

Broker Product Guide

Rates correct as at **01 April 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 £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 30/09/2027	5.64%	£1,495	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	5.44%	£1,495	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	5.29%	£1,495	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	5.49%	£1,495	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%	
Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 +
Discount until 30/09/2027	5.94%	£1,495	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment*)
Fixed until 30/09/2027	5.74%	£1,495	7.79%	3% until 30/09/2027	10%	Complex property (acreage, listed etc.)
Fixed until 30/09/2028	5.59%	£1,495	7.79%	3% until 30/09/2028	10%	Interest only Partially let properties (i.e. rent-a-room)
Fixed until 30/09/2030	5.79%	£1,495	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%	Vested share or other complex income Affordability on >2 incomes Less than 70% of the loan for debt consolidation
Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+
Discount until 30/09/2027	6.49%	£1,495	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	Part commercial use
Fixed until 30/09/2027	6.29%	£1,495	7.79%	3% until 30/09/2027	10%	Significant refurbishment* Consent to let (let annexe/outbuildings etc.)
Fixed until 30/09/2028	6.14%	£1,495	7.79%	3% until 30/09/2028	10%	>4.5x income (subject to affordability)
Fixed until 30/09/2030	6.34%	£1,495	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%	Foreign nationals Affordability supported by savings More than 70% of the loan for debt consolidation

*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
Discount until 30/09/2027	6.19%	£2,495	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	5.99%	£2,495	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	5.84%	£2,495	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	6.04%	£2,495	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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
Discount until 30/09/2027	6.64%	£2,495	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	6.44%	£2,495	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	6.29%	£2,495	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	6.49%	£2,495	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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
Discount until 30/09/2027	6.89%	£2,495	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	20%	
Fixed until 30/09/2027	6.69%	£2,495	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	6.54%	£2,495	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	6.74%	£2,495	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%	

LTV Limits	
75%	£2.75m
70%	£3.5m
65%	£4.25m
60%	£5m

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Buy to Let			
Application fee	£299	Procurament 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 30/09/2027	5.90%	0.65%	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	5.70%	0.65%	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	5.55%	0.65%	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	5.75%	0.65%	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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 30/09/2027	6.15%	0.65%	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	5.95%	0.65%	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2027 With Free Valuation*	5.95%	£1,995	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	5.80%	0.65%	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	6.00%	0.65%	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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 30/09/2027	6.64%	0.65%	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	6.44%	0.65%	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2027 With Free Valuation*	6.44%	£1,995	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	6.29%	0.65%	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	6.49%	0.65%	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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	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
Discount until 30/09/2027	6.12%	£0	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%
Fixed until 30/09/2027	5.92%	£0	7.79%	3% until 30/09/2027	10%
Fixed until 30/09/2028	5.77%	£0	7.79%	3% until 30/09/2028	10%
Fixed until 30/09/2030	5.97%	£0	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%
					Top-slicing Lending into retirement or past age 85 Annexes (not let separately) Up to £1m
Tier 2					Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 30/09/2027	6.37%	£0	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%
Fixed until 30/09/2027	6.17%	£0	7.79%	3% until 30/09/2027	10%
Fixed until 30/09/2028	6.02%	£0	7.79%	3% until 30/09/2028	10%
Fixed until 30/09/2030	6.22%	£0	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%
					Tier 1 + Regulated BTL Non owner-occupiers Loans over £1m
Tier 3					Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 30/09/2027	6.86%	£0	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%
Fixed until 30/09/2027	6.66%	£0	7.79%	3% until 30/09/2027	10%
Fixed until 30/09/2028	6.51%	£0	7.79%	3% until 30/09/2028	10%
Fixed until 30/09/2030	6.71%	£0	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%
					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

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						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<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 30/09/2027	5.69%	0.50%	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	5.49%	0.50%	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	5.34%	0.50%	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	5.54%	0.50%	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%	

Tier 2					
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 30/09/2027	6.04%	0.50%	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%
Fixed until 30/09/2027	5.84%	0.50%	7.79%	3% until 30/09/2027	10%
Fixed until 30/09/2028	5.69%	0.50%	7.79%	3% until 30/09/2028	10%
Fixed until 30/09/2030	5.89%	0.50%	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%
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					

