

Broker Product Guide

Rates correct as at **12 December 2024**

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 £2m

Application fee	£299	Procuration fee	0.35%
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	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)
Lifetime Discount	6.24%	£1,495	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	5.84%	£1,495	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	5.69%	£1,495	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	5.89%	£1,495	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + 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
Lifetime Discount	6.54%	£1,495	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.14%	£1,495	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	5.99%	£1,495	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.19%	£1,495	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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 (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
Lifetime Discount	7.04%	£1,495	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.64%	£1,495	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.49%	£1,495	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.69%	£1,495	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

*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	£2m	Valuation fee	See fee scale
Maximum loan	£5m	Overpayments (OPs)	See specific products

Tier 1						Criteria
Up to 75% 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
Lifetime Discount	6.74%	£2,495	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.34%	£2,495	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.19%	£2,495	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.39%	£2,495	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

Tier 2						Criteria
Up to 75% 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
Lifetime Discount	7.19%	£2,495	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.79%	£2,495	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.64%	£2,495	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.84%	£2,495	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

Tier 3						Criteria
Up to 75% 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
Lifetime Discount	7.44%	£2,495	N/A	3% until 31/03/2028	20%	
Fixed until 31/03/2027	7.04%	£2,495	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.89%	£2,495	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	7.09%	£2,495	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

LTV Limits	
75%	£2.75m
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	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	
Lifetime Discount	6.30%	0.65%	N/A	3% until 31/03/2028	10%	Top-slicing Lending into retirement or past age 85 Annexes (not let separately) Up to £1m
Fixed until 31/03/2027	5.90%	0.65%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	5.75%	0.65%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	5.95%	0.65%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Lifetime Discount	6.55%	0.65%	N/A	3% until 31/03/2028	10%	Tier 1 + Regulated BTL Non owner-occupiers Loans over £1m
Fixed until 31/03/2027	6.15%	0.65%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2027 With Free Valuation*	6.15%	£1,995	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.00%	0.65%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.20%	0.65%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Lifetime Discount	7.04%	0.65%	N/A	3% until 31/03/2028	10%	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
Fixed until 31/03/2027	6.64%	0.65%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2027 With Free Valuation*	6.64%	£1,995	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.49%	0.65%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.69%	0.65%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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
Lifetime Discount	6.52%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.12%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	5.97%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.17%	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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
Lifetime Discount	6.77%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.37%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.22%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.42%	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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
Lifetime Discount	7.26%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.86%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.71%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.91%	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

Expat Residential

Application fee	£299	Procuration fee			0.35%	
Minimum loan	£200k	Valuation fee			See fee scale	
Maximum loan	£2m	Overpayments (OPs)			See specific products	
Tier 1						
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Criteria 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 31/03/2028	6.20%	0.50%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2027	5.80%	0.50%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	5.65%	0.50%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	5.85%	0.50%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + 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
Lifetime Discount	6.59%	0.50%	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.19%	0.50%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.04%	0.50%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.24%	0.50%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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
Lifetime Discount	7.09%	0.50%	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.69%	0.50%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.54%	0.50%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.74%	0.50%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

*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	£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 Cosmetic property improvements (i.e. kitchen/bathroom replacement) Employed applicants only Repayment only Less than 20% of the loan for debt consolidation
Lifetime Discount	6.37%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	5.97%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	5.82%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.02%	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + 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
Lifetime Discount	6.76%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.36%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.21%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.41%	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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
Lifetime Discount	7.26%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.86%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.71%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.91%	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

*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

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
Lifetime Discount	6.54%	0.50%	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.14%	0.50%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	5.99%	0.50%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.19%	0.50%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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
Lifetime Discount	6.79%	0.50%	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.39%	0.50%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.24%	0.50%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.44%	0.50%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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
Lifetime Discount	7.29%	0.50%	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.89%	0.50%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.74%	0.50%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.94%	0.50%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

Expat BTL 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 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
Lifetime Discount	6.71%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.31%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.16%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.36%	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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
Lifetime Discount	6.96%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.56%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.41%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.61%	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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
Lifetime Discount	7.46%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	7.06%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.91%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	7.11%	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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%
Lifetime Discount	7.04%	£995	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.64%	£995	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.49%	£995	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.69%	£995	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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 31/03/2028	7.19%	0.65%	8.19%	3% until 31/03/2028	10%	
Lifetime Discount	7.29%	0.70%	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.89%	0.70%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.74%	0.70%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.94%	0.70%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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%
Lifetime Discount	7.79%	0.70%	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	7.39%	0.70%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	7.24%	0.70%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	7.44%	0.70%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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	Tier 1 + Expats and foreign nationals Minimum earned income £35k Non owner-occupier Requires top-slicing
Discount until 31/03/2028	7.41%	£0	8.19%	3% until 31/03/2028	10%	
Lifetime Discount	7.52%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	7.12%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.97%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	7.17%	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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%
Lifetime Discount	8.02%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	7.62%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	7.47%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	7.67%	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

Limited edition product

Bridging

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

Tier 1				Criteria
Up to £1.2m Regulated loans	Monthly Variable rate**	Monthly Fixed Rate**	Product fee	Simple exit (e.g. sale of property/refinance) No development or refurbishment No commercial element Max two securities
Up to 50% LTV	0.62%	0.66%	2.00%	
50.01%-60%	0.68%	0.72%	2.00%	
60.01% - 70%	0.74%	0.78%	2.00%	

Tier 2				Criteria
Up to £1.2m Regulated loans	Monthly Variable rate**	Monthly Fixed Rate**	Product fee	<i>Tier 1 +</i> 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	0.68%	0.72%	2.00%	
50.01%-60%	0.74%	0.78%	2.00%	
60.01% - 70%	0.80%	0.84%	2.00%	

Tier 3		Criteria
Up to £5m	Loans available up to 70% - please <u>contact your BDM</u> for bespoke pricing	<i>Tier 2 +</i> Development and heavy refurbishment Funds for business use Terms over 12 months Re-bridges Non-regulated loans Loans over £1.2M
** 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	