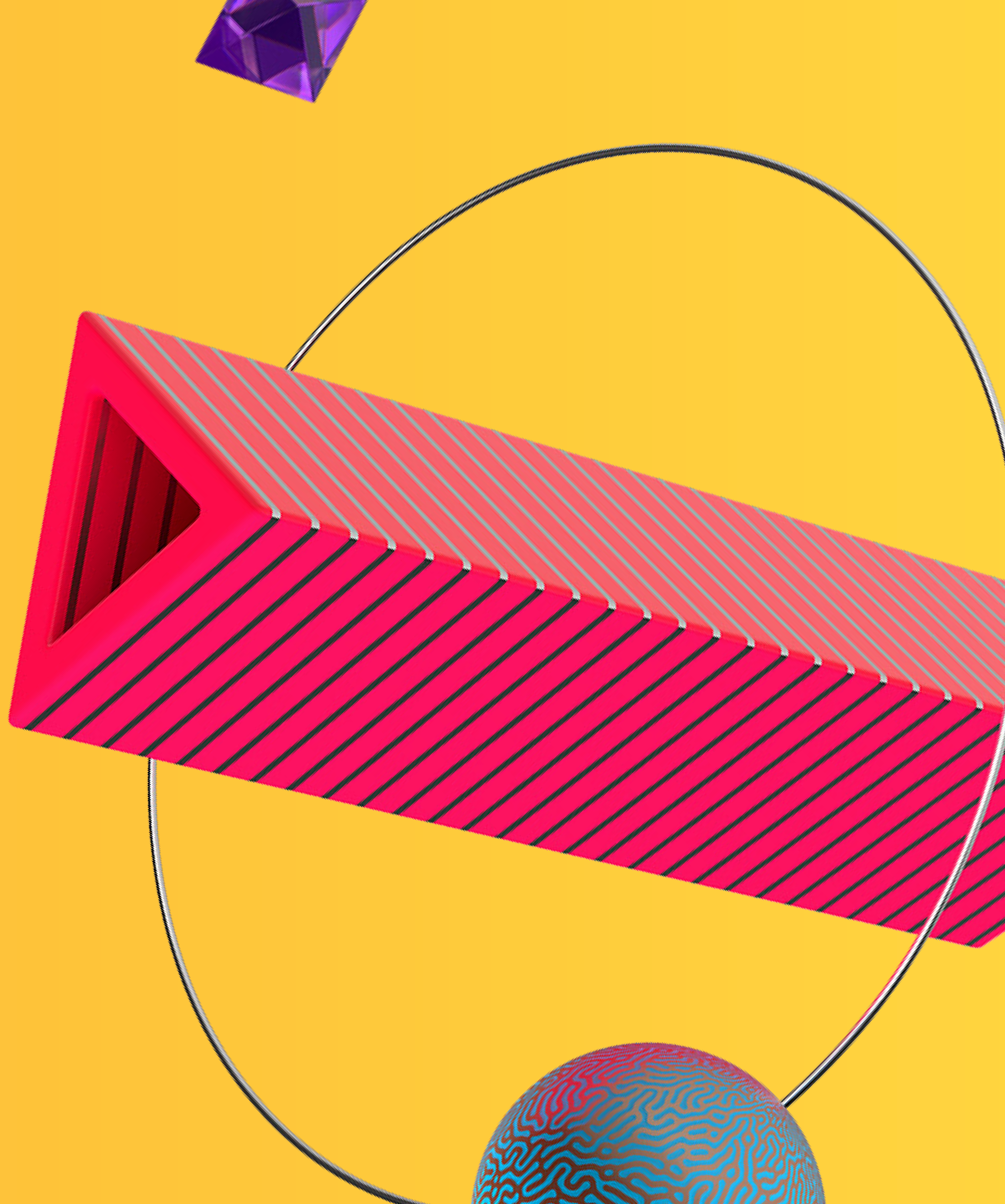
LANDBAY

Product Guide

12 MARCH 2026 | LBPG120326



FOR INTERMEDIARY USE ONLY

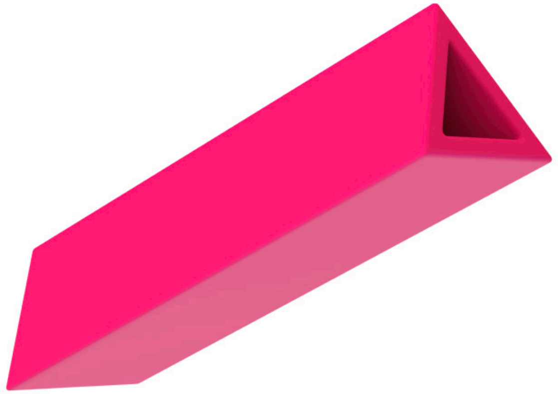
We get buy to let

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 mortgaged properties.

