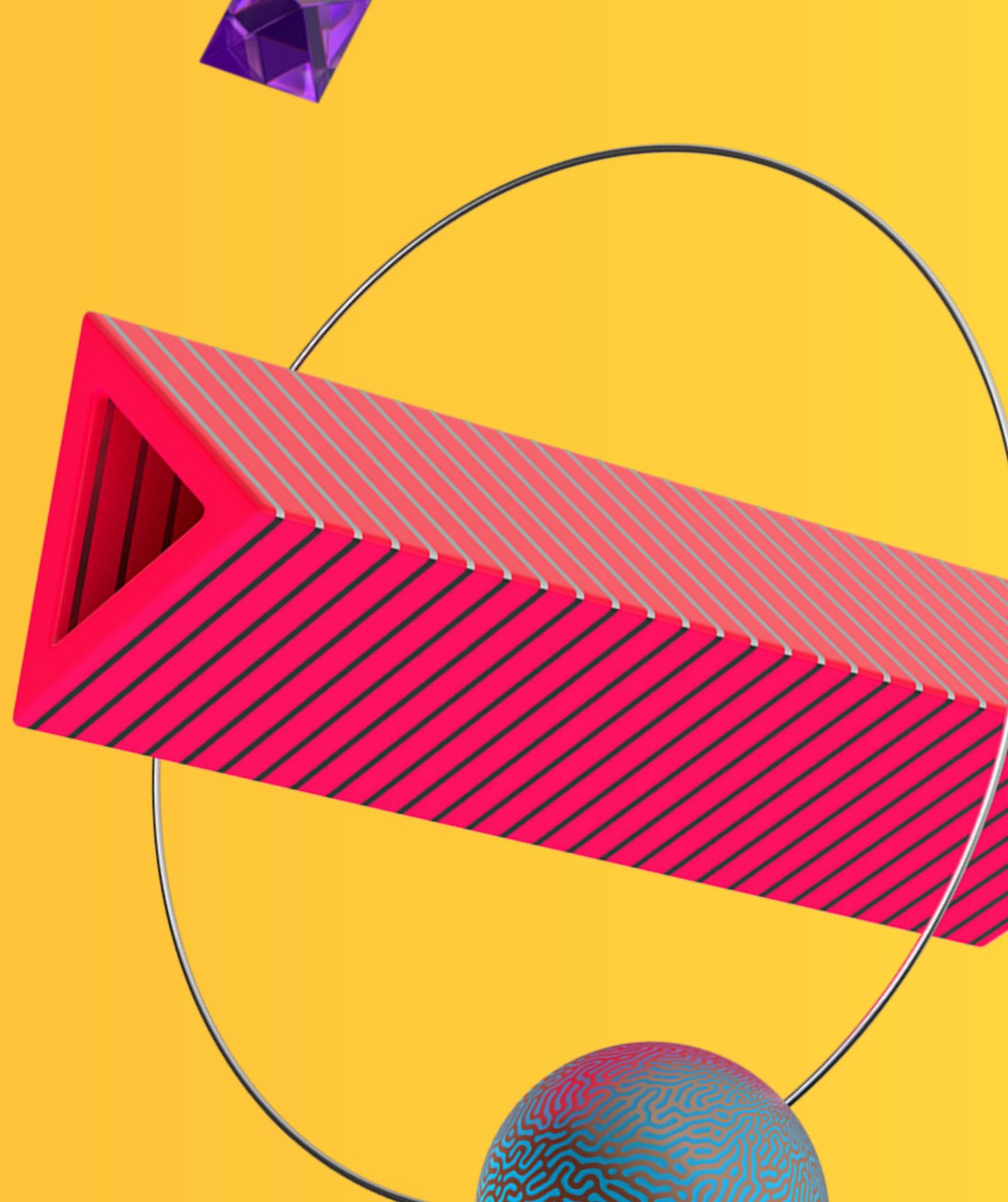


LANDBAY

# Product Guide

08 DECEMBER 2025 | LBPG081225

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# We get buy to let

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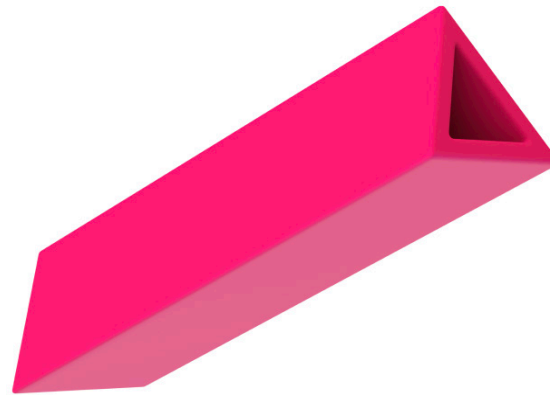
Our simplified product range, designed to give greater flexibility, faster decisions and competitive pricing.



## Premier

Standard properties for individuals and limited company SPVs only. Suitable for landlords with up to 15 properties.

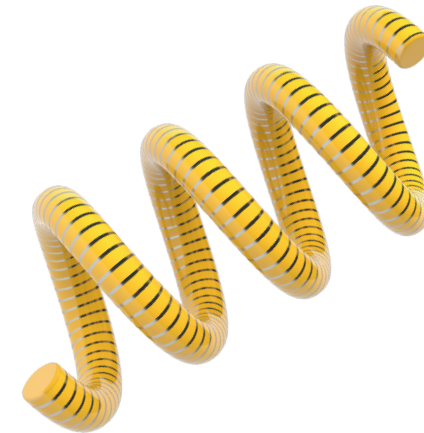
[View range](#)



## Core

Standard properties for individuals, limited company SPVs and LLPs. For landlords with portfolios of any size. Features AVM options.

[View range](#)



## Specialist

Specialist products for holiday lets, HMO, MUFB and trading companies.

[View range](#)

020 7096 2700 | [enquiries@landbay.co.uk](mailto:enquiries@landbay.co.uk) | [landbay.co.uk](https://landbay.co.uk)

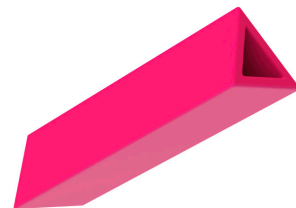
Find your **BDM**



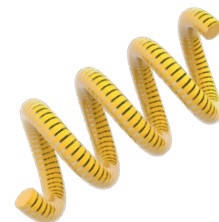
# Criteria highlights



## Premier



## Core



## Specialist

	Standard products for landlords with up to 15 properties	Standard properties for landlords requiring more flexibility & AVMs	HMO, MUFBs, first time landlords, trading companies and holiday lets
