

# Broker Product Guide

Rates correct as at **20 November 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

### NEW!

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	6.09%	£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 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	6.39%	£1,495	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.29%	£1,495	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.49%	£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	6.89%	£1,495	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.79%	£1,495	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.99%	£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	6.59%	£2,495	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.49%	£2,495	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.69%	£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 annex)  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	7.04%	£2,495	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.94%	£2,495	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	7.14%	£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	7.29%	£2,495	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	7.19%	£2,495	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	7.39%	£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	Top-slicing Lending into retirement or past age 85 Annexes (not let separately) Up to £1m
Lifetime Discount	<b>6.30%</b>	0.65%	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	<b>6.15%</b>	0.65%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	<b>6.05%</b>	0.65%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	<b>6.25%</b>	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	Tier 1 + Regulated BTL Non owner-occupiers Loans over £1m
Lifetime Discount	<b>6.55%</b>	0.65%	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	<b>6.40%</b>	0.65%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2027 With Free Valuation*	<b>6.40%</b>	£1,995	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	<b>6.30%</b>	0.65%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	<b>6.50%</b>	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	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	<b>7.04%</b>	0.65%	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	<b>6.89%</b>	0.65%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2027 With Free Valuation*	<b>6.89%</b>	£1,995	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	<b>6.79%</b>	0.65%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	<b>6.99%</b>	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	<b>6.52%</b>	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	<b>6.37%</b>	£0	8.19%	3% until 31/12/2026	10%	
Fixed until 31/03/2028	<b>6.27%</b>	£0	8.19%	3% until 31/12/2027	10%	
Fixed until 31/03/2030	<b>6.47%</b>	£0	8.19%	3% until 31/12/2028 then 1% until 31/12/2029	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	<b>6.77%</b>	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	<b>6.62%</b>	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	<b>6.52%</b>	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	<b>6.72%</b>	£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	<b>7.26%</b>	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	<b>7.11%</b>	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	<b>7.01%</b>	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	<b>7.21%</b>	£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						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
Discount until 31/03/2028	6.20%	0.50%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.05%	0.50%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	5.95%	0.50%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.15%	0.50%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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
Lifetime Discount	6.59%	0.50%	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.44%	0.50%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.34%	0.50%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.54%	0.50%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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
Lifetime Discount	7.09%	0.50%	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.94%	0.50%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.84%	0.50%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	7.04%	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

<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
Lifetime Discount	6.37%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.22%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.12%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.32%	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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
Lifetime Discount	6.76%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	6.61%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.51%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.71%	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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
Lifetime Discount	7.26%	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	7.11%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	7.01%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	7.21%	£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	6.39%	0.50%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.29%	0.50%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.49%	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	6.64%	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%	

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	7.14%	0.50%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	7.04%	0.50%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	7.24%	0.50%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	



## Expat BTL No Fee

<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
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	6.56%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.46%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.66%	£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	6.81%	£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%	

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	7.31%	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	7.21%	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	7.41%	£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	6.89%	£995	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	6.79%	£995	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	6.99%	£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	7.14%	0.70%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	7.04%	0.70%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	7.24%	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	7.64%	0.70%	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	7.54%	0.70%	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	7.74%	0.70%	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	5%	

Limited edition product

## Holiday Let No Fee

<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 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	<b>7.41%</b>	£0	8.19%	3% until 31/03/2028	10%	
Lifetime Discount	<b>7.52%</b>	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	<b>7.37%</b>	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	<b>7.27%</b>	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	<b>7.47%</b>	£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	<b>8.02%</b>	£0	N/A	3% until 31/03/2028	10%	
Fixed until 31/03/2027	<b>7.87%</b>	£0	8.19%	3% until 31/03/2027	10%	
Fixed until 31/03/2028	<b>7.77%</b>	£0	8.19%	3% until 31/03/2028	10%	
Fixed until 31/03/2030	<b>7.97%</b>	£0	8.19%	3% until 31/03/2029 then 1% until 31/03/2030	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>0.62%</b>	<b>0.66%</b>	2.00%	
<b>50.01% - 60%</b>	<b>0.68%</b>	<b>0.72%</b>	2.00%	
<b>60.01% - 70%</b>	<b>0.74%</b>	<b>0.78%</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>	<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)
<b>Up to 50% LTV</b>	<b>0.68%</b>	<b>0.72%</b>	2.00%	
<b>50.01% - 60%</b>	<b>0.74%</b>	<b>0.78%</b>	2.00%	
<b>60.01% - 70%</b>	<b>0.80%</b>	<b>0.84%</b>	2.00%	

Tier 3		Criteria
<b>Up to £5m</b>	<b>Loans available up to 70% - please <a href="#">contact your BDM</a> for bespoke pricing</b>	<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	