

# Broker Product Guide

Rates correct as at 1 October 2025



For Broker Use Only

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### Get in touch:



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

Our product end dates are:

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

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

Residential up to £3m						
Application fee	£299	Procuration fee			0.35%	
Minimum loan	£200k	Valuation fee			See fee scale	
Maximum loan	£3m	Overpayments (OPs)			See specific products	
Tier 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Loans under £2m  Lending into retirement  Self-employed  Joint borrower sole proprietor or multi-generation  Less than 20% of the loan for debt consolidation  Second homes or Simple annexes  Cosmetic property improvements (i.e. kitchen/bathroom replacement)
Discount until 31/03/2028	5.20%	£1,495	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	5.15%	£1,495	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	5.15%	£1,495	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	5.20%	£1,495	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 +
Discount until 31/03/2028	5.35%	£1,495	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	Loans up to £3m 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 >4.5x income (subject to affordability) Less than 70% of the loan for debt consolidation
Fixed until 31/03/2028	5.30%	£1,495	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	5.30%	£1,495	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	5.35%	£1,495	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+ Part commercial use Significant refurbishment* (lower LTV limits may apply) Consent to let (let annexe/outbuildings etc.) >6x income (subject to affordability) Foreign nationals More than 70% of the loan for debt consolidation
Discount until 31/03/2028	6.20%	£1,495	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	6.15%	£1,495	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	6.15%	£1,495	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	6.20%	£1,495	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

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

Residential Large Loan						
Application fee	£299		Procuration fee		0.35%	
Minimum loan	£3m		Valuation fee		See fee scale	
Maximum loan	£5m		Overpayments (OPs)		See specific products	
Tier 1						Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Self-employed or complex income  Joint borrower sole proprietor or multi-generation  Lending into retirement  Second homes or simple annexes  Cosmetic property improvements (i.e. kitchen/bathroom replacement)  Interest only  Less than 20% of the loan for debt consolidation
Discount until 31/03/2028	5.45%	£2,495	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	5.40%	£2,495	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	5.40%	£2,495	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	5.45%	£2,495	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

Tier 2						Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment*) Partially let properties (ie rent-a-room, let single annexe) Complex property (acreage, listed etc) Affordability on >2 incomes Expat >4.5x income (subject to affordability) Less than 70% of the loan for debt consolidation
Discount until 31/03/2028	5.65%	£2,495	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	5.60%	£2,495	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	5.60%	£2,495	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	5.65%	£2,495	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

Tier 3						Criteria
Up to 70% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+ Part commercial use Significant refurbishment* (lower LTV limits may apply) Consent-to-let (whole building/ multiple annexes or outbuildings etc) Short lease (<50 years) Foreign nationals 20% overpayments (variable only) >6x income (subject to affordability) More than 70% of the loan for debt consolidation
Discount until 31/03/2028	6.35%	£2,495	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	20%	
Fixed until 31/03/2028	6.30%	£2,495	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	6.30%	£2,495	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	6.35%	£2,495	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

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

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

Buy to Let						
Application fee	£299	Procuration fee			0.45%	
Minimum loan	£200k	Valuation fee			See fee scale	
Maximum loan	£2m	Overpayments (OPs)			See specific products	
No minimum ICR.						
All loans assessed on an affordability basis taking personal and rental income into account						
Tier 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Top-slicing  Lending into retirement or past age 85  Annexes (not let separately)  Up to £1m
Discount until 31/03/2028	5.61%	0.65%	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	5.56%	0.65%	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	5.56%	0.65%	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	5.61%	0.65%	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	
Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 +  Regulated BTL  Non owner-occupiers  Loans up to £2m
Discount until 31/03/2028	5.86%	0.65%	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	5.81%	0.65%	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	5.81%	0.65%	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	5.86%	0.65%	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	
Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2 +  Complex/foreign income  Complex property (acreage, listed etc.)  Multi-unit/multi-let properties  HMOs (max four rooms)  Refurbishment/development  Joint borrower sole proprietor  Foreign nationals  Part commercial use
Discount until 31/03/2028	6.35%	0.65%	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	6.30%	0.65%	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	6.30%	0.65%	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	6.35%	0.65%	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

