

# Broker Product Guide

Rates correct as at **25 April 2024**

**Market  
Harborough**  
BUILDING SOCIETY

For Broker Use Only

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- Loans of £200k - £3.5m
- Principle security located in England or Wales
- Up to four applicants
- Minimum age 18 with maximum age 85 for residential and regulated bridging. No maximum age for let 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.



**Platinum Trusted  
Service Award**  
2024

feefo

Residential up to £750k						
Application fee	£299		Procuration fee		0.35%	
Minimum loan	£200k		Valuation fee		See fee scale	
Maximum loan	£750k		Overpayments (OPs)		See specific products	
Tier 1						Criteria
Up to 60% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Lending into retirement  Self-employed  Joint borrower sole proprietor  Second homes  Simple annexes
Discount until 30/09/2027	6.40%	£995	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.05%	£995	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	5.80%	£995	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	5.75%	£995	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Lifetime Discount	6.44%	£995	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.09%	£995	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	5.84%	£995	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	5.79%	£995	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	
Tier 2						Criteria
Up to 60% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 1 +  Refurbishment  Interest only  Partially let properties (i.e. rent-a-room)  Vested share income  Other complex income  Affordability on >2 incomes  Complex property (acreage, listed etc.)
Lifetime Discount	6.64%	£995	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.29%	£995	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.04%	£995	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	5.99%	£995	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Lifetime Discount	6.74%	£995	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.39%	£995	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.14%	£995	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.09%	£995	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	
Tier 3						Criteria
Up to 60% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Tier 2 +  Part commercial use  Foreign nationals  Consent to let (let annexe/outbuildings etc.)  >4.5x income (subject to affordability)
Lifetime Discount	7.14%	£995	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.79%	£995	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.54%	£995	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.49%	£995	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Lifetime Discount	7.24%	£995	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.89%	£995	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.64%	£995	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.59%	£995	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	

## Residential Specialist

Application fee	£299	Procuration fee	0.35%
Minimum loan	£750k	Valuation fee	See fee scale
Maximum loan	£2m	Overpayments (OPs)	See specific products

### Tier 1

### Criteria

Up to 75% LTV Remortgage up to £1.5m	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 30/09/2027	6.40%	£995	8.39%	3% until 30/09/2027	10%
Discount until 30/09/2027*	6.40%	1.50%	8.39%	3% until 30/09/2027	10%
Fixed until 30/09/2026	6.05%	£995	8.39%	3% until 30/09/2026	10%
Fixed until 30/09/2027	5.80%	£995	8.39%	3% until 30/09/2027	10%
Fixed until 30/09/2029	5.75%	£995	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%

Up to 75% LTV Purchase up to £1.5m	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 30/09/2027	6.40%	0.70%	8.39%	3% until 30/09/2027	10%
Discount until 30/09/2027*	6.40%	1.50%	8.39%	1% until 30/09/2027	10%
Fixed until 30/09/2026	6.05%	0.70%	8.39%	3% until 30/09/2026	10%
Fixed until 30/09/2027	5.80%	0.70%	8.39%	3% until 30/09/2027	10%
Fixed until 30/09/2029	5.75%	0.70%	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%

Up to 75% LTV Loans £1.5m - £2m	Rate	Product fee	Revert rate	ERC %	OPs
Discount until 30/09/2027	6.40%	0.45%	8.39%	3% until 30/09/2027	10%
Discount until 30/09/2027*	6.40%	1.50%	8.39%	1% until 30/09/2027	10%
Fixed until 30/09/2026	6.05%	0.45%	8.39%	3% until 30/09/2026	10%
Fixed until 30/09/2027	5.80%	0.45%	8.39%	3% until 30/09/2027	10%
Fixed until 30/09/2029	5.75%	0.45%	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%

Self-employed  
Joint borrower sole proprietor  
Second homes  
Simple annexes  
Interest only

\* Max 5 year mortgage term

### Tier 2

### Criteria

Rates from 5.75%, please contact your BDM for bespoke pricing

Tier 1 +  
Complex income  
Lending into retirement  
Affordability on >2 incomes  
>4.5x income (subject to affordability)  
Foreign nationals  
Partially let properties or consent to let  
Complex property (acreage, listed etc.)  
Part commercial use