Individuals	✓	✓	✓
SPV	✓	✓	✓
LLP	✗	✓	✓
Trading companies	✗	✗	✓
Layered companies	✗	✓	✓
Over 15 properties	✗	✓	✓
Standard properties	✓	✓	✓
HMO and MUFB	✗	✗	✓
Holiday lets	✗	✗	✓

# Premier

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 75% LTV										<b>All products are subject to a £199 non-refundable administration fee</b>  Individuals - Higher rate taxpayer - 145% ICR Max exposure - £5M – please refer when over £2M  Applicants must individually own 75% or more of company shares  Any shareholder not on the application must be an immediate family member  Background LTV must not exceed 75% LTV Please see <a href="#">full lending guide</a> page 13 for full details
Standard	2 Year Fixed	75%	4.79%	1%	£30k	£2m	6.79%	2%/2%	LVFB7525909	
Standard	2 Year Fixed	75%	4.29%	2%	£30k	£2m	6.29%	2%/2%	LVFB7525900	
Standard	2 Year Fixed	75%	3.79%	3%	£30k	£2m	5.79%	2%/2%	LVFB7525899	
Standard	2 Year Fixed	75%	3.29%	4%	£30k	£2m	5.50%	2%/2%	LVFB7525898	
LIKE-FOR-LIKE - 2 YEAR FIXED RATE										
Standard	2 Year Fixed	75%	4.29%	2%	£30k	£2m	4.50%	2%/2%	LVFB7525904	

