

# Broker Product Guide

Rates correct as at 02 January 2025



For Broker Use Only

## Contents

Residential up to £2m	p2
Residential £2m - £5m	p3
Buy to let - No fee	p4 p5
Expat Residential - No fee	p6 p7
Expat Buy to let - No fee	p8 p9
Holiday let - No fee	p10 p11
Bridging	p12
Valuation fees	p13

### 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 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)
Discount until 30/06/2028	5.84%	£1,495	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2027	5.44%	£1,495	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	5.29%	£1,495	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	5.49%	£1,495	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	6.14%	£1,495	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	5.74%	£1,495	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	5.59%	£1,495	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	5.79%	£1,495	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	6.69%	£1,495	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	6.29%	£1,495	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	6.14%	£1,495	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.34%	£1,495	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	6.39%	£2,495	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	5.99%	£2,495	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	5.84%	£2,495	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.04%	£2,495	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	6.84%	£2,495	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	6.44%	£2,495	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	6.29%	£2,495	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.49%	£2,495	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	7.09%	£2,495	N/A	3% until 30/06/2028	20%	
Fixed until 30/06/2027	6.69%	£2,495	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	6.54%	£2,495	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.74%	£2,495	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	Top-slicing Lending into retirement or past age 85 Annexes (not let separately) Up to £1m
Lifetime Discount	6.10%	0.65%	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	5.70%	0.65%	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	5.55%	0.65%	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	5.75%	0.65%	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	6.35%	0.65%	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	5.95%	0.65%	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2027 With Free Valuation*	5.95%	£1,995	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	5.80%	0.65%	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.00%	0.65%	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	6.84%	0.65%	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	6.44%	0.65%	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2027 With Free Valuation*	6.44%	£1,995	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	6.29%	0.65%	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.49%	0.65%	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	6.32%	£0	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	5.92%	£0	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	5.77%	£0	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	5.97%	£0	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	6.57%	£0	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	6.17%	£0	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	6.02%	£0	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.22%	£0	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	7.06%	£0	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	6.66%	£0	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	6.51%	£0	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.71%	£0	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	5%	

## Expat Residential

<b>Application fee</b>	<b>£299</b>	<b>Procuration fee</b>	<b>0.35%</b>			
<b>Minimum loan</b>	<b>£200k</b>	<b>Valuation fee</b>	<b>See fee scale</b>			
<b>Maximum loan</b>	<b>£2m</b>	<b>Overpayments (OPs)</b>	<b>See specific products</b>			
Tier 1						
Criteria						
<b>Up to 75% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>	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
<b>Discount until 30/06/2028</b>	<b>5.89%</b>	0.50%	7.99%	3% until 30/06/2028	10%	
<b>Fixed until 30/06/2027</b>	<b>5.49%</b>	0.50%	7.99%	3% until 30/06/2027	10%	
<b>Fixed until 30/06/2028</b>	<b>5.34%</b>	0.50%	7.99%	3% until 30/06/2028	10%	
<b>Fixed until 30/06/2030</b>	<b>5.54%</b>	0.50%	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	5%	

Tier 2						Criteria
<b>Up to 80% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>	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
<b>Lifetime Discount</b>	<b>6.24%</b>	0.50%	N/A	3% until 30/06/2028	10%	
<b>Fixed until 30/06/2027</b>	<b>5.84%</b>	0.50%	7.99%	3% until 30/06/2027	10%	
<b>Fixed until 30/06/2028</b>	<b>5.69%</b>	0.50%	7.99%	3% until 30/06/2028	10%	
<b>Fixed until 30/06/2030</b>	<b>5.89%</b>	0.50%	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	5%	

Tier 3						Criteria
<b>Up to 80% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>	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
<b>Lifetime Discount</b>	<b>6.84%</b>	0.50%	N/A	3% until 30/06/2028	10%	
<b>Fixed until 30/06/2027</b>	<b>6.44%</b>	0.50%	7.99%	3% until 30/06/2027	10%	
<b>Fixed until 30/06/2028</b>	<b>6.29%</b>	0.50%	7.99%	3% until 30/06/2028	10%	
<b>Fixed until 30/06/2030</b>	<b>6.49%</b>	0.50%	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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

<b>Application fee</b>	<b>£299</b>	<b>Procuration fee</b>	<b>0.35%</b>
<b>Minimum loan</b>	<b>£200k</b>	<b>Valuation fee</b>	<b>See fee scale</b>
<b>Maximum loan</b>	<b>£2m</b>	<b>Overpayments (OPs)</b>	<b>See specific products</b>

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	6.06%	£0	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	5.66%	£0	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	5.51%	£0	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	5.71%	£0	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	6.41%	£0	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	6.01%	£0	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	5.86%	£0	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.06%	£0	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	7.01%	£0	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	6.61%	£0	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	6.46%	£0	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.66%	£0	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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

