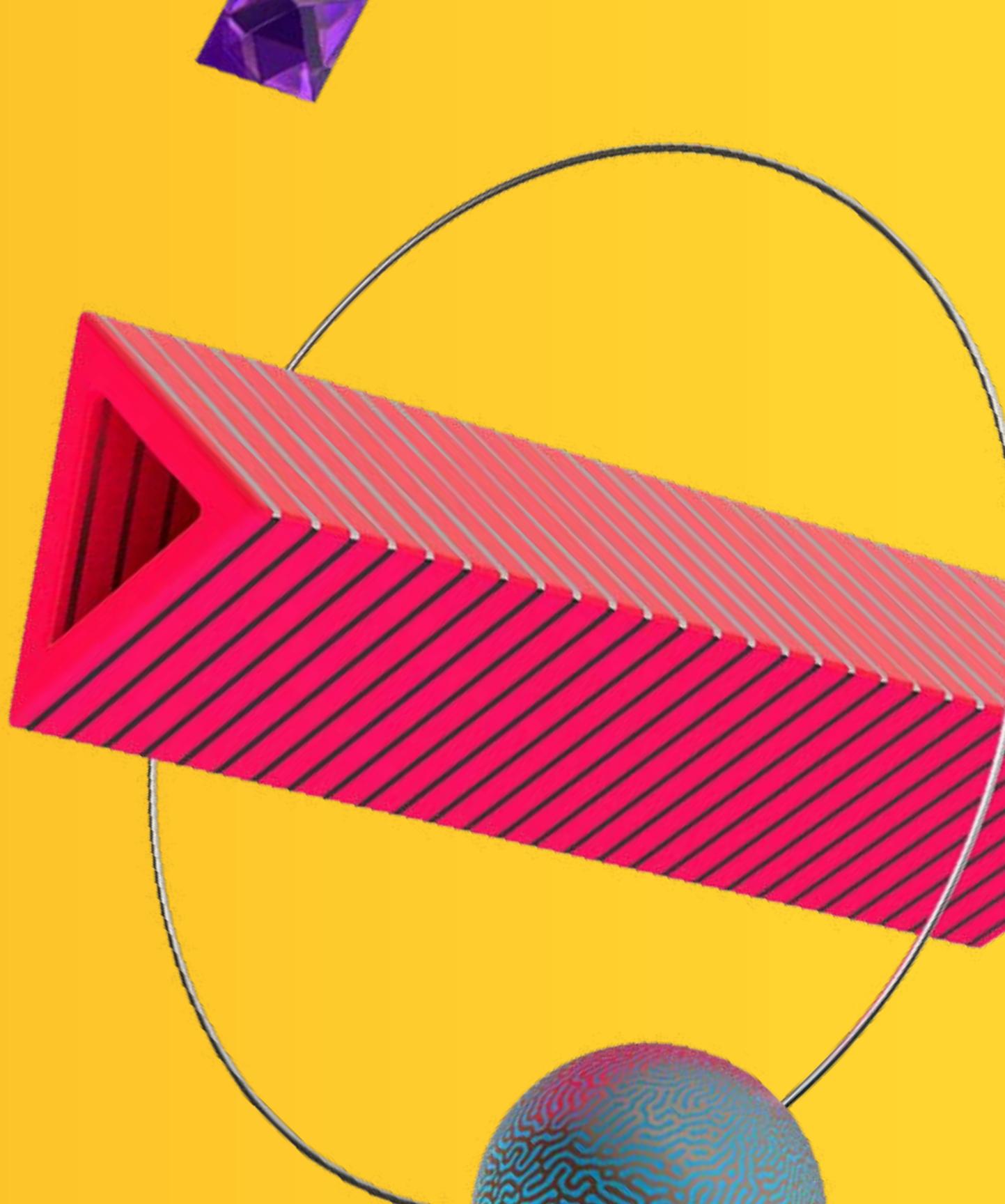


LANDBAY

# Product Guide

07 JANUARY 2026 | LBPG070126

FOR INTERMEDIARY USE ONLY



# We get buy to let

Your deals. Your way.