# Premier

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED RATE - UP TO 75% LTV										<div>All products are subject to a £199 non-refundable administration fee</div> <div>Individuals - Higher rate taxpayer - 145% ICR Max exposure - £5M – please refer when over £2M</div> <div>Applicants must individually own 75% or more of company shares</div> <div>Any shareholder not on the application must be an immediate family member</div> <div>Background LTV must not exceed 75% LTV</div> <div>Please see <a href="#">full lending guide</a> page 13 for full details</div>
Standard	5 Year Fixed	75%	4.84%	1%	£30k	£2m	4.84%	5%/5%/5%/3%/3%	LVFE7525914	
Standard	5 Year Fixed	75%	4.64%	2%	£30k	£2m	4.64%	5%/5%/5%/3%/3%	LVFE7525913	
Standard	5 Year Fixed	75%	4.44%	3%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LVFE7525917	
Standard	5 Year Fixed	75%	4.04%	5%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LVFE7525915	
REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION										
Standard	5 Year Fixed	75%	4.89%	1%	£100k	£1.125m	4.89%	5%/5%/5%/3%/3%	LVFE7525911	
Standard	5 Year Fixed	75%	4.69%	2%	£100k	£1.125m	4.69%	5%/5%/5%/3%/3%	LVFE7525910	
Standard	5 Year Fixed	75%	4.49%	3%	£100k	£1.125m	4.50%	5%/5%/5%/3%/3%	LVFE7525912	
Standard	5 Year Fixed	75%	4.09%	5%	£100k	£1.125m	4.50%	5%/5%/5%/3%/3%	LVFE7525916	

# Core

## AVM Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 75% LTV										<div>All AVM products are subject to a £249 non-re-fundable administration fee</div> <div>Max property value up to £750k</div> <div>Includes blocks of up to 6 storeys</div> <div>Excludes new builds</div> <div>Excludes ex-local deck access</div> <div>Excludes self-built/developed properties</div> <div>Excludes day 1 remo</div> <div>Lease must be greater than 85 years</div> <div>Maximum exposure of £5M per borrower</div> <div>When an AVM is used, we reserve the right to in-struct a full valuation, even if the AVM passes.</div> <div><b>For AVM ICR rules, please see ICR rules page</b></div> <div>All fixed rates revert to 3.49%+BBR</div>
Standard	2 Year Fixed	75%	5.24%	2%	£75k	£562.5k	7.24%	2%/2%	LVFB7525628	
Standard	2 Year Fixed	75%	4.74%	3%	£75k	£562.5k	6.74%	2%/2%	LVFB7525629	
Standard	2 Year Fixed	75%	3.74%	5%	£75k	£562.5k	5.74%	2%/2%	LVFB7525630	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.39%	£1,499	£30k	£74,999	5.39%	5%/5%/5%/3%/3%	LVFE7525731	
Standard	5 Year Fixed	75%	5.39%	2%	£75k	£562.5k	5.39%	5%/5%/5%/3%/3%	LVFE7525644	
Standard	5 Year Fixed	75%	5.19%	3%	£75k	£562.5k	5.19%	5%/5%/5%/3%/3%	LVFE7525645	
Standard	5 Year Fixed	75%	4.79%	5%	£75k	£562.5k	4.79%	5%/5%/5%/3%/3%	LVFE7525646	
Standard	5 Year Fixed	70%	4.59%	6%	£75k	£525k	4.59%	5%/5%/5%/3%/3%	LVFE7025643	

# Core

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 75% LTV										
Standard	2 Year Fixed	75%	5.19%	2%	£30k	£1m	7.19%	2%/2%	LVFB7525793	
Standard	2 Year Fixed	75%	4.69%	3%	£30k	£1m	6.69%	2%/2%	LVFB7525792	
Standard	2 Year Fixed	75%	3.69%	5%	£30k	£1m	5.69%	2%/2%	LVFB7525791	
2 YEAR FIXED RATE - UP TO 80% LTV										
Standard	2 Year Fixed	80%	5.39%	3%	£75k	£750k	7.39%	2%/2%	LVFB8025836	