## Residential Specialist No Fee

<b>Application fee</b>	<b>£299</b>	<b>Procuration fee</b>	<b>0.35%</b>
<b>Minimum loan</b>	<b>£750k</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> Purchase up to £1.5m	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>	<b>Self-employed</b>  <b>Joint borrower sole proprietor</b>  <b>Second homes</b>  <b>Simple annexes</b>  <b>Interest only</b>
<b>Lifetime Discount</b>	<b>6.63%</b>	£0	N/A	3% until 30/09/2027	10%	
<b>Fixed until 30/09/2026</b>	<b>6.28%</b>	£0	8.39%	3% until 30/09/2026	10%	
<b>Fixed until 30/09/2027</b>	<b>6.03%</b>	£0	8.39%	3% until 30/09/2027	10%	
<b>Fixed until 30/09/2029</b>	<b>5.98%</b>	£0	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	
<b>Up to 75% LTV</b> Loans £1.5m - £2m	<b>Rate</b>	<b>Product fee</b>	<b>Revert rate</b>	<b>ERC %</b>	<b>OPs</b>	
<b>Lifetime Discount</b>	<b>6.55%</b>	£0	N/A	3% until 30/09/2027	10%	
<b>Fixed until 30/09/2026</b>	<b>6.20%</b>	£0	8.39%	3% until 30/09/2026	10%	
<b>Fixed until 30/09/2027</b>	<b>5.95%</b>	£0	8.39%	3% until 30/09/2027	10%	
<b>Fixed until 30/09/2029</b>	<b>5.90%</b>	£0	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	

### Tier 2

### Criteria

<b>Rates from 5.90%, please contact your BDM for bespoke pricing</b>	<b>Tier 1 +</b>
	<b>Complex income</b>
	<b>Lending into retirement</b>
	<b>Affordability on &gt;2 incomes</b>
	<b>&gt;4.5x income (subject to affordability)</b>
	<b>Foreign nationals</b>
	<b>Partially let properties or consent to let</b>
	<b>Complex property (acreage, listed etc.)</b>
	<b>Part commercial use</b>

## Residential Large Loan

Application fee	£299	Procuration fee	0.35%
Minimum loan	£2m	Valuation fee	See fee scale
Maximum loan	£3.5m (refer above)	Overpayments (OPs)	See specific products

### Tier 1

### Criteria

Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Self-employed Joint borrower sole proprietor Second homes Simple annexes Complex income Interest only
Lifetime Discount	6.94%	0.35%	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.59%	0.35%	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.34%	0.35%	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.29%	0.35%	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	

### Tier 2

### Criteria

Rates from 6.79%, please contact your BDM for bespoke pricing	Tier 1 +
	Lending into retirement
	Foreign nationals
	>4.5x income (subject to affordability)
	Affordability on >2 incomes
	Partially let properties or consent to let
	Complex property (acreage, listed etc.)
	Part commercial use

LTV limits	LTV	Max loan
	75%	£2.75m
	70%	£3.5m

Residential Large Loan No Fee						
Application fee	£299	Procuration fee		0.35%		
Minimum loan	£2m	Valuation fee		See fee scale		
Maximum loan	£3.5m (refer above)	Overpayments (OPs)		See specific products		
Tier 1				Criteria		
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	
Lifetime Discount	7.06%	£0	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.71%	£0	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.46%	£0	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.41%	£0	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	
						Self-employed
						Joint borrower sole proprietor
						Second homes
						Simple annexes
						Complex income
						Interest only

Tier 2	Criteria
Rates from 6.91%, please contact your BDM for bespoke pricing	Tier 1 +
	Lending into retirement
	Foreign nationals
	>4.5x income (subject to affordability)
	Affordability on >2 incomes
	Partially let properties or consent to let
	Complex property (acreage, listed etc.)
	Part commercial use