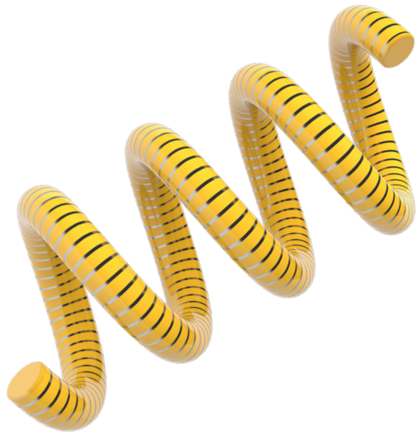
View range



Core

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

View range



Specialist

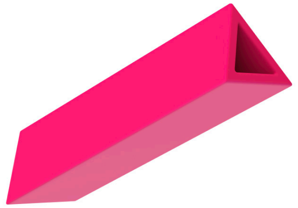
Specialist products for holiday lets, HMO, MUFB and trading companies.

View range

020 7096 2700 | enquiries@landbay.co.uk | landbay.co.uk

Find your **BDM**

Criteria highlights

	Premier	Core	Specialist
	Standard products for landlords with up to 15 mortgaged 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
2 YEAR FIXED RATE - UP TO 75% LTV										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 full lending guide page 13 for full details
Standard	2 Year Fixed	75%	5.64%	0%	£30k	£2m	7.64%	2%/2%	LMVFB7526207	
Standard	2 Year Fixed	75%	5.14%	1%	£30k	£2m	7.14%	2%/2%	LMVFB7526208	
Standard	2 Year Fixed	75%	4.64%	2%	£30k	£2m	6.64%	2%/2%	LMVFB7526209	
Standard	2 Year Fixed	75%	4.14%	3%	£30k	£2m	6.14%	2%/2%	LMVFB7526210	
Standard	2 Year Fixed	75%	3.64%	4%	£30k	£2m	5.64%	2%/2%	LMVFB7526211	
Standard	2 Year Fixed	75%	3.14%	5%	£30k	£2m	5.50%	2%/2%	LMVFB7526212	
LIKE-FOR-LIKE - 2 YEAR FIXED RATE										
Standard	2 Year Fixed	75%	4.64%	2%	£30k	£2m	4.64%	2%/2%	LMVFB7526218	
LIKE-FOR-LIKE - 2 YEAR TRACKER										
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	4.50%	n/a	LMVDB7526266	
2 YEAR TRACKER										
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	6.09%	n/a	LMVDB7526265	

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										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 full lending guide page 13 for full details
Standard	5 Year Fixed	75%	5.19%	0%	£30k	£2m	5.19%	5%/5%/5%/3%/3%	LMVFE7526213	
Standard	5 Year Fixed	75%	4.99%	1%	£30k	£2m	4.99%	5%/5%/5%/3%/3%	LMVFE7526214	
Standard	5 Year Fixed	75%	4.79%	2%	£30k	£2m	4.79%	5%/5%/5%/3%/3%	LMVFE7526215	
Standard	5 Year Fixed	75%	4.59%	3%	£30k	£2m	4.59%	5%/5%/5%/3%/3%	LMVFE7526216	
Standard	5 Year Fixed	75%	4.19%	5%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LMVFE7526217	
REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION										
Standard	5 Year Fixed	75%	5.24%	0%	£100k	£1.125m	5.24%	5%/5%/5%/3%/3%	LMVFE7526229	
Standard	5 Year Fixed	75%	5.04%	1%	£100k	£1.125m	5.04%	5%/5%/5%/3%/3%	LMVFE7526230	
Standard	5 Year Fixed	75%	4.84%	2%	£100k	£1.125m	4.84%	5%/5%/5%/3%/3%	LMVFE7526231	
Standard	5 Year Fixed	75%	4.64%	3%	£100k	£1.125m	4.64%	5%/5%/5%/3%/3%	LMVFE7526232	
Standard	5 Year Fixed	75%	4.24%	5%	£100k	£1.125m	4.50%	5%/5%/5%/3%/3%	LMVFE7526233	

Premier

Assisted legals - Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE - FREE VAL & ASSISTED LEGALS										Existing **Premier** range criteria Available to England & Wales properties only Max £1.2m property value Max 4 storeys in block Excludes new build properties Excludes newly built properties whose date of construction has taken place subsequently from the date of any registered charge on the C Register Excludes unencumbered properties Excludes title split Excludes unregistered titles
Standard	5 Year Fixed	75%	5.25%	£999	£30k	£100k	5.25%	5%/5%/5%/3%/3%	LMVFE7526223	
Standard	5 Year Fixed	75%	5.25%	£1,199	£100,001	£250k	5.25%	5%/5%/5%/3%/3%	LMVFE7526219	
Standard	5 Year Fixed	75%	5.25%	£1,499	£250,001	£500k	5.25%	5%/5%/5%/3%/3%	LMVFE7526220	
Standard	5 Year Fixed	75%	5.25%	£1,799	£500,001	£650k	5.25%	5%/5%/5%/3%/3%	LMVFE7526221	
Standard	5 Year Fixed	75%	5.25%	£1,999	£650,001	£750k	5.25%	5%/5%/5%/3%/3%	LMVFE7526222	