# Core

## Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
5 YEAR FIXED RATE - UP TO 65% LTV										
Standard	5 Year Fixed	65%	5.14%	3%	£75k	£2m	5.14%	5%/5%/5%/3%/3%	LVFE6525844	
Standard	5 Year Fixed	65%	4.74%	5%	£75k	£2m	4.74%	5%/5%/5%/3%/3%	LVFE6525843	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.39%	£1,499	£30k	£74,999	5.39%	5%/5%/5%/3%/3%	LVFE7525723	
Standard	5 Year Fixed	75%	5.39%	2%	£75k	£1.5m	5.39%	5%/5%/5%/3%/3%	LVFE7525648	
Standard	5 Year Fixed	75%	5.19%	3%	£75k	£1.5m	5.19%	5%/5%/5%/3%/3%	LVFE7525649	
Standard	5 Year Fixed	75%	4.79%	5%	£75k	£1.5m	4.79%	5%/5%/5%/3%/3%	LVFE7525650	
Standard	5 Year Fixed	75%	4.59%	6%	£75k	£1.5m	4.59%	5%/5%/5%/3%/3%	LVFE7525846	
5 YEAR FIXED RATE - UP TO 80% LTV										Excludes properties above/ adjacent commercial. Excludes new build proper- ties.
Standard	5 Year Fixed	80%	5.84%	3%	£75k	£750k	5.84%	5%/5%/5%/3%/3%	LVFE8025857	Excludes Ex-local authority properties At least one applicant must hold more than 12 months of experience



# Core

## Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR TRACKER										The current BBR is 4%  Tracker products are stressed at either 5.5% or rate +2%, whichever is greater.  Rates will revert to 3.49%+BBR after the two year discounted period ends.  We will recalculate affordability should there be a change to BBR.  Bank Rate will be deemed not to go below a floor of 0.10% even if the BBR falls below this.
Standard	2 Year Tracker	65%	5.44% (1.44%+BBR)	3%	£30k	£1m	7.44%	n/a	LVDB6525704	
Standard	2 Year Tracker	65%	4.39% (0.39%+BBR)	5%	£30k	£1m	6.39%	n/a	LVDB6525702	
Standard	2 Year Tracker	75%	5.69% (1.69%+BBR)	3%	£30k	£1m	7.69%	n/a	LVDB7525703	
Standard	2 Year Tracker	75%	4.64% (0.64%+BBR)	5%	£30k	£1m	6.64%	n/a	LVDB7525701	