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
Discount until 31/03/2028	5.83%	£0	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%
Fixed until 31/03/2028	5.78%	£0	7.39%	3% until 31/03/2028	10%
Fixed until 31/03/2029	5.78%	£0	7.39%	3% until 31/03/2029	10%
Fixed until 31/03/2031	5.83%	£0	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	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 31/03/2028	6.08%	£0	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%
Fixed until 31/03/2028	6.03%	£0	7.39%	3% until 31/03/2028	10%
Fixed until 31/03/2029	6.03%	£0	7.39%	3% until 31/03/2029	10%
Fixed until 31/03/2031	6.08%	£0	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%
					Tier 1 + Regulated BTL Non owner-occupiers Loans up to £2m
Tier 3					Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 31/03/2028	6.57%	£0	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%
Fixed until 31/03/2028	6.52%	£0	7.39%	3% until 31/03/2028	10%
Fixed until 31/03/2029	6.52%	£0	7.39%	3% until 31/03/2029	10%
Fixed until 31/03/2031	6.57%	£0	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	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	£3m		Overpayments (OPs)			See specific products
Tier 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<div>Loans under £2m</div> <div>Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency</div> <div>Houses only</div> <div>Cosmetic property improvements (i.e. kitchen/bathroom replacement)</div> <div>Employed applicants only</div> <div>Repayment only</div> <div>Less than 20% of the loan for debt consolidation</div>
Discount until 31/03/2028	5.25%	0.50%	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	5.20%	0.50%	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	5.20%	0.50%	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	5.25%	0.50%	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Loans up to £3m Any other/multiple currencies Self-employed/complex income Affordability > 2 incomes >4.5x income (subject to affordability) Interest only Joint borrower sole proprietor Flats/non-houses Complex properties/multiple titles Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment*) Less than 70% of the loan for debt consolidation
Discount until 31/03/2028	5.55%	0.50%	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	5.50%	0.50%	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	5.50%	0.50%	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	5.55%	0.50%	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+ Part commercial use Significant refurbishment* (lower LTV limits may apply) Consent to let >6x income (subject to affordability) More than 70% of the loan for debt consolidation
Discount until 31/03/2028	6.35%	0.50%	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	6.30%	0.50%	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	6.30%	0.50%	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	6.35%	0.50%	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

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

Expat Residential No Fee						
Application fee	£299	Procuration fee			0.35%	
Minimum loan	£200k	Valuation fee			See fee scale	
Maximum loan	£3m	Overpayments (OPs)			See specific products	
Tier 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<div>Loans under £2m</div> <div>Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency</div> <div>Houses only</div> <div>Cosmetic property improvements (i.e. kitchen/bathroom replacement)</div> <div>Employed applicants only</div> <div>Repayment only</div> <div>Less than 20% of the loan for debt consolidation</div>
Discount until 31/03/2028	5.42%	£0	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	5.37%	£0	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	5.37%	£0	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	5.42%	£0	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

Tier 2						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 + Loans up to £3m Any other/multiple currencies Self-employed/complex income Affordability > 2 incomes >4.5x income (subject to affordability) Interest only Joint borrower sole proprietor Flats/non-houses Complex properties/multiple titles Refurbishment (property improvements excluding cosmetic changes only or significant refurbishment*) Less than 70% of the loan for debt consolidation
Discount until 31/03/2028	5.72%	£0	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	5.67%	£0	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	5.67%	£0	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	5.72%	£0	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+ Part commercial use Significant refurbishment* (lower LTV limits may apply) Consent to let >6x income (subject to affordability) More than 70% of the loan for debt consolidation
Discount until 31/03/2028	6.52%	£0	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	6.47%	£0	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	6.47%	£0	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	6.52%	£0	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