Premier

Cashback products - Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE - FREE VAL & CASHBACK										Includes a **£500 cashback** paid the week after completion. 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 full lending guide page 13 for full details
Standard	5 Year Fixed	75%	5.25%	£899	£30k	£150k	5.25%	5%/5%/5%/3%/3%	LMVFE7526228	
Standard	5 Year Fixed	75%	5.25%	£1,099	£150,001	£300k	5.25%	5%/5%/5%/3%/3%	LMVFE7526224	
Standard	5 Year Fixed	75%	5.25%	£1,399	£300,001	£500k	5.25%	5%/5%/5%/3%/3%	LMVFE7526225	
Standard	5 Year Fixed	75%	5.25%	£1,599	£500,001	£700k	5.25%	5%/5%/5%/3%/3%	LMVFE7526226	
Standard	5 Year Fixed	75%	5.25%	£1,899	£700,001	£1m	5.25%	5%/5%/5%/3%/3%	LMVFE7526227	

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										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. **For AVM ICR rules, please see ICR rules page** All fixed rates revert to 3.49%+BBR
Standard	2 Year Fixed	75%	5.54%	2%	£75k	£562.5k	7.54%	2%/2%	LMVFB7526134	
Standard	2 Year Fixed	75%	5.04%	3%	£75k	£562.5k	7.04%	2%/2%	LMVFB7526135	
Standard	2 Year Fixed	75%	4.04%	5%	£75k	£562.5k	6.04%	2%/2%	LMVFB7526136	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.69%	£1,499	£30k	£74,999	5.69%	5%/5%/5%/3%/3%	LMVFE7526141	
Standard	5 Year Fixed	75%	5.69%	2%	£75k	£562.5k	5.69%	5%/5%/5%/3%/3%	LMVFE7526138	
Standard	5 Year Fixed	75%	5.49%	3%	£75k	£562.5k	5.49%	5%/5%/5%/3%/3%	LMVFE7526139	
Standard	5 Year Fixed	75%	5.09%	5%	£75k	£562.5k	5.09%	5%/5%/5%/3%/3%	LMVFE7526140	
Standard	5 Year Fixed	70%	4.89%	6%	£75k	£525k	4.89%	5%/5%/5%/3%/3%	LMVFE7026137	

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%	5.49%	2%	£30k	£1m	7.49%	2%/2%	LMVFB7526116	
Standard	2 Year Fixed	75%	4.99%	3%	£30k	£1m	6.99%	2%/2%	LMVFB7526118	
Standard	2 Year Fixed	75%	3.99%	5%	£30k	£1m	5.99%	2%/2%	LMVFB7526120	
2 YEAR FIXED RATE - UP TO 80% LTV										
Standard	2 Year Fixed	80%	5.69%	3%	£75k	£750k	7.69%	2%/2%	LMVFB8026121	

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%	5.44%	3%	£75k	£2m	5.44%	5%/5%/5%/3%/3%	LMVFE6526122	
Standard	5 Year Fixed	65%	5.04%	5%	£75k	£2m	5.04%	5%/5%/5%/3%/3%	LMVFE6526123	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.69%	£1,499	£30k	£74,999	5.69%	5%/5%/5%/3%/3%	LMVFE7526131	
Standard	5 Year Fixed	75%	5.69%	2%	£75k	£1.5m	5.69%	5%/5%/5%/3%/3%	LMVFE7526124	
Standard	5 Year Fixed	75%	5.49%	3%	£75k	£1.5m	5.49%	5%/5%/5%/3%/3%	LMVFE7526126	
Standard	5 Year Fixed	75%	5.09%	5%	£75k	£1.5m	5.09%	5%/5%/5%/3%/3%	LMVFE7526128	
Standard	5 Year Fixed	75%	4.89%	6%	£75k	£1.5m	4.89%	5%/5%/5%/3%/3%	LMVFE7526130	
5 YEAR FIXED RATE - UP TO 80% LTV										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
Standard	5 Year Fixed	80%	6.19%	3%	£75k	£750k	6.19%	5%/5%/5%/3%/3%	LMVFE8026133	

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 3.75% 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%	5.19% (1.44%+BBR)	3%	£30k	£1m	7.19%	n/a	LVDB6525704	
Standard	2 Year Tracker	65%	4.14% (0.39%+BBR)	5%	£30k	£1m	6.14%	n/a	LVDB6525702	
Standard	2 Year Tracker	75%	5.44% (1.69%+BBR)	3%	£30k	£1m	7.44%	n/a	LVDB7525703	
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
2 YEAR FIXED RATE - UP TO 75% LTV										
Standard	2 Year Fixed	75%	5.79%	2%	£30k	£1m	7.79%	2%/2%	LMVFB7526117	
Standard	2 Year Fixed	75%	5.29%	3%	£30k	£1m	7.29%	2%/2%	LMVFB7526119	
5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.99%	£1,499	£30k	£74,999	5.99%	5%/5%/5%/3%/3%	LMVFE7526132	
Standard	5 Year Fixed	75%	5.99%	2%	£75k	£1.5m	5.99%	5%/5%/5%/3%/3%	LMVFE7526125	
Standard	5 Year Fixed	75%	5.79%	3%	£75k	£1.5m	5.79%	5%/5%/5%/3%/3%	LMVFE7526127	
Standard	5 Year Fixed	75%	5.39%	5%	£75k	£1.5m	5.39%	5%/5%/5%/3%/3%	LMVFE7526129	