# Core

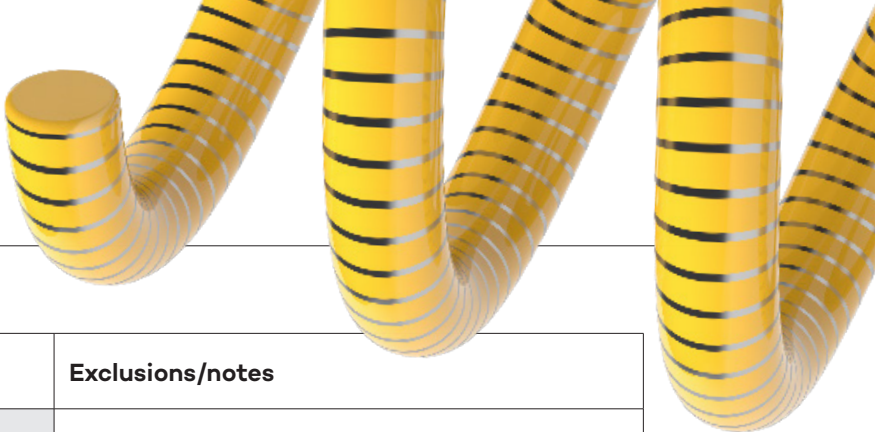
## Standard properties - Tier 2

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 75% LTV										
Standard	2 Year Fixed	75%	5.39%	2%	£30k	£1m	7.39%	2%/2%	LVFB7525862	
Standard	2 Year Fixed	75%	4.89%	3%	£30k	£1m	6.89%	2%/2%	LVFB7525863	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.59%	£1,499	£30k	£74,999	5.59%	5%/5%/5%/3%/3%	LVFE7525859	
Standard	5 Year Fixed	75%	5.59%	2%	£75k	£1.5m	5.59%	5%/5%/5%/3%/3%	LVFE7525858	
Standard	5 Year Fixed	75%	5.39%	3%	£75k	£1.5m	5.39%	5%/5%/5%/3%/3%	LVFE7525860	
Standard	5 Year Fixed	75%	4.99%	5%	£75k	£1.5m	4.99%	5%/5%/5%/3%/3%	LVFE7525861	

Click [here](#) for details on Tier 2 lending criteria

# Specialist

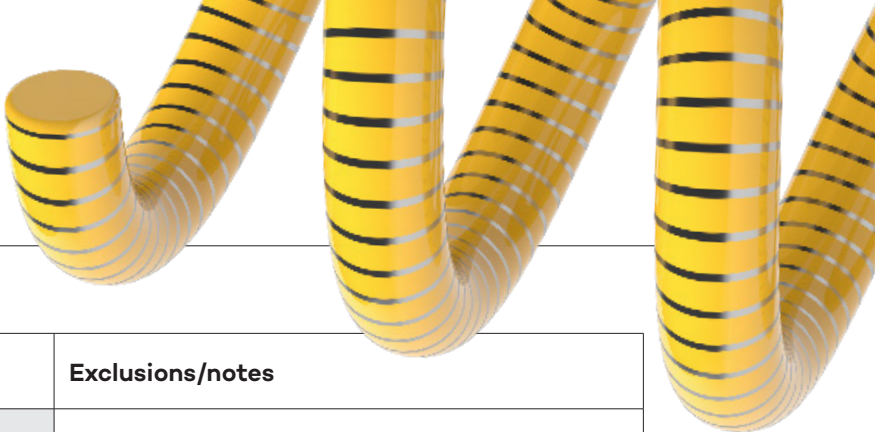
Small HMO properties - up to 6 beds



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 65% LTV										12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months  All fixed rates revert to 3.49%+BBR.
Small HMO	2 Year Fixed	65%	4.64%	3%	£75k	£1.5m	6.64%	2%/2%	LHFB6525800	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	5.19%	2%	£75k	£1m	7.19%	2%/2%	LHFB7525824	
Small HMO	2 Year Fixed	75%	4.69%	3%	£75k	£1m	6.69%	2%/2%	LHFB7525811	
Small HMO	2 Year Fixed	75%	3.69%	5%	£75k	£1m	5.69%	2%/2%	LHFB7525826	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	5.49%	2%	£75k	£1m	5.49%	5%/5%/5%/3%/3%	LHFE7525655	
Small HMO	5 Year Fixed	75%	5.29%	3%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525656	
Small HMO	5 Year Fixed	75%	4.89%	5%	£75k	£1m	4.89%	5%/5%/5%/3%/3%	LHFE7525654	
5 YEAR FIXED RATE - UP TO 80% LTV										
Small HMO	5 Year Fixed	80%	5.94%	3%	£75k	£750k	5.94%	5%/5%/5%/3%/3%	LHFE8025856	
2 YEAR TRACKER - UP TO 75% LTV										
Small HMO	2 Year Tracker	75%	5.69% (1.69% + BBR)	3%	£75k	£1m	7.69%	n/a	LHDB7525692	