Tier 3					
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 30/09/2027	6.64%	0.50%	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%
Fixed until 30/09/2027	6.44%	0.50%	7.79%	3% until 30/09/2027	10%
Fixed until 30/09/2028	6.29%	0.50%	7.79%	3% until 30/09/2028	10%
Fixed until 30/09/2030	6.49%	0.50%	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%
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					

*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
Discount until 30/09/2027	5.86%	£0	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	5.66%	£0	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	5.51%	£0	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	5.71%	£0	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%	

Tier 2

Criteria

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Any other/multiple currencies
Discount until 30/09/2027	6.21%	£0	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	Self-employed/complex income
Fixed until 30/09/2027	6.01%	£0	7.79%	3% until 30/09/2027	10%	Affordability > 2 incomes
						Interest only
Fixed until 30/09/2028	5.86%	£0	7.79%	3% until 30/09/2028	10%	Joint borrower sole proprietor
						Flats/non-houses
Fixed until 30/09/2030	6.06%	£0	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%	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

Criteria

Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<p><i>Tier 2+</i></p> <p>Part commercial use</p> <p>Significant refurbishment*</p> <p>Consent to let</p> <p>>4.5x income (subject to affordability)</p> <p>More than 70% of the loan for debt consolidation</p>
Discount until 30/09/2027	6.81%	£0	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	6.61%	£0	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	6.46%	£0	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	6.66%	£0	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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
Discount until 30/09/2027	6.14%	0.50%	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	5.94%	0.50%	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	5.79%	0.50%	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	5.99%	0.50%	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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 30/09/2027	6.39%	0.50%	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	6.19%	0.50%	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	6.04%	0.50%	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	6.24%	0.50%	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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 30/09/2027	6.89%	0.50%	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	6.69%	0.50%	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	6.54%	0.50%	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	6.74%	0.50%	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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 30/09/2027	6.31%	£0	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	6.11%	£0	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	5.96%	£0	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	6.16%	£0	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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 30/09/2027	6.56%	£0	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	6.36%	£0	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	6.21%	£0	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	6.41%	£0	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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 30/09/2027	7.06%	£0	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	6.86%	£0	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	6.71%	£0	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	6.91%	£0	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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 30/09/2027	6.64%	£995	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	6.44%	£995	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	6.29%	£995	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	6.49%	£995	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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 30/09/2027	6.99%	0.65%	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Discount until 30/09/2027	6.89%	0.70%	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	6.69%	0.70%	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	6.54%	0.70%	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	6.74%	0.70%	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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 30/09/2027	7.39%	0.70%	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	7.19%	0.70%	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	7.04%	0.70%	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	7.24%	0.70%	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%	

Limited edition product

Holiday Let No Fee

Application fee	£299	Procuraction 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 30/09/2027	7.21%	£0	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%
Discount until 30/09/2027	7.12%	£0	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%
Fixed until 30/09/2027	6.92%	£0	7.79%	3% until 30/09/2027	10%
Fixed until 30/09/2028	6.77%	£0	7.79%	3% until 30/09/2028	10%
Fixed until 30/09/2030	6.97%	£0	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	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 30/09/2027	7.62%	£0	7.79%	2% until 30/09/2026, then 1% until 30/09/2027	10%	
Fixed until 30/09/2027	7.42%	£0	7.79%	3% until 30/09/2027	10%	
Fixed until 30/09/2028	7.27%	£0	7.79%	3% until 30/09/2028	10%	
Fixed until 30/09/2030	7.47%	£0	7.79%	5% until 30/09/2026, 4% until 30/09/2027, 3% until 30/09/2028, 2% until 30/09/2029, then 1% until 30/09/2030	5%	

Limited edition product

Bridging

Application fee	£95	Procurement 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	0.61%	0.65%	2.00%	
50.01%-60%	0.67%	0.71%	2.00%	
60.01% - 70%	0.73%	0.77%	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	0.67%	0.71%	2.00%	
50.01%-60%	0.73%	0.77%	2.00%	
60.01% - 70%	0.79%	0.83%	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	