<b>Application fee</b>	<b>£299</b>	<b>Procuration fee</b>	<b>0.45%</b>
<b>Minimum loan</b>	<b>£200k</b>	<b>Valuation fee</b>	<b>See fee scale</b>
<b>Maximum loan</b>	<b>£2m</b>	<b>Overpayments (OPs)</b>	<b>See specific products</b>

Tier 1						Criteria
<b>Up to 75% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>	Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency  Houses only  Employed applicants only  Loans up to £1m
<b>Lifetime Discount</b>	<b>6.34%</b>	0.50%	N/A	3% until 30/06/2028	10%	
<b>Fixed until 30/06/2027</b>	<b>5.94%</b>	0.50%	7.99%	3% until 30/06/2027	10%	
<b>Fixed until 30/06/2028</b>	<b>5.79%</b>	0.50%	7.99%	3% until 30/06/2028	10%	
<b>Fixed until 30/06/2030</b>	<b>5.99%</b>	0.50%	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	5%	

Tier 2						Criteria
<b>Up to 75% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>	Tier 1 +  Loans over £1m  Any other/multiple currencies  Self-employed  Joint borrower sole proprietor  Flats/non-houses  Regulated BTLs
<b>Lifetime Discount</b>	<b>6.59%</b>	0.50%	N/A	3% until 30/06/2028	10%	
<b>Fixed until 30/06/2027</b>	<b>6.19%</b>	0.50%	7.99%	3% until 30/06/2027	10%	
<b>Fixed until 30/06/2028</b>	<b>6.04%</b>	0.50%	7.99%	3% until 30/06/2028	10%	
<b>Fixed until 30/06/2030</b>	<b>6.24%</b>	0.50%	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	5%	

Tier 3						Criteria
<b>Up to 80% LTV</b>	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>	Tier 2+  Complex income sources  Complex property (acreage, listed etc.)  Multi-unit/multi-let properties  HMOs (max four rooms)  Refurbishment  Part commercial use
<b>Lifetime Discount</b>	<b>7.09%</b>	0.50%	N/A	3% until 30/06/2028	10%	
<b>Fixed until 30/06/2027</b>	<b>6.69%</b>	0.50%	7.99%	3% until 30/06/2027	10%	
<b>Fixed until 30/06/2028</b>	<b>6.54%</b>	0.50%	7.99%	3% until 30/06/2028	10%	
<b>Fixed until 30/06/2030</b>	<b>6.74%</b>	0.50%	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	6.51%	£0	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	6.11%	£0	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	5.96%	£0	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.16%	£0	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	6.76%	£0	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	6.36%	£0	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	6.21%	£0	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.41%	£0	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	7.26%	£0	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	6.86%	£0	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	6.71%	£0	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.91%	£0	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	6.84%	£995	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	6.44%	£995	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	6.29%	£995	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.49%	£995	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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 30/06/2028	7.19%	0.65%	7.99%	3% until 30/06/2028	10%	
Lifetime Discount	7.09%	0.70%	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	6.69%	0.70%	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	6.54%	0.70%	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.74%	0.70%	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	7.59%	0.70%	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	7.19%	0.70%	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	7.04%	0.70%	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	7.24%	0.70%	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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 30/06/2028	7.41%	£0	7.99%	3% until 30/06/2028	10%	
Lifetime Discount	7.32%	£0	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	6.92%	£0	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	6.77%	£0	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	6.97%	£0	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	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	7.82%	£0	N/A	3% until 30/06/2028	10%	
Fixed until 30/06/2027	7.42%	£0	7.99%	3% until 30/06/2027	10%	
Fixed until 30/06/2028	7.27%	£0	7.99%	3% until 30/06/2028	10%	
Fixed until 30/06/2030	7.47%	£0	7.99%	3% until 30/06/2029 then 1% until 30/06/2030	5%	

**Limited edition product**

# Bridging

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

Tier 1				Criteria
<b>Up to £1.2m</b> Regulated loans	<b>Monthly Variable rate**</b>	<b>Monthly Fixed Rate**</b>	<b>Product fee</b>	Simple exit (e.g. sale of property/refinance)  No development or refurbishment  No commercial element  Max two securities
<b>Up to 50% LTV</b>	<b>0.61%</b>	<b>0.65%</b>	2.00%	
<b>50.01%-60%</b>	<b>0.67%</b>	<b>0.71%</b>	2.00%	
<b>60.01% - 70%</b>	<b>0.73%</b>	<b>0.77%</b>	2.00%	

Tier 2				Criteria
<b>Up to £1.2m</b> Regulated loans	<b>Monthly Variable rate**</b>	<b>Monthly Fixed Rate**</b>	<b>Product fee</b>	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)
<b>Up to 50% LTV</b>	<b>0.67%</b>	<b>0.71%</b>	2.00%	
<b>50.01%-60%</b>	<b>0.73%</b>	<b>0.77%</b>	2.00%	
<b>60.01% - 70%</b>	<b>0.79%</b>	<b>0.83%</b>	2.00%	

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

## 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	