# Specialist

Small MUFB properties - up to 6 units



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
2 YEAR FIXED RATE - UP TO 65% LTV										12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months
Small MUFB	2 Year Fixed	65%	4.64%	3%	£75k	£1.5m	6.64%	2%/2%	LHFB6525805	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	5.19%	2%	£75k	£1.5m	7.19%	2%/2%	LHFB7525813	
Small MUFB	2 Year Fixed	75%	4.69%	3%	£75k	£1m	6.69%	2%/2%	LHFB7525814	
Small MUFB	2 Year Fixed	75%	3.69%	5%	£75k	£1m	5.69%	2%/2%	LHFB7525815	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	5 Year Fixed	75%	5.49%	2%	£75k	£1m	5.49%	5%/5%/5%/3%/3%	LHFE7525651	
Small MUFB	5 Year Fixed	75%	5.29%	3%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525652	
Small MUFB	5 Year Fixed	75%	4.89%	5%	£75k	£1m	4.89%	5%/5%/5%/3%/3%	LHFE7525653	
2 YEAR TRACKER - UP TO 75% LTV										
Small MUFB	2 Year Tracker	75%	5.69% (1.69% + BBR)	3%	£75k	£1m	7.69%	n/a	LHDB7525697	All fixed rates revert to 3.49%+BBR.

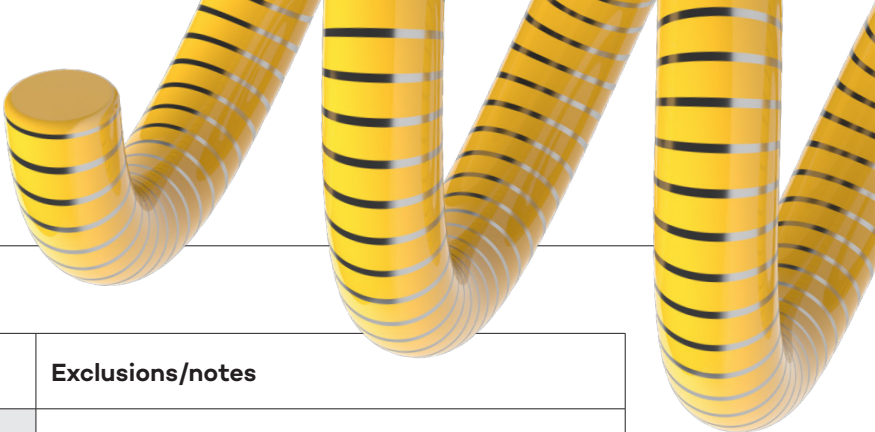
# Specialist

Large HMO and MUFB properties - up to 12 beds/units

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
UP TO 75% LTV										12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months
Large HMO	2 Year Fixed	75%	6.29%	3%	£100k	£1.5m	8.29%	2%/2%	LHFB7525640	
Large HMO	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/5%/3%/3%	LHFE7525641	
UP TO 75% LTV										
Large MUFB	2 Year Fixed	75%	6.29%	3%	£100k	£1.5m	8.29%	2%/2%	LHFB7525639	
Large MUFB	5 Year Fixed	75%	6.29%	3%	£100k	£1.5m	6.29%	5%/5%/5%/3%/3%	LHFE7525642	

# Specialist

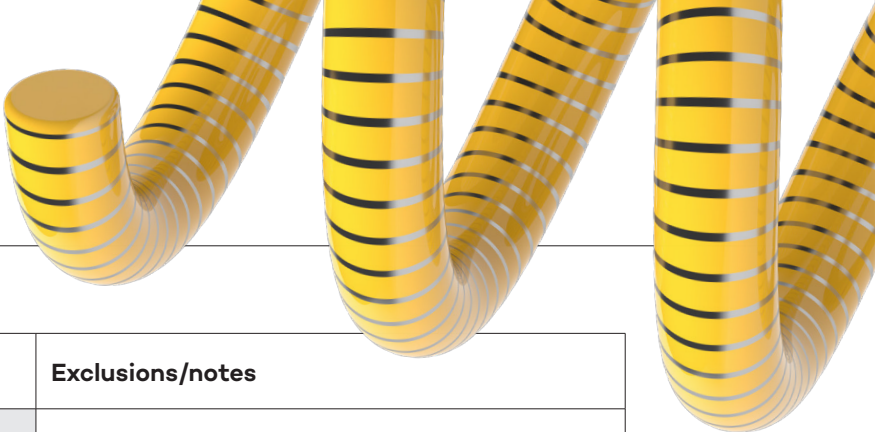
HMO and MUFB properties for first-time landlords