Click **here** for details on Tier 2 lending criteria

Specialist

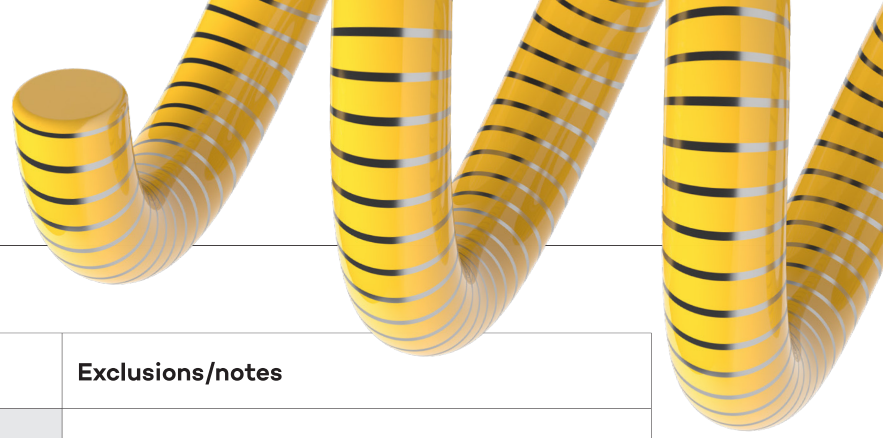
Small HMO properties - up to 6 beds

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										
Small HMO	2 Year Fixed	65%	4.99%	3%	£75k	£1.5m	6.99%	2%/2%	LMHFB6526184	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.
2 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	2 Year Fixed	75%	5.54%	2%	£75k	£1m	7.54%	2%/2%	LMHFB7526185	
Small HMO	2 Year Fixed	75%	5.04%	3%	£75k	£1m	7.04%	2%/2%	LMHFB7526186	
Small HMO	2 Year Fixed	75%	4.04%	5%	£75k	£1m	6.04%	2%/2%	LMHFB7526187	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	5.89%	2%	£75k	£1m	5.89%	5%/5%/5%/3%/3%	LMHFE7526188	
Small HMO	5 Year Fixed	75%	5.69%	3%	£75k	£1m	5.69%	5%/5%/5%/3%/3%	LMHFE7526189	
Small HMO	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LMHFE7526190	
5 YEAR FIXED RATE - UP TO 80% LTV										
Small HMO	5 Year Fixed	80%	6.24%	3%	£75k	£750k	6.24%	5%/5%/5%/3%/3%	LMHFE8026191	
2 YEAR TRACKER - UP TO 75% LTV										
Small HMO	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£1m	7.44%	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 All fixed rates revert to 3.49%+BBR.
Small MUFB	2 Year Fixed	65%	4.99%	3%	£75k	£1.5m	6.99%	2%/2%	LMHFB6526192	
2 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	2 Year Fixed	75%	5.54%	2%	£75k	£1.5m	7.54%	2%/2%	LMHFB7526193	
Small MUFB	2 Year Fixed	75%	5.04%	3%	£75k	£1m	7.04%	2%/2%	LMHFB7526194	
Small MUFB	2 Year Fixed	75%	4.04%	5%	£75k	£1m	6.04%	2%/2%	LMHFB7526195	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small MUFB	5 Year Fixed	75%	5.89%	2%	£75k	£1m	5.89%	5%/5%/5%/3%/3%	LMHFE7526196	
Small MUFB	5 Year Fixed	75%	5.69%	3%	£75k	£1m	5.69%	5%/5%/5%/3%/3%	LMHFE7526197	
Small MUFB	5 Year Fixed	75%	5.29%	5%	£75k	£1m	5.29%	5%/5%/5%/3%/3%	LMHFE7526198	
2 YEAR TRACKER - UP TO 75% LTV										
Small MUFB	2 Year Tracker	75%	5.44% (1.69% + BBR)	3%	£75k	£1m	7.44%	n/a	LHDB7525697	



