

Broker Product Guide

Rates correct as at 1 July 2025



For Broker Use Only

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- Loans of £200k - £5m
- Principle security located in England or Wales
- Up to four applicants
- Minimum age 18 with maximum age 85 for residential.
No maximum age for let or bridging solutions

Our product end dates are:

- 31 March
- 30 June
- 30 September
- 31 December

These reset in January, April, July and October at the beginning of the month.

Residential up to £3m					
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 31/12/2027	5.34%	£1,495	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%
Fixed until 31/12/2027	5.04%	£1,495	7.59%	3% until 31/12/2027	10%
Fixed until 31/12/2028	4.99%	£1,495	7.59%	3% until 31/12/2028	10%
Fixed until 31/12/2030	5.34%	£1,495	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%
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)					

Tier 2					
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/12/2027	5.49%	£1,495	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%
Fixed until 31/12/2027	5.19%	£1,495	7.59%	3% until 31/12/2027	10%
Fixed until 31/12/2028	5.14%	£1,495	7.59%	3% until 31/12/2028	10%
Fixed until 31/12/2030	5.49%	£1,495	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%
Criteria Tier 1 + Loans over £2m 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 Less than 70% of the loan for debt consolidation					

Tier 3					
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/12/2027	6.34%	£1,495	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%
Fixed until 31/12/2027	6.04%	£1,495	7.59%	3% until 31/12/2027	10%
Fixed until 31/12/2028	5.99%	£1,495	7.59%	3% until 31/12/2028	10%
Fixed until 31/12/2030	6.34%	£1,495	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%
Criteria Tier 2+ Part commercial use Significant refurbishment* Consent to let (let annexe/outbuildings etc.) >4.5x income (subject to affordability) Foreign nationals Affordability supported by savings More than 70% of the loan for debt consolidation					

LTV Limits	
75%	£2.75m
70%	£3m

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

Residential Large Loan						
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	Self-employed or complex income Joint borrower sole proprietor or multi-generation Lending into retirement Second homes or simple annexes Cosmetic property improvements (i.e. kitchen/bathroom replacement) Interest only Less than 20% of the loan for debt consolidation
Discount until 31/12/2027	5.94%	£2,495	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	5.64%	£2,495	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	5.59%	£2,495	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	5.94%	£2,495	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	

Tier 2						Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + 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 Expat >4.5x income (subject to affordability) Less than 70% of the loan for debt consolidation
Discount until 31/12/2027	6.39%	£2,495	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	6.09%	£2,495	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	6.04%	£2,495	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.39%	£2,495	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	

Tier 3						Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2 + Part commercial use Significant refurbishment* Consent-to-let (whole building/ multiple annexes or outbuildings etc) Short lease (<50 years) Foreign nationals 20% overpayments (variable only) >5.5x income (subject to affordability) Affordability supported by savings More than 70% of the loan for debt consolidation
Discount until 31/12/2027	6.64%	£2,495	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	20%	
Fixed until 31/12/2027	6.34%	£2,495	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	6.29%	£2,495	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.64%	£2,495	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	

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

*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			
Application fee	£299	Procurement fee	0.45%
Minimum loan	£200k	Valuation fee	See fee scale
Maximum loan	£2m	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	<p>Top-slicing</p> <p>Lending into retirement or past age 85</p> <p>Annexes (not let separately)</p> <p>Up to £1m</p>
Discount until 31/12/2027	5.75%	0.65%	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	5.45%	0.65%	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	5.40%	0.65%	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	5.75%	0.65%	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	

Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 1 +</p> <p>Regulated BTL</p> <p>Non owner-occupiers</p> <p>Loans over £1m</p>
Discount until 31/12/2027	6.00%	0.65%	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	5.70%	0.65%	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2027 With Free Valuation*	5.70%	£1,995	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	5.65%	0.65%	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.00%	0.65%	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 2 +</p> <p>Complex/foreign income</p> <p>Complex property (acreage, listed etc.)</p> <p>Multi-unit/multi-let properties</p> <p>HMOs (max four rooms)</p> <p>Refurbishment/development</p> <p>Joint borrower sole proprietor</p> <p>Foreign nationals</p> <p>Part commercial use</p>
Discount until 31/12/2027	6.49%	0.65%	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	6.19%	0.65%	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2027 With Free Valuation*	6.19%	£1,995	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	6.14%	0.65%	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.49%	0.65%	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	

* Free valuation applies to standard valuations only. Some complex properties require a bespoke valuation, Speak to your BDM for further details.