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
SMALL HMO										Up to 6 beds/units
Small HMO	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LHFB7525821	
Small HMO	2 Year Fixed	75%	3.89%	5%	£75k	£1m	5.89%	2%/2%	LHFB7525808	
Small HMO	5 Year Fixed	75%	5.69%	3%	£75k	£1m	5.69%	5%/5%/5%/3%/3%	LHFE7525637	
Small HMO	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525631	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LHFB7525806	
Small MUFB	2 Year Fixed	75%	3.89%	5%	£75k	£1m	5.89%	2%/2%	LHFB7525809	
Small MUFB	5 Year Fixed	75%	5.69%	3%	£75k	£1m	5.69%	5%/5%/5%/3%/3%	LHFE7525638	
Small MUFB	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LHFE7525632	

# Specialist

Standard, HMO and MUFB properties for Trading Limited Companies

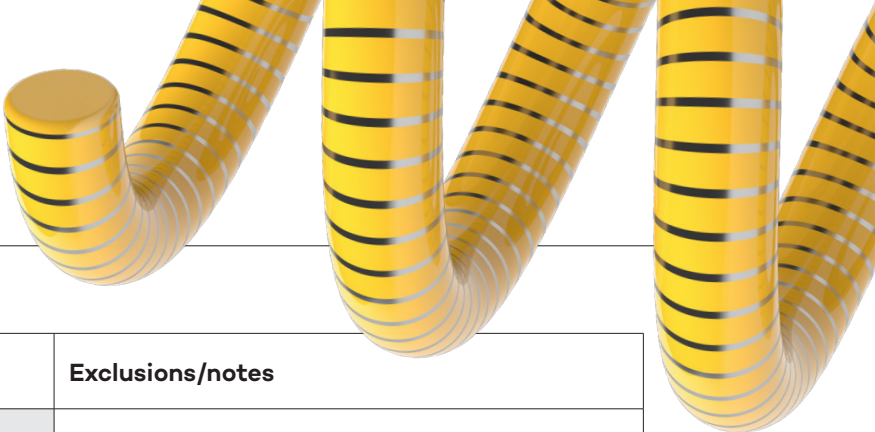


Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD										First-time landlords accepted
Standard	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LVFB7525831	
Standard	2 Year Fixed	75%	3.89%	5%	£75k	£1m	5.89%	2%/2%	LVFB7525816	
Standard	5 Year Fixed	75%	5.64%	3%	£75k	£1m	5.64%	5%/5%/5%/3%/3%	LVFE7525715	
Standard	5 Year Fixed	75%	5.24%	5%	£75k	£1m	5.24%	5%/5%/5%/3%/3%	LVFE7525714	
SMALL HMO										12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months
Small HMO	2 Year Fixed	75%	4.99%	3%	£75k	£1m	6.99%	2%/2%	LHFB7525819	
Small HMO	5 Year Fixed	75%	5.74%	3%	£75k	£1m	5.74%	5%/5%/5%/3%/3%	LHFE7525717	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	4.99%	3%	£75k	£1m	6.99%	2%/2%	LHFB7525818	
Small MUFB	5 Year Fixed	75%	5.74%	3%	£75k	£1m	5.74%	5%/5%/5%/3%/3%	LHFE7525716	Up to 6 beds/units