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%	5.19%	3%	£75k	£1m	7.19%	2%/2%	LMHFB7526168	
Small HMO	2 Year Fixed	75%	4.19%	5%	£75k	£1m	6.19%	2%/2%	LMHFB7526169	
Small HMO	5 Year Fixed	75%	5.99%	3%	£75k	£1m	5.99%	5%/5%/5%/3%/3%	LMHFE7526170	
Small HMO	5 Year Fixed	75%	5.59%	5%	£75k	£1m	5.59%	5%/5%/5%/3%/3%	LMHFE7526171	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	5.19%	3%	£75k	£1m	7.19%	2%/2%	LMHFB7526172	
Small MUFB	2 Year Fixed	75%	4.19%	5%	£75k	£1m	6.19%	2%/2%	LMHFB7526173	
Small MUFB	5 Year Fixed	75%	5.99%	3%	£75k	£1m	5.99%	5%/5%/5%/3%/3%	LMHFE7526174	
Small MUFB	5 Year Fixed	75%	5.59%	5%	£75k	£1m	5.59%	5%/5%/5%/3%/3%	LMHFE7526175	

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%	5.19%	3%	£75k	£1m	7.19%	2%/2%	LMVFB7526199	
Standard	2 Year Fixed	75%	4.19%	5%	£75k	£1m	6.19%	2%/2%	LMVFB7526200	
Standard	5 Year Fixed	75%	5.94%	3%	£75k	£1m	5.94%	5%/5%/5%/3%/3%	LMVFE7526201	
Standard	5 Year Fixed	75%	5.54%	5%	£75k	£1m	5.54%	5%/5%/5%/3%/3%	LMVFE7526202	
SMALL HMO										12 months landlord experience required - please see first-time landlord HMO/MUFB products if experience is less than 12 months Up to 6 beds/units
Small HMO	2 Year Fixed	75%	5.29%	3%	£75k	£1m	7.29%	2%/2%	LMHFB7526203	
Small HMO	5 Year Fixed	75%	6.04%	3%	£75k	£1m	6.04%	5%/5%/5%/3%/3%	LMHFE7526204	
SMALL MUFB										
Small MUFB	2 Year Fixed	75%	5.29%	3%	£75k	£1m	7.29%	2%/2%	LMHFB7526205	
Small MUFB	5 Year Fixed	75%	6.04%	3%	£75k	£1m	6.04%	5%/5%/5%/3%/3%	LMHFE7526206	

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 crtieria please see [here]()
Standard	2 Year Fixed	75%	5.19%	3%	£100k	£1m	7.19%	2%/2%	LMVFB7526176	
Standard	2 Year Fixed	75%	4.19%	5%	£100k	£1m	6.19%	2%/2%	LMVFB7526177	
STANDARD - 5 YEAR FIXED RATE										
Standard	5 Year Fixed	75%	5.79%	3%	£100k	£1m	5.79%	5%/5%/5%/3%/3%	LMVFE7526178	
Standard	5 Year Fixed	75%	5.39%	5%	£100k	£1m	5.39%	5%/5%/5%/3%/3%	LMVFE7526179	
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 crtieria please see [here]()
Small MUFB	2 Year Fixed	75%	5.59%	3%	£100k	£1m	7.59%	2%/2%	LMHFB7526180	
Small MUFB	2 Year Fixed	75%	4.59%	5%	£100k	£1m	6.59%	2%/2%	LMHFB7526181	
SMALL MUFB - 5 YEAR FIXED RATE - UP TO 6 UNITS										
Small MUFB	5 Year Fixed	75%	6.14%	3%	£100k	£1m	6.14%	5%/5%/5%/3%/3%	LMHFE7526182	
Small MUFB	5 Year Fixed	75%	5.74%	5%	£100k	£1m	5.74%	5%/5%/5%/3%/3%	LMHFE7526183	

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.