Buy to Let No Fee						
Application fee	£299	Procuration fee			0.45%	
Minimum loan	£200k	Valuation fee			See fee scale	
Maximum loan	£2m	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	Top-slicing Lending into retirement or past age 85 Annexes (not let separately) Up to £1m
Discount until 31/12/2027	5.97%	£0	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	5.67%	£0	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	5.62%	£0	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	5.97%	£0	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	
Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Regulated BTL Non owner-occupiers Loans over £1m
Discount until 31/12/2027	6.22%	£0	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	5.92%	£0	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	5.87%	£0	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.22%	£0	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	
Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2 + Complex/foreign income Complex property (acreage, listed etc.) Multi-unit/multi-let properties HMOs (max four rooms) Refurbishment/development Joint borrower sole proprietor Foreign nationals Part commercial use
Discount until 31/12/2027	6.71%	£0	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	6.41%	£0	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	6.36%	£0	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.71%	£0	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	

Expat Residential

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	<div>Loans under £2m</div> <div>Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency</div> <div>Houses only</div> <div>Cosmetic property improvements (i.e. kitchen/bathroom replacement)</div> <div>Employed applicants only</div> <div>Repayment only</div> <div>Less than 20% of the loan for debt consolidation</div>	
Discount until 31/12/2027	5.39%	0.50%	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%		
Fixed until 31/12/2027	5.09%	0.50%	7.59%	3% until 31/12/2027	10%		
Fixed until 31/12/2028	5.04%	0.50%	7.59%	3% until 31/12/2028	10%		
Fixed until 31/12/2030	5.39%	0.50%	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%		

Tier 2					
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/12/2027	5.69%	0.50%	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%
Fixed until 31/12/2027	5.39%	0.50%	7.59%	3% until 31/12/2027	10%
Fixed until 31/12/2028	5.34%	0.50%	7.59%	3% until 31/12/2028	10%
Fixed until 31/12/2030	5.69%	0.50%	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%
Criteria Tier 1 + Loans over £2m Any other/multiple currencies Self-employed/complex income Affordability > 2 incomes Interest only Joint borrower sole proprietor Flats/non-houses Complex properties/multiple titles Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment*) Less than 70% of the loan for debt consolidation					

Tier 3					
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/12/2027	6.49%	0.50%	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%
Fixed until 31/12/2027	6.19%	0.50%	7.59%	3% until 31/12/2027	10%
Fixed until 31/12/2028	6.14%	0.50%	7.59%	3% until 31/12/2028	10%
Fixed until 31/12/2030	6.49%	0.50%	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%
Criteria Tier 2 + Part commercial use Significant refurbishment* Consent to let >4.5x income (subject to affordability) More than 70% of the loan for debt consolidation					

LTV Limits	
75%	£2.75m
70%	£3m

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

Expat Residential No Fee						
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 31/12/2027	5.56%	£0	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	5.26%	£0	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	5.21%	£0	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	5.56%	£0	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	
Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Loans over £2m Any other/multiple currencies Self-employed/complex income Affordability > 2 incomes Interest only Joint borrower sole proprietor Flats/non-houses Complex properties/multiple titles Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment*) Less than 70% of the loan for debt consolidation
Discount until 31/12/2027	5.86%	£0	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	5.56%	£0	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	5.51%	£0	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	5.86%	£0	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	
Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2 + Part commercial use Significant refurbishment* Consent to let >4.5x income (subject to affordability) More than 70% of the loan for debt consolidation
Discount until 31/12/2027	6.66%	£0	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	6.36%	£0	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	6.31%	£0	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.66%	£0	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	
LTV Limits		*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.				
75%	£2.75m					
70%	£3m					

Expat BTL						
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	Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency Houses only Employed applicants only Loans up to £1m
Discount until 31/12/2027	5.99%	0.50%	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	5.69%	0.50%	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	5.64%	0.50%	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	5.99%	0.50%	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	

Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Loans over £1m Any other/multiple currencies Self-employed Joint borrower sole proprietor Flats/non-houses Regulated BTLs
Discount until 31/12/2027	6.24%	0.50%	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	5.94%	0.50%	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	5.89%	0.50%	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.24%	0.50%	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+ Complex income sources Complex property (acreage, listed etc.) Multi-unit/multi-let properties HMOs (max four rooms) Refurbishment Part commercial use
Discount until 31/12/2027	6.74%	0.50%	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	6.44%	0.50%	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	6.39%	0.50%	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.74%	0.50%	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	