LTV limits	LTV	Max loan
	75%	£2.75m
	70%	£3.5m

## Buy to Let

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	Top-slicing  Lending into retirement or past age 85  Annexes (not let separately)  Up to £1m
Lifetime Discount	6.50%	0.65%	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.15%	0.65%	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	5.90%	0.65%	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	5.85%	0.65%	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	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	6.75%	0.65%	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.40%	0.65%	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2026 with Free Valuation*	6.40%	£1,995	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.15%	0.65%	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.10%	0.65%	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	

Tier 3						Criteria
Up to 75% 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	7.24%	0.65%	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.89%	0.65%	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2026 with Free Valuation*	6.89%	£1,995	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.64%	0.65%	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.59%	0.65%	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	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	6.72%	£0	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.37%	£0	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.12%	£0	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.07%	£0	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	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	6.97%	£0	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.62%	£0	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.37%	£0	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.32%	£0	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	
Tier 3						Criteria
Up to 75% 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	7.46%	£0	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	7.11%	£0	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.86%	£0	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.81%	£0	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	

Expat						
Application fee	£299		Procuration fee		0.35% Resi / 0.45% BTL	
Minimum loan	£200k		Valuation fee		See fee scale	
Maximum loan	£2m		Overpayments (OPs)		See specific products	
Residential Tier 1					Criteria	
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Currencies: USD, CAD, EUR, CHF, HKD, SGD, AUD or other EU currency  Houses only  Employed applicants only  Repayment only
Discount until 30/09/2027	6.40%	0.50%	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.05%	0.50%	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	5.80%	0.50%	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	5.75%	0.50%	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	

Residential Tier 2					Criteria	
Up to 75% 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  Consent to let
Lifetime Discount	6.79%	0.50%	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.44%	0.50%	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.19%	0.50%	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.14%	0.50%	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	

BTL Tier 1					Criteria	
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs	Currencies: USD, CAD, EUR, CHF, HKD, SGD, AUD or other EU currency  Houses only  Employed applicants only  Loans up to £1m
Lifetime Discount	6.74%	0.50%	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.39%	0.50%	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.14%	0.50%	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.09%	0.50%	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	

BTL 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/complex income  Joint borrower sole proprietor  Flats/non-houses  Complex properties/multiple titles  Refurbishment  Regulated BTLs
Lifetime Discount	6.99%	0.50%	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.64%	0.50%	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.39%	0.50%	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.34%	0.50%	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	

Expat No Fee					
Application fee	£299		Procuration fee		0.35% Resi / 0.45% BTL
Minimum loan	£200k		Valuation fee		See fee scale
Maximum loan	£2m		Overpayments (OPs)		See specific products
Residential Tier 1					Criteria
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Lifetime Discount	6.57%	£0	N/A	3% until 30/09/2027	10%
Fixed until 30/09/2026	6.22%	£0	8.39%	3% until 30/09/2026	10%
Fixed until 30/09/2027	5.97%	£0	8.39%	3% until 30/09/2027	10%
Fixed until 30/09/2029	5.92%	£0	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%
Currencies: USD, CAD, EUR, CHF, HKD, SGD, AUD or other EU currency					
Houses only					
Employed applicants only					
Repayment only					

Residential Tier 2					
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Lifetime Discount	6.96%	£0	N/A	3% until 30/09/2027	10%
Fixed until 30/09/2026	6.61%	£0	8.39%	3% until 30/09/2026	10%
Fixed until 30/09/2027	6.36%	£0	8.39%	3% until 30/09/2027	10%
Fixed until 30/09/2029	6.31%	£0	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%
Criteria					
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					
Consent to let					

BTL Tier 1					
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Lifetime Discount	6.91%	£0	N/A	3% until 30/09/2027	10%
Fixed until 30/09/2026	6.56%	£0	8.39%	3% until 30/09/2026	10%
Fixed until 30/09/2027	6.31%	£0	8.39%	3% until 30/09/2027	10%
Fixed until 30/09/2029	6.26%	£0	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%
Criteria					
Currencies: USD, CAD, EUR, CHF, HKD, SGD, AUD or other EU currency					
Houses only					
Employed applicants only					
Loans up to £1m					