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



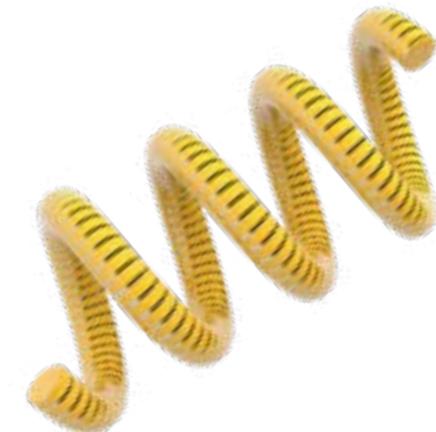
## Premier

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](#)

## Criteria highlights

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

# Premier

## Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes	
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>											
Standard	5 Year Fixed	75%	4.84%	1%	£30k	£2m	4.84%	5%/5%/5%/3%/3%	LVFE7525914	<p><b>All products are subject to a £199 non-refundable administration fee</b></p> <p>Individuals - Higher rate taxpayer - 145% ICR</p> <p>Max exposure - £5M – please refer when over £2M</p> <p>Applicants must individually own 75% or more of company shares</p> <p>Any shareholder not on the application must be an immediate family member</p> <p>Background LTV must not exceed 75% LTV</p> <p>Please see <a href="#">full lending guide</a> page 13 for full details</p>	
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		
<b>REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION</b>											
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
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	2 Year Fixed	75%	5.24%	2%	£75k	£562.5k	7.24%	2%/2%	LVFB7525628	All AVM products are subject to a £249 non-refundable administration fee Max property value up to £750k Includes blocks of up to 6 storeys Excludes new builds Excludes ex-local deck access Excludes self-built/developed properties Excludes day 1 remo Lease must be greater than 85 years Maximum exposure of £5M per borrower When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes. <b>For AVM ICR rules, please see ICR rules page</b> All fixed rates revert to 3.49%+BBR
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	
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	5 Year Fixed	75%	5.39%	£1,499	£30k	£74,999	5.39%	5%/5%/5%/3%/3%	LVFE7525731	All fixed rates revert to 3.49%+BBR
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
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>										
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	
<b>2 YEAR FIXED RATE - UP TO 80% LTV</b>										
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
<b>5 YEAR FIXED RATE - UP TO 65% LTV</b>										
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	
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
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	
<b>5 YEAR FIXED RATE - UP TO 80% LTV</b>										
Standard	5 Year Fixed	80%	5.84%	3%	£75k	£750k	5.84%	5%/5%/5%/3%/3%	LVFE8025857	Excludes properties above/adjacent commercial. Excludes new build properties. 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
<b>2 YEAR TRACKER</b>										
Standard	2 Year Tracker	65%	5.19% (1.44%+BBR)	3%	£30k	£1m	7.19%	n/a	LVDB6525704	The current BBR is 3.75% Tracker products are stressed at either 5.5% or rate +2%, whichever is greater.
Standard	2 Year Tracker	65%	4.14% (0.39%+BBR)	5%	£30k	£1m	6.14%	n/a	LVDB6525702	Rates will revert to 3.49%+BBR after the two year discounted period ends.
Standard	2 Year Tracker	75%	5.44% (1.69%+BBR)	3%	£30k	£1m	7.44%	n/a	LVDB7525703	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	75%	4.39% (0.64%+BBR)	5%	£30k	£1m	6.39%	n/a	LVDB7525701	

# Core

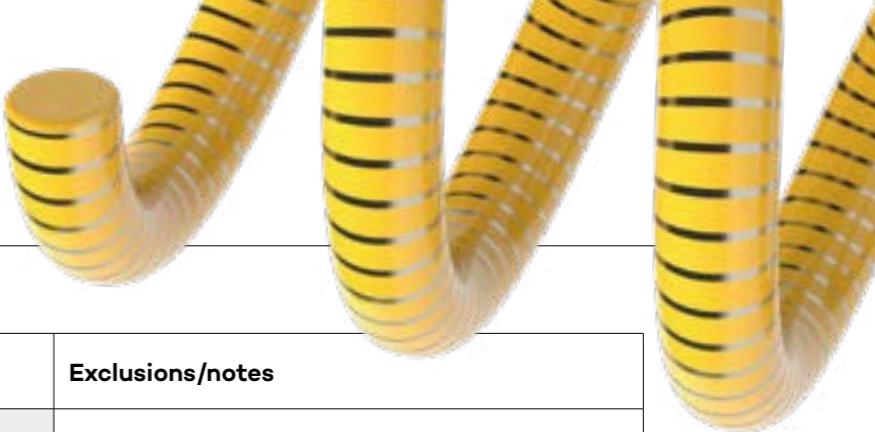
## Standard properties - Tier 2

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>										
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	
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
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