# Specialist

Properties for holiday lets



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
STANDARD - 2 YEAR FIXED RATE										Calculation of affordability will be assessed on single AST standard occupation basis Max lending 5 properties First-time landlords are not accepted For full product crteria please see <a href="#">here</a>
Standard	2 Year Fixed	75%	4.99%	3%	£100k	£1m	6.99%	2%/2%	LVFB7525838	
Standard	2 Year Fixed	75%	3.99%	5%	£100k	£1m	5.99%	2%/2%	LVFB7525839	
STANDARD - 5 YEAR FIXED RATE										
Standard	5 Year Fixed	75%	5.69%	3%	£100k	£1m	5.69%	5%/5%/5%/3%/3%	LVFE7525727	
Standard	5 Year Fixed	75%	5.29%	5%	£100k	£1m	5.29%	5%/5%/5%/3%/3%	LVFE7525726	
SMALL MUFB - 2 YEAR FIXED RATE - UP TO 6 UNITS										Calculation of affordability will be assessed on single AST standard occupation basis Max lending 5 properties Landlords must have at least 12 months landlord experience For full product crteria please see <a href="#">here</a>
Small MUFB	2 Year Fixed	75%	5.39%	3%	£100k	£1m	7.39%	2%/2%	LHFB7525908	
Small MUFB	2 Year Fixed	75%	4.39%	5%	£100k	£1m	6.39%	2%/2%	LHFB7525907	
SMALL MUFB - 5 YEAR FIXED RATE - UP TO 6 UNITS										
Small MUFB	5 Year Fixed	75%	5.89%	3%	£100k	£1m	5.89%	5%/5%/5%/3%/3%	LHFE7525906	
Small MUFB	5 Year Fixed	75%	5.49%	5%	£100k	£1m	5.49%	5%/5%/5%/3%/3%	LHFE7525905	

# ICR rules

5 YEAR FIXED RATE PRODUCTS STRESSED AT PAY RATE						
2 YEAR FIXED RATE AND TRACKER RATE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +2%						
5 YEAR REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE						
2 YEAR LIKE-FOR-LIKE REMORTGAGE PRODUCTS STRESSED AT THE GREATER OF 4.5% OR PAY RATE						
	Premier Standard	Core Standard	AVM Standard (up to 70% LTV)	AVM Standard (up to 75% LTV)	HMO/MUFB	First-time landlord HMO/MUFB
Individual - Basic rate taxpayer	125%	125%	125%	130%	125%	135%
Individual - Higher rate taxpayer	145%	140%	140%	140%	140%	140%
Limited Company/LLP	125%	125%	125%	130%	125%	135%

Where the application meets more than one of the above stress rates, the higher stress rate will apply. The underlying affordability of the background portfolio for an application will be considered against a minimum underlying ICR rate of 125% @ 5.00%.

If any applicant on an application is a high rate taxpayer, the higher rate margin applies.

All mortgage applications are subject to regional risk limits. Please note the administration fee is non-refundable. For HMO properties with 10+ rooms a quote will be required. Please contact us for more information.

Please be aware that all applications must **reach offer within 50 days** from full submission. If an offer is not made by this time, a new product will need to be selected, which could affect the loan size, rate and criteria. All mortgage offers are **valid for 90 days**.



# Valuation fees

All applications that require a valuation, are subject to a £199 non-refundable administration fee.

Property value	Standard properties	Small HMO	Large HMO/ MUFB
Up to - £150,000	£250	£750	£1200
£ 150,001 - £200,000	£285	£750	£1200
£ 200,001 - £250,000	£315	£750	£1200
£ 250,001 - £300,000	£370	£750	£1300
£ 300,001 - £400,000	£430	£750	£1350
£ 400,001 - £500,000	£490	£900	£1500
£ 500,001 - £600,000	£555	£925	£1600
£ 600,001 - £700,000	£610	£1000	£1700
£ 700,001 - £800,000	£695	£1075	£1825
£ 800,001 - £900,000	£760	£1125	£1950
£ 900,001 - £1,000,000	£860	£1200	£2150
£1,000,001 - £1,200,000	£975	£1275	£2350
£1,200,001 - £1,250,000	£1145	£1350	£2350
£1,250,001 - £1,400,000	£1145	£1350	£2425
£1,400,001 - £1,500,00	£1305	Quote	£2425
£1,500,001 - £1,600,000	£1305	Quote	£2500
£1,600,001 - £1,750,000	£1540	Quote	£2500
£1,750,001 - £1,800,000	£1540	Quote	£2575
£1,800,001 - £2,000,000	£1820	Quote	£2575
£2,000,001 - £2,500,000	Quote	Quote	£3250
£2,500,000+	Quote	Quote	Quote



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