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	6.14%	£2,495	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%
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					

Tier 2					Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/07/2028	5.24%	£2,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%
Fixed until 31/07/2028	6.36%	£2,495	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	6.30%	£2,495	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	6.29%	£2,495	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%
Tier 1 + Interest only Complex income Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**) 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					

Tier 3					Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/07/2028	6.09%	£2,495	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	20%
Fixed until 31/07/2028	7.21%	£2,495	7.24%	3% until 31/07/2028	10%
Fixed until 31/07/2029	7.15%	£2,495	7.24%	3% until 31/07/2029	10%
Fixed until 31/07/2031	7.14%	£2,495	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%
Tier 2+ Part commercial use Significant refurbishment** (lower LTV limits may apply) Consent-to-let* (whole building/ multiple annexes or outbuildings etc) Short lease (<50 years) Foreign nationals 20% overpayments (variable only) >6x income (subject to affordability) More than 70% of the loan for debt consolidation					

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

\*Available in England and Wales.

+Central Scotland (mainland). Our accepted postcodes are: EH, FK, G, KA, KY, ML, PA and TD.

\*\*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.

## Limited Edition Residential Large Loan

Available in England, Wales and Scotland<sup>+</sup>

Application fee	£299	Procuration fee				0.35%
Minimum loan	£3m	Valuation fee				See fee scale
Maximum loan	£5m	Overpayments (OPs)				See specific products
Limited Edition						Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>UK residents only</p> <p>JBSP, multi-generation and lending into retirement</p> <p>Self-employed or complex income</p> <p>Affordability on &gt;2 incomes</p> <p>Up to 6x income (subject to affordability)</p> <p>Refurbishment or cosmetic property improvements (excluding significant refurbishment**)</p> <p>Complex property (acreage, listed etc)</p> <p>Partially let properties* (ie rent-a-room)</p> <p>Second homes or simple annexes</p> <p>Less than 70% of the loan for debt consolidation</p>
Discount until 31/07/2028	4.74%	1%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	5.86%	1%	7.24%	3% until 31/07/2028	10%	
Discount until 31/07/2028	4.20%	2%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	5.32%	2%	7.24%	3% until 31/07/2028	10%	

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

\*Available in England and Wales.

+Central Scotland (mainland). Our accepted postcodes are: EH, FK, G, KA, KY, ML, PA and TD.

\*\*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 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

**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 31/07/2028	5.46%	0.65%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Top-slicing Lending into retirement or past age 85 Annexes (not let separately) Cosmetic property improvements Loans up to £2m
Fixed until 31/07/2028	6.58%	0.65%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.52%	0.65%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.51%	0.65%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/07/2028	5.71%	0.65%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	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**)
Fixed until 31/07/2028	6.83%	0.65%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.77%	0.65%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.76%	0.65%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/07/2028	6.20%	0.65%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Tier 2 + Multi-unit/multi-let properties HMOs (max four rooms) Significant refurbishment** Foreign nationals Part commercial use
Fixed until 31/07/2028	7.32%	0.65%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.26%	0.65%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.25%	0.65%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	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 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

**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 31/07/2028	5.68%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Top-slicing Lending into retirement or past age 85 Annexes (not let separately) Cosmetic property improvements Loans up to £2m
Fixed until 31/07/2028	6.80%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.74%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.73%	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/07/2028	5.93%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	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**)
Fixed until 31/07/2028	7.05%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.99%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.98%	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/07/2028	6.42%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Tier 2 + Multi-unit/multi-let properties HMOs (max four rooms) Significant refurbishment** Foreign nationals Part commercial use
Fixed until 31/07/2028	7.54%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.48%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.47%	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	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.

## Expat Residential

Available in England, Wales and Scotland<sup>+</sup>

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 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Loans under £2m Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency Houses only Cosmetic property improvements (i.e. kitchen/bathroom replacement) Employed applicants only Repayment only Less than 20% of the loan for debt consolidation
Discount until 31/07/2028	5.10%	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.22%	0.50%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.16%	0.50%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.15%	0.50%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	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 Affordability > 2 incomes >4.5x income (subject to affordability) Interest only Joint borrower sole proprietor Flats/non-houses Complex properties/multiple titles Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**)
Discount until 31/07/2028	5.40%	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.52%	0.50%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.46%	0.50%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.45%	0.50%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2 + Part commercial use Significant refurbishment** (lower LTV limits may apply) Consent to let* >6x income (subject to affordability) More than 70% of the loan for debt consolidation
Discount until 31/07/2028	6.20%	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	7.32%	0.50%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.26%	0.50%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.25%	0.50%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

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

\*Available in England and Wales.

+Central Scotland (mainland). Our accepted postcodes are: EH, FK, G, KA, KY, ML, PA and TD.

\*\*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.