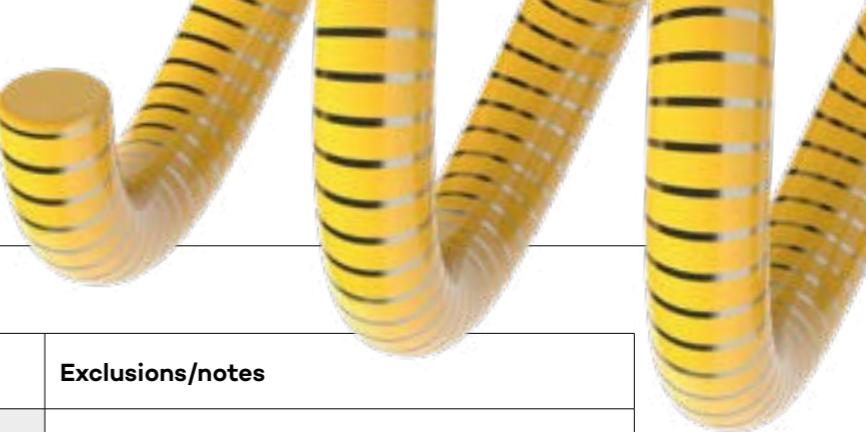
Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>2 YEAR FIXED RATE - UP TO 65% LTV</b>										
Small HMO	2 Year Fixed	65%	4.64%	3%	£75k	£1.5m	6.64%	2%/2%	LHFB6525800	
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>										
Small HMO	2 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	
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
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	
<b>5 YEAR FIXED RATE - UP TO 80% LTV</b>										
Small HMO	5 Year Fixed	80%	5.94%	3%	£75k	£750k	5.94%	5%/5%/5%/3%/3%	LHFE8025856	
<b>2 YEAR TRACKER - UP TO 75% LTV</b>										
Small HMO	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£1m	7.44%	n/a	LHDB7525692	

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.

# Specialist

Small MUFB properties - up to 6 units



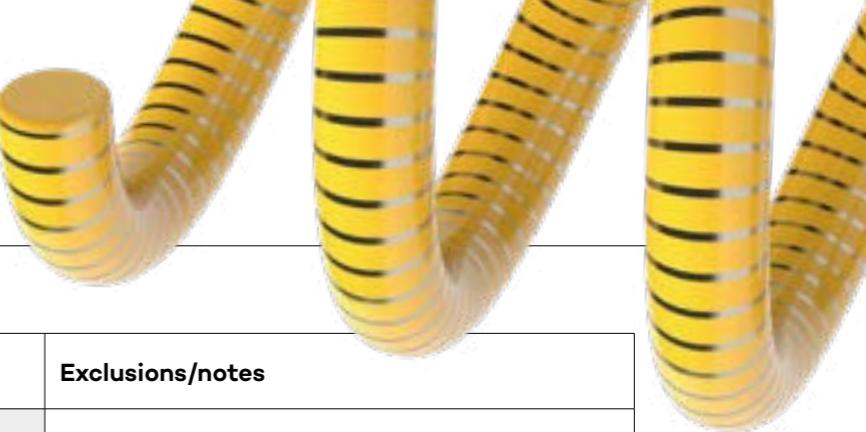
Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>2 YEAR FIXED RATE - UP TO 65% LTV</b>										
Small MUFB	2 Year Fixed	65%	4.64%	3%	£75k	£1.5m	6.64%	2%/2%	LHFB6525805	
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>										
Small MUFB	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	
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
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	
<b>2 YEAR TRACKER - UP TO 75% LTV</b>										
Small MUFB	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£1m	7.44%	n/a	LHDB7525697	

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.

# Specialist

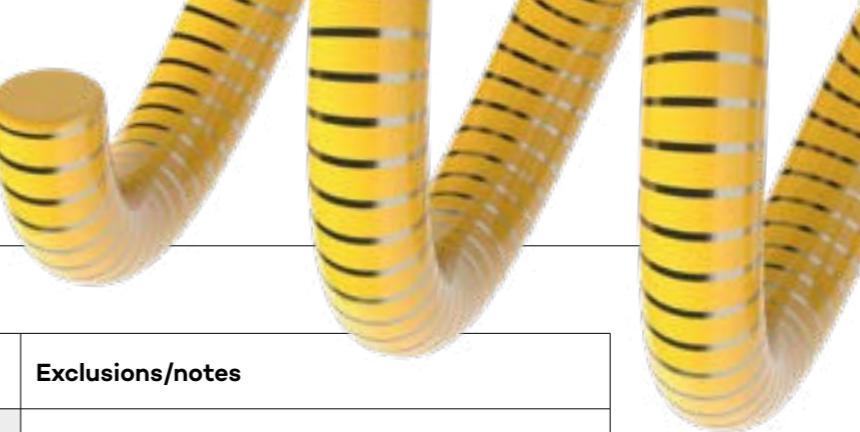
Large HMO and MUFB properties - up to 12 beds/units