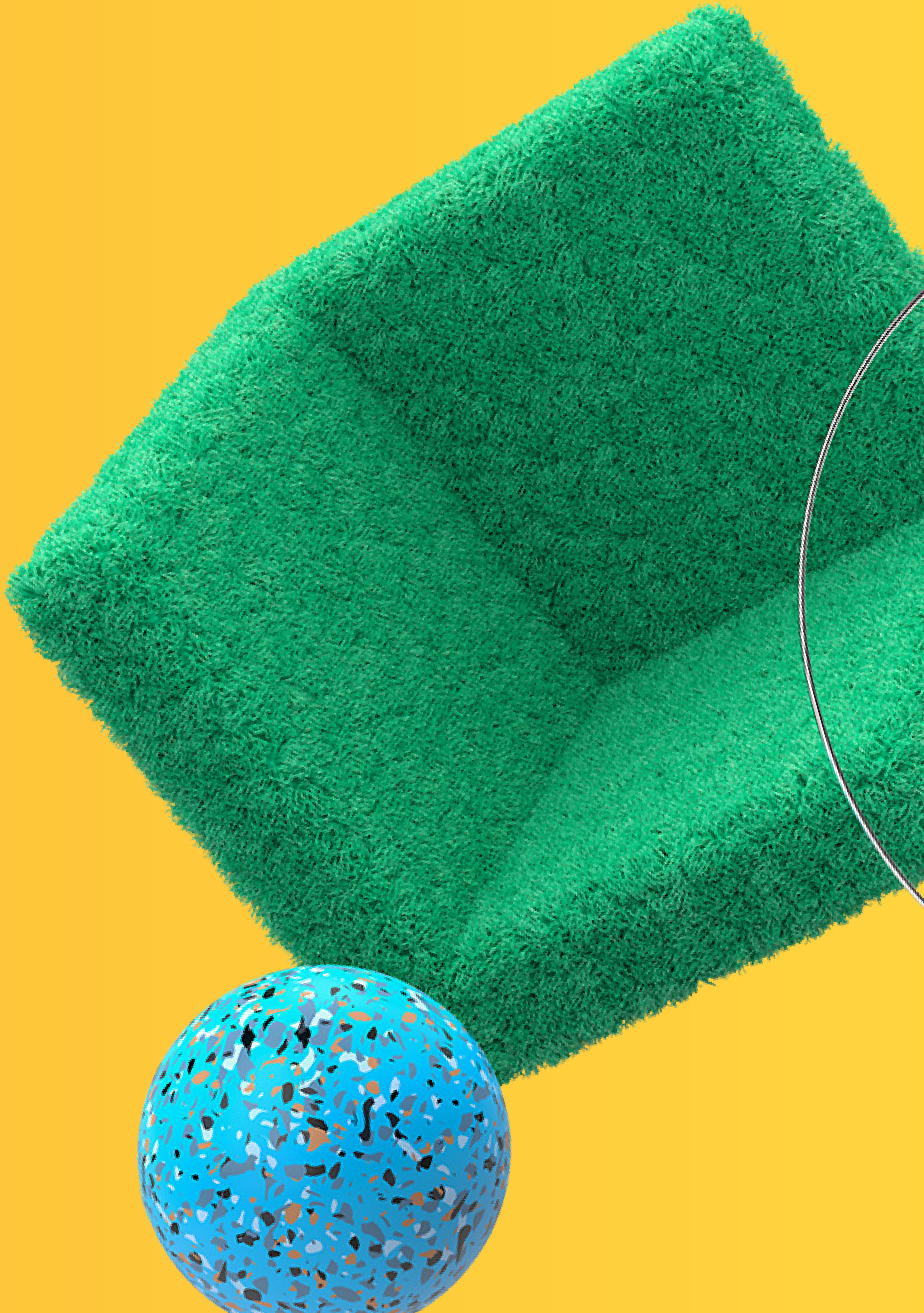
Property value	Standard properties	Small HMO	Large HMO/ MUFB
Up to - £150,000	£250	£750	£1200
£ 150,001 - £200,000	£285	£750	£1200
£ 200,001 - £250,000	£315	£750	£1200
£ 250,001 - £300,000	£370	£750	£1300
£ 300,001 - £400,000	£430	£750	£1350
£ 400,001 - £500,000	£490	£900	£1500
£ 500,001 - £600,000	£555	£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