## Expat Residential No Fee Available in England, Wales and Scotland<sup>+</sup>

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 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/07/2028	5.27%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Loans under £2m Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency Houses only Cosmetic property improvements (i.e. kitchen/bathroom replacement) Employed applicants only Repayment only Less than 20% of the loan for debt consolidation
Fixed until 31/07/2028	6.39%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.33%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.32%	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/07/2028	5.57%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Tier 1 + Loans up to £3m Any other/multiple currencies Self-employed/complex income Affordability > 2 incomes >4.5x income (subject to affordability) Interest only Joint borrower sole proprietor Flats/non-houses Complex properties/multiple titles Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**)
Fixed until 31/07/2028	6.69%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.63%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.62%	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Discount until 31/07/2028	6.37%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	Tier 2 + Part commercial use Significant refurbishment** (lower LTV limits may apply) Consent to let* >6x income (subject to affordability) More than 70% of the loan for debt consolidation
Fixed until 31/07/2028	7.49%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.43%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.42%	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

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

\*Available in England and Wales.

+Central Scotland (mainland). Our accepted postcodes are: EH, FK, G, KA, KY, ML, PA and TD.

\*\*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.

## Expatriate BTL 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	Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency  Houses only  Employed applicants only  Cosmetic property improvements  Loans up to £2m
Discount until 31/07/2028	5.70%	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.82%	0.50%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.76%	0.50%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.75%	0.50%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	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  Regulated BTLs  Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**)
Discount until 31/07/2028	5.95%	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	7.07%	0.50%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.01%	0.50%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.00%	0.50%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+  Multi-unit/multi-let properties  HMOs (max four rooms)  Significant refurbishment**  Part commercial use
Discount until 31/07/2028	6.45%	0.50%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	7.57%	0.50%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.51%	0.50%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.50%	0.50%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	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.

## Expat BTL 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 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency Houses only Employed applicants only Cosmetic property improvements Loans up to £2m
Discount until 31/07/2028	5.87%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	6.99%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	6.93%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	6.92%	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	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 Regulated BTLs Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment**)
Discount until 31/07/2028	6.12%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	7.24%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.18%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.17%	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+ Multi-unit/multi-let properties HMOs (max four rooms) Significant refurbishment** Part commercial use
Discount until 31/07/2028	6.62%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	7.74%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.68%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.67%	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	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	£2m	Overpayments (OPs)	See specific products

Tier 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Minimum earned income £25k Owner-occupiers Must meet ICR of 155%
Discount until 31/07/2028	6.20%	£995	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	7.32%	£995	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.26%	£995	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.25%	£995	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Expats and foreign nationals Minimum earned income £35k Non owner-occupier Requires top-slicing
Discount until 31/07/2028	6.45%	0.70%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	7.57%	0.70%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.51%	0.70%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.50%	0.70%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 3						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2 + Restricted usage Commercial usage or classification Multi-unit/multi-title Six or more bedrooms Five or more units - max LTV 65%
Discount until 31/07/2028	6.95%	0.70%	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	8.07%	0.70%	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	8.01%	0.70%	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	8.00%	0.70%	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

## 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	£2m	Overpayments (OPs)	See specific products

Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Expats and foreign nationals Minimum earned income £35k Non owner-occupier Requires top-slicing
Discount until 31/07/2028	6.68%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	7.80%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	7.74%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	7.73%	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

Tier 3						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2 + Restricted usage Commercial usage or classification Multi-unit/multi-title Six or more bedrooms Five or more units - max LTV 65%
Discount until 31/07/2028	7.18%	£0	7.24%	2% until 31/07/2027, then 1% until 31/07/2028	10%	
Fixed until 31/07/2028	8.30%	£0	7.24%	3% until 31/07/2028	10%	
Fixed until 31/07/2029	8.24%	£0	7.24%	3% until 31/07/2029	10%	
Fixed until 31/07/2031	8.23%	£0	7.24%	5% until 31/07/2027, 4% until 31/07/2028, 3% until 31/07/2029, 2% until 31/07/2030, then 1% until 31/07/2031	5%	

# Bridging Finance

## Available in England, Wales and Scotland<sup>+</sup>

Application fee	£95	Product fee	2.00%
Minimum loan	£200k	Procuration fee	1% unless otherwise agreed
Maximum loan	Up to £5M	Overpayment	Unlimited

Core		Criteria
Up to £1m Regulated loans	Monthly Variable rate**	Regulated loans up to £1m only
Up to 50% LTV	0.57%	One or two securities accepted, standard properties only (i.e no large acreage, listed buildings, multi-units etc)
50.01% - 60% LTV	0.63%	Sale and refinance accepted, no complex exit strategies (i.e overseas assets, sale of shares etc)
60.01% - 70% LTV	0.69%	No development or refurbishment
		No commercial element to security or business use of funds

Tier 1		Criteria
Up to £5m Regulated loans	Monthly Variable rate**	Sale and refinance (offer already in place) accepted
Up to 50% LTV	0.59%	No development or refurbishment
50.01% - 60% LTV	0.65%	Cosmetic property improvements only (i.e. kitchen/bathroom replacement)
60.01% - 70% LTV	0.71%	No commercial element
		Max two securities

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

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

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

<sup>+</sup>Central Scotland (mainland). Our accepted postcodes are: EH, FK, G, KA, KY, ML, PA and TD.

\*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	