LTV Limits	
80%	£2m
75%	£2.75m
70%	£3m

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

Expat BTL						
Application fee	£299		Procuration fee			0.45%
Minimum loan	£200k		Valuation fee			See fee scale
Maximum loan	£2m		Overpayments (OPs)			See specific products
Tier 1						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Currencies: USD, CAD, EUR, CHF, HKD, SGD or other EU currency  Houses only  Employed applicants only  Loans up to £1m
Discount until 31/03/2028	5.85%	0.50%	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	5.80%	0.50%	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	5.80%	0.50%	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	5.85%	0.50%	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 +  Loans up to £2m  Any other/multiple currencies  Self-employed  Joint borrower sole proprietor  Flats/non-houses  Regulated BTLs
Discount until 31/03/2028	6.10%	0.50%	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	6.05%	0.50%	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	6.05%	0.50%	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	6.10%	0.50%	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+  Complex income sources  Complex property (acreage, listed etc.)  Multi-unit/multi-let properties  HMOs (max four rooms)  Refurbishment  Part commercial use
Discount until 31/03/2028	6.60%	0.50%	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	6.55%	0.50%	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	6.55%	0.50%	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	6.60%	0.50%	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	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
Discount until 31/03/2028	6.02%	£0	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	5.97%	£0	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	5.97%	£0	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	6.02%	£0	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	
Tier 2						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 +  Loans up to £2m  Any other/multiple currencies  Self-employed  Joint borrower sole proprietor  Flats/non-houses  Regulated BTLs
Discount until 31/03/2028	6.27%	£0	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	6.22%	£0	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	6.22%	£0	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	6.27%	£0	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	
Tier 3						Criteria
Up to 80% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2+  Complex income sources  Complex property (acreage, listed etc.)  Multi-unit/multi-let properties  HMOs (max four rooms)  Refurbishment  Part commercial use
Discount until 31/03/2028	6.77%	£0	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	6.72%	£0	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	6.72%	£0	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	6.77%	£0	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

Holiday Let						
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	Minimum earned income £25k  Owner-occupiers  Must meet ICR of 155%
Discount until 31/03/2028	6.35%	£995	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	6.30%	£995	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	6.30%	£995	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	6.35%	£995	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	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	6.60%	0.70%	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	6.55%	0.70%	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	6.55%	0.70%	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	6.60%	0.70%	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	
Tier 3						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2 +  Restricted usage  Commercial usage or classification  Multi-unit/multi-title  Six or more bedrooms  Five or more units - max LTV 65%
Discount until 31/03/2028	7.10%	0.70%	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	7.05%	0.70%	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	7.05%	0.70%	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	7.10%	0.70%	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

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	<div>Tier 1 +</div> <div>Expats and foreign nationals</div> <div>Minimum earned income £35k</div> <div>Non owner-occupier</div> <div>Requires top-slicing</div>
Discount until 31/03/2028	6.83%	£0	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	6.78%	£0	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	6.78%	£0	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	6.83%	£0	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	
Tier 3						Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	<div>Tier 2 +</div> <div>Restricted usage</div> <div>Commercial usage or classification</div> <div>Multi-unit/multi-title</div> <div>Six or more bedrooms</div> <div>Five or more units - max LTV 65%</div>
Discount until 31/03/2028	7.33%	£0	7.39%	2% until 31/03/2027, then 1% until 31/03/2028	10%	
Fixed until 31/03/2028	7.28%	£0	7.39%	3% until 31/03/2028	10%	
Fixed until 31/03/2029	7.28%	£0	7.39%	3% until 31/03/2029	10%	
Fixed until 31/03/2031	7.33%	£0	7.39%	5% until 31/03/2027, 4% until 31/03/2028, 3% until 31/03/2029, 2% until 31/03/2030, then 1% until 31/03/2031	5%	

## Bridging Finance

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

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

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

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

# Limited Edition Bridging Finance

Application fee	£95	Procuration fee	1% unless otherwise agreed
Minimum loan	£200k	Overpayment	Unlimited
Maximum loan	£1m	Maximum term	12 months
Tier 1		Criteria	
Up to £1m Regulated loans	Monthly Variable rate**	Monthly Fixed Rate**	Product fee
Up to 50% LTV	0.58%	0.62%	2.00%
50.01% - 60% LTV	0.64%	0.68%	2.00%
60.01% - 70% LTV	0.70%	0.74%	2.00%
Regulated loans only  One or two securities accepted  Sale and refinance accepted  Standard properties (i,e no large acreage, listed buildings, multi-units etc)  No complex exit strategies (i,e overseas assets, sale of shares etc)  No development or refurbishment  No commercial element to security or business use of funds			

\*\* 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	