LANDBAY

Your lending partner

020 7096 2700
enquiries@landbay.co.uk

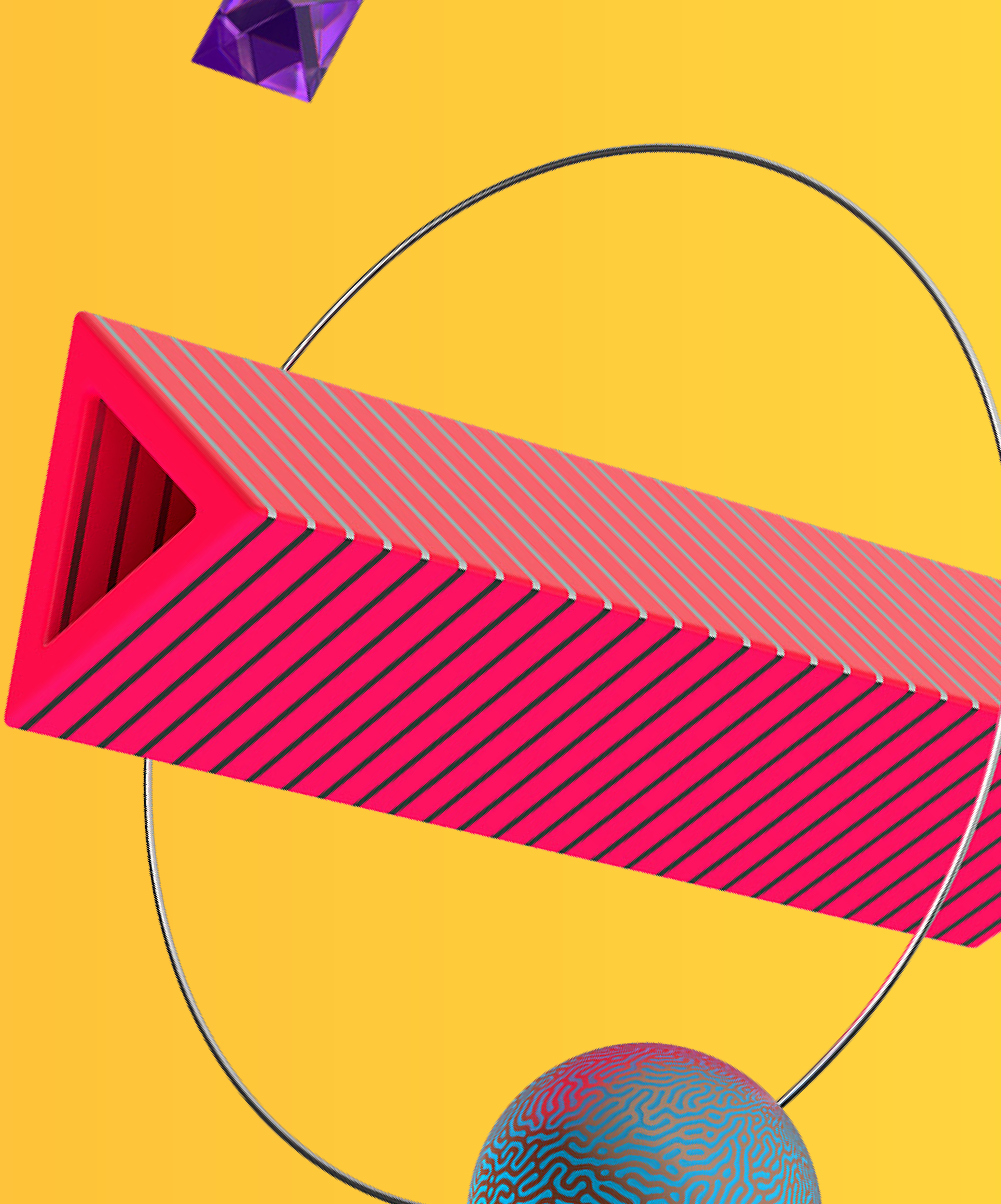
Find your BDM



LANDBAY

Scotland Product Guide

16 MARCH 2026 | LBPG160326



FOR INTERMEDIARY USE ONLY

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										Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
Standard	2 Year Fixed	75%	5.64%	0%	£30k	£2m	7.64%	2%/2%	LMVFB7526207	
Standard	2 Year Fixed	75%	5.14%	1%	£30k	£2m	7.14%	2%/2%	LMVFB7526208	
Standard	2 Year Fixed	75%	4.64%	2%	£30k	£2m	6.64%	2%/2%	LMVFB7526209	
Standard	2 Year Fixed	75%	4.14%	3%	£30k	£2m	6.14%	2%/2%	LMVFB7526210	
Standard	2 Year Fixed	75%	3.64%	4%	£30k	£2m	5.64%	2%/2%	LMVFB7526211	
Standard	2 Year Fixed	75%	3.14%	5%	£30k	£2m	5.50%	2%/2%	LMVFB7526212	
LIKE-FOR-LIKE - 2 YEAR FIXED RATE										
Standard	2 Year Fixed	75%	4.64%	2%	£30k	£2m	4.64%	2%/2%	LMVFB7526218	

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										Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
Standard	5 Year Fixed	75%	5.19%	0%	£30k	£2m	5.19%	5%/5%/5%/3%/3%	LMVFE7526213	
Standard	5 Year Fixed	75%	4.99%	1%	£30k	£2m	4.99%	5%/5%/5%/3%/3%	LMVFE7526214	
Standard	5 Year Fixed	75%	4.79%	2%	£30k	£2m	4.79%	5%/5%/5%/3%/3%	LMVFE7526215	
Standard	5 Year Fixed	75%	4.59%	3%	£30k	£2m	4.59%	5%/5%/5%/3%/3%	LMVFE7526216	
Standard	5 Year Fixed	75%	4.19%	5%	£30k	£2m	4.50%	5%/5%/5%/3%/3%	LMVFE7526217	
REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION										
Standard	5 Year Fixed	75%	5.24%	0%	£100k	£1.125m	5.24%	5%/5%/5%/3%/3%	LMVFE7526229	
Standard	5 Year Fixed	75%	5.04%	1%	£100k	£1.125m	5.04%	5%/5%/5%/3%/3%	LMVFE7526230	
Standard	5 Year Fixed	75%	4.84%	2%	£100k	£1.125m	4.84%	5%/5%/5%/3%/3%	LMVFE7526231	
Standard	5 Year Fixed	75%	4.64%	3%	£100k	£1.125m	4.64%	5%/5%/5%/3%/3%	LMVFE7526232	
Standard	5 Year Fixed	75%	4.24%	5%	£100k	£1.125m	4.50%	5%/5%/5%/3%/3%	LMVFE7526233	

Premier

Cashback products - Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE - FREE VAL & CASHBACK										Includes a **£500 cashback** paid the week after completion. Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
Standard	5 Year Fixed	75%	5.25%	£899	£30k	£150k	5.25%	5%/5%/5%/3%/3%	LMVFE7526228	
Standard	5 Year Fixed	75%	5.25%	£1,099	£150,001	£300k	5.25%	5%/5%/5%/3%/3%	LMVFE7526224	
Standard	5 Year Fixed	75%	5.25%	£1,399	£300,001	£500k	5.25%	5%/5%/5%/3%/3%	LMVFE7526225	
Standard	5 Year Fixed	75%	5.25%	£1,599	£500,001	£700k	5.25%	5%/5%/5%/3%/3%	LMVFE7526226	
Standard	5 Year Fixed	75%	5.25%	£1,899	£700,001	£1m	5.25%	5%/5%/5%/3%/3%	LMVFE7526227	

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
Individual - Basic rate taxpayer	125%
Individual - Higher rate taxpayer	145%
Limited Company/LLP	125%

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.