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

# Specialist

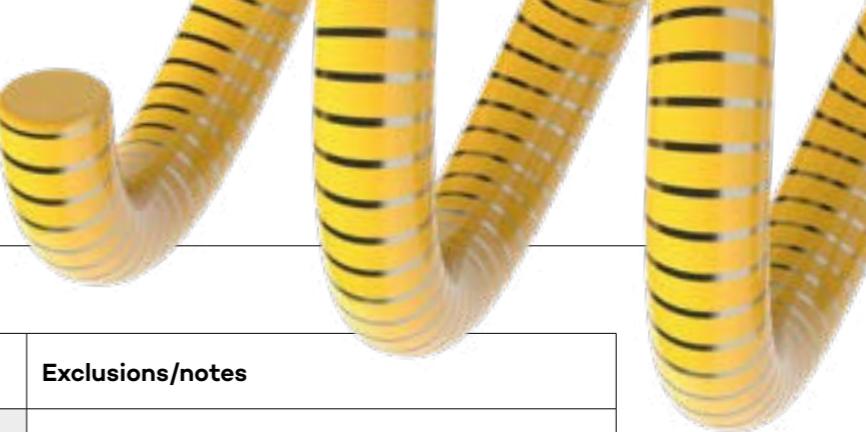
HMO and MUFB properties for first-time landlords



Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>SMALL HMO</b>										
Small HMO	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LHFB7525821	Up to 6 beds/units
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	
<b>SMALL MUFB</b>										
Small MUFB	2 Year Fixed	75%	4.89%	3%	£75k	£1m	6.89%	2%/2%	LHFB7525806	Up to 6 beds/units
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

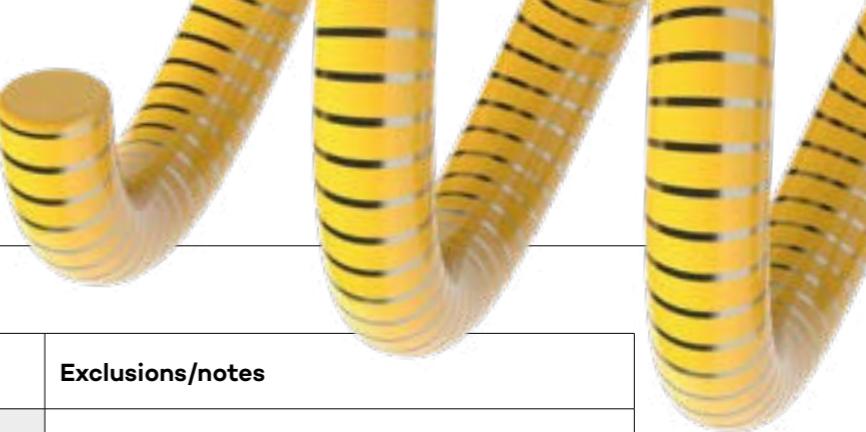
Standard, HMO and MUFB properties for Trading Limited Companies



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

# 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	
<b>STANDARD - 2 YEAR FIXED RATE</b>											
Standard	2 Year Fixed	75%	4.89%	3%	£100k	£1m	6.89%	2%/2%	LVFB7526002	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 criteria please see <a href="#">here</a>	
Standard	2 Year Fixed	75%	3.89%	5%	£100k	£1m	5.89%	2%/2%	LVFB7526001		
<b>STANDARD - 5 YEAR FIXED RATE</b>											
Standard	5 Year Fixed	75%	5.49%	3%	£100k	£1m	5.49%	5%/5%/5%/3%/3%	LVFE7526003		
Standard	5 Year Fixed	75%	5.09%	5%	£100k	£1m	5.09%	5%/5%/5%/3%/3%	LVFE7526004		
<b>SMALL MUFB - 2 YEAR FIXED RATE - UP TO 6 UNITS</b>											
Small MUFB	2 Year Fixed	75%	5.39%	3%	£100k	£1m	7.39%	2%/2%	LHFB7525908	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 criteria please see <a href="#">here</a>	
Small MUFB	2 Year Fixed	75%	4.39%	5%	£100k	£1m	6.39%	2%/2%	LHFB7525907		
<b>SMALL MUFB - 5 YEAR FIXED RATE - UP TO 6 UNITS</b>											
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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