Expat BTL No Fee						
Application fee	£299		Procurement 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	Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency Houses only Employed applicants only Loans up to £1m
Discount until 31/12/2027	6.16%	£0	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	5.86%	£0	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	5.81%	£0	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.16%	£0	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	
Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Loans over £1m Any other/multiple currencies Self-employed Joint borrower sole proprietor Flats/non-houses Regulated BTLs
Discount until 31/12/2027	6.41%	£0	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	6.11%	£0	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	6.06%	£0	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.41%	£0	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	
Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+ Complex income sources Complex property (acreage, listed etc.) Multi-unit/multi-let properties HMOs (max four rooms) Refurbishment Part commercial use
Discount until 31/12/2027	6.91%	£0	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	6.61%	£0	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	6.56%	£0	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.91%	£0	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	

Holiday Let

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 31/12/2027	6.49%	£995	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	6.19%	£995	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	6.14%	£995	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.49%	£995	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	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 31/12/2027	6.84%	0.65%	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Discount until 31/12/2027	6.74%	0.70%	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	6.44%	0.70%	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	6.39%	0.70%	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	6.74%	0.70%	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	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 31/12/2027	7.24%	0.70%	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	6.94%	0.70%	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	6.89%	0.70%	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	7.24%	0.70%	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	

Limited edition product

Holiday Let No Fee

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
Discount until 31/12/2027	7.06%	£0	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%
Discount until 31/12/2027	6.97%	£0	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%
Fixed until 31/12/2027	6.67%	£0	7.59%	3% until 31/12/2027	10%
Fixed until 31/12/2028	6.62%	£0	7.59%	3% until 31/12/2028	10%
Fixed until 31/12/2030	6.97%	£0	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%

Tier 3

Criteria

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p>Tier 2 +</p> <p>Restricted usage</p> <p>Commercial usage or classification</p> <p>Multi-unit/multi-title</p> <p>Six or more bedrooms</p> <p>Five or more units - max LTV 65%</p>
Discount until 31/12/2027	7.47%	£0	7.59%	2% until 31/12/2026, then 1% until 31/12/2027	10%	
Fixed until 31/12/2027	7.17%	£0	7.59%	3% until 31/12/2027	10%	
Fixed until 31/12/2028	7.12%	£0	7.59%	3% until 31/12/2028	10%	
Fixed until 31/12/2030	7.47%	£0	7.59%	5% until 31/12/2026, 4% until 31/12/2027, 3% until 31/12/2028, 2% until 31/12/2029, then 1% until 31/12/2030	5%	

Limited edition product

Bridging Finance

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

Tier 1				Criteria
Up to £5m Regulated loans	Monthly Variable rate**	Monthly Fixed Rate**	Product fee	Sale and refinance (offer already in place) accepted No development or refurbishment No commercial element Max two securities
Up to 50% LTV	0.60%	0.64%	2.00%	
50.01% - 60% LTV	0.66%	0.70%	2.00%	
60.01% - 70% LTV	0.72%	0.76%	2.00%	

Tier 2				Criteria
Up to £5m Regulated loans	Monthly Variable rate**	Monthly Fixed Rate**	Product fee	Tier 1 + Complex exit (e.g sale of shares/overseas assets) Light refurbishment Limited commercial use Two+ securities Complex properties (i.e. listed buildings, large acreage)
Up to 50% LTV	0.66%	0.70%	2.00%	
50.01% - 60% LTV	0.72%	0.76%	2.00%	
60.01% - 70% LTV	0.78%	0.82%	2.00%	

Tier 3		Criteria
Up to £5m	Loans available up to 70% - please contact your BDM for bespoke pricing	Tier 2 + Development and heavy refurbishment Funds for business use Terms over 12 months Re-bridges Non-regulated loans
** Rates are approximate with interest charged daily		

Bridging Finance - Limited Edition

Application fee	£95	Procurement fee	1% unless otherwise agreed
Minimum loan	£200k	Overpayment	Unlimited
Maximum loan	£1m	Maximum term	12 months

Tier 1				Criteria
Up to £1m Regulated loans	Monthly Variable rate**	Monthly Fixed Rate**	Product fee	<p>Regulated loans only</p> <p>One or two securities accepted</p> <p>Sale and refinance (offer already in place) accepted</p> <p>Standard properties (i,e no large acreage, listed buildings, multi-units etc)</p> <p>No complex exit strategies (i,e overseas assets, sale of shares etc)</p> <p>No development or refurbishment</p> <p>No commercial element to security or business use of funds</p>
Up to 50% LTV	0.58%	0.62%	2.00%	
50.01% - 60%	0.64%	0.68%	2.00%	
60.01% - 70%	0.70%	0.74%	2.00%	

**** 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	