BTL Tier 2					
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Lifetime Discount	7.16%	£0	N/A	3% until 30/09/2027	10%
Fixed until 30/09/2026	6.81%	£0	8.39%	3% until 30/09/2026	10%
Fixed until 30/09/2027	6.56%	£0	8.39%	3% until 30/09/2027	10%
Fixed until 30/09/2029	6.51%	£0	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%
Criteria					
Tier 1 +					
Loans over £1m					
Any other/multiple currencies					
Self-employed/complex income					
Joint borrower sole proprietor					
Flats/non-houses					
Complex properties/multiple titles					
Refurbishment					
Regulated BTLs					

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	7.24%	£995	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	6.89%	£995	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.64%	£995	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.59%	£995	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	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	7.39%	0.65%	8.39%	3% until 30/09/2027	10%	
Lifetime Discount	7.49%	0.70%	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	7.14%	0.70%	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	6.89%	0.70%	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	6.84%	0.70%	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	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  6 or more bedrooms  5 or more units - max LTV 65%
Lifetime Discount	7.99%	0.70%	N/A	3% until 30/09/2027	10%	
Fixed until 30/09/2026	7.64%	0.70%	8.39%	3% until 30/09/2026	10%	
Fixed until 30/09/2027	7.39%	0.70%	8.39%	3% until 30/09/2027	10%	
Fixed until 30/09/2029	7.34%	0.70%	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%	

Limited edition product
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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
Discount until 30/09/2027	7.61%	£0	8.39%	3% until 30/09/2027	10%
Lifetime Discount	7.72%	£0	N/A	3% until 30/09/2027	10%
Fixed until 30/09/2026	7.37%	£0	8.39%	3% until 30/09/2026	10%
Fixed until 30/09/2027	7.12%	£0	8.39%	3% until 30/09/2027	10%
Fixed until 30/09/2029	7.07%	£0	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%
				Tier 1 +  Expats and foreign nationals  Minimum earned income £35k  Non owner-occupier  Requires top-slicing	
Tier 3				Criteria	
Up to 75% LTV	Rate	Product fee	Revert rate	ERC %	OPs
Lifetime Discount	8.22%	0.70%	N/A	3% until 30/09/2027	10%
Fixed until 30/09/2026	7.87%	0.70%	8.39%	3% until 30/09/2026	10%
Fixed until 30/09/2027	7.62%	0.70%	8.39%	3% until 30/09/2027	10%
Fixed until 30/09/2029	7.57%	0.70%	8.39%	3% until 30/09/2028 then 1% until 30/09/2029	5%
				Tier 2 +  Restricted usage  Commercial usage or classification  Multi-unit/multi-title  6 or more bedrooms  5 or more units - max LTV 65%	
Limited edition product					

# Bridging

Application fee	£95	Procurement fee	1% unless otherwise agreed
Minimum loan	£200k	Overpayment	Unlimited
Maximum loan	£2m (refer above)		

Tier 1				Criteria
Up to £1.2m Regulated loans	Monthly Variable rate**	Monthly Fixed Rate**	Product fee	<p>Simple exit (e.g. sale of property/refinance)</p> <p>No development or refurbishment</p> <p>No commercial element</p> <p>Max 2 securities</p>
Up to 50% LTV	0.63%	0.67%	2.00%	
50.01% - 60%	0.70%	0.74%	2.00%	
60.01% - 70%*	0.76%	0.80%	2.00%	

Tier 2				Criteria
Up to £1.2m Regulated loans	Monthly Variable rate**	Monthly Fixed Rate**	Product fee	<p><i>Tier 1 +</i></p> <p>Complex exit (e.g sale of shares/overseas assets)</p> <p>Light refurbishment</p> <p>Limited commercial use</p> <p>2+ securities</p>
Up to 50% LTV	0.70%	0.74%	2.00%	
50.01% - 60%	0.76%	0.80%	2.00%	
60.01% - 70%*	0.82%	0.86%	2.00%	

Tier 3		Criteria
Up to £2m (refer above)	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
* High net worth borrowers only		
** Rates are approximate with interest charged daily		

\* High net worth borrowers only

\*\* 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	