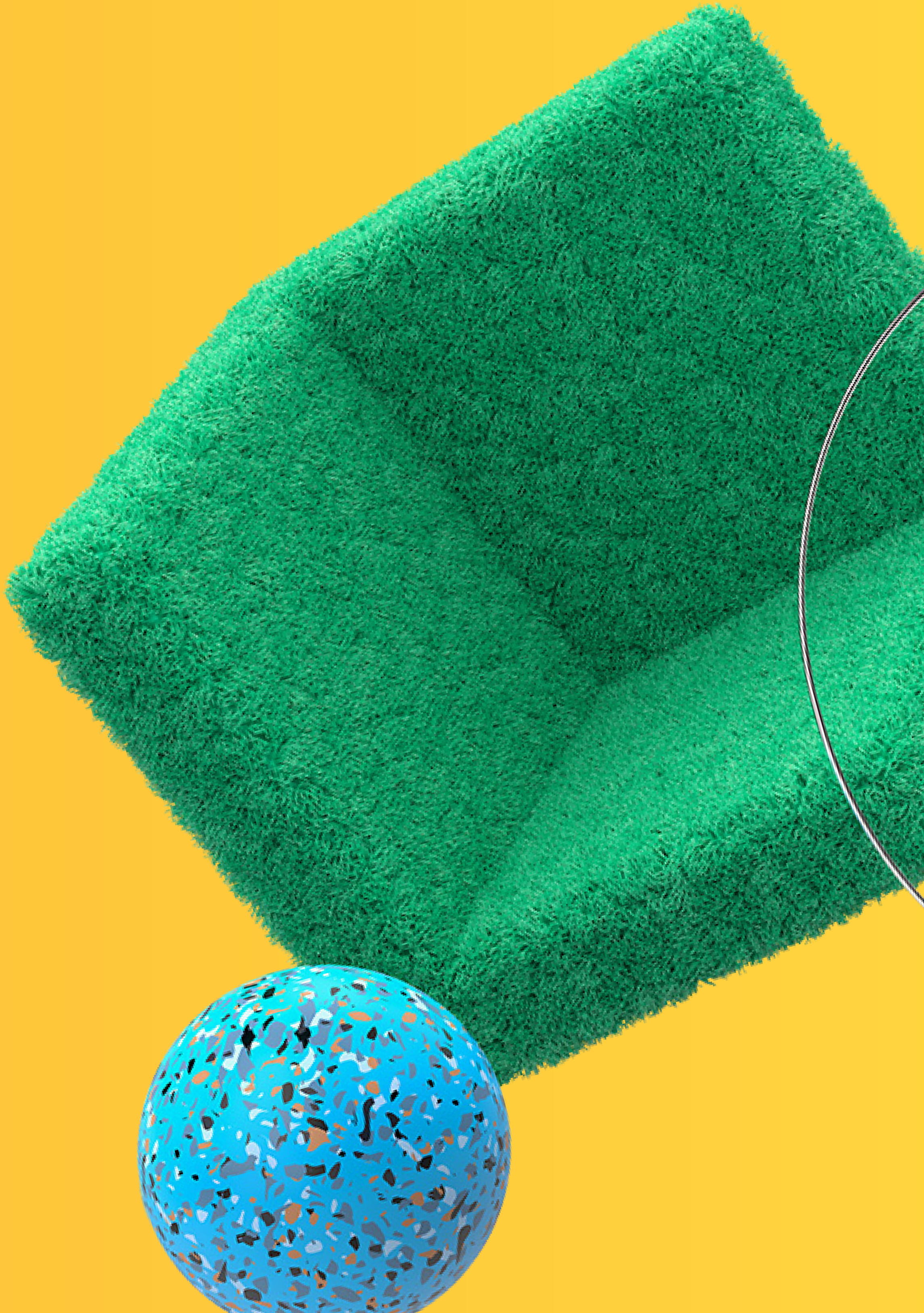
All mortgage applications are subject to regional risk limits. Please note the administration fee is non-refundable.

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
Up to - £150,000	£250
£ 150,001 - £200,000	£285
£ 200,001 - £250,000	£315
£ 250,001 - £300,000	£370
£ 300,001 - £400,000	£430
£ 400,001 - £500,000	£490
£ 500,001 - £600,000	£555
£ 600,001 - £700,000	£610
£ 700,001 - £800,000	£695
£ 800,001 - £900,000	£760
£ 900,001 - £1,000,000	£860
£1,000,001 - £1,200,000	£975
£1,200,001 - £1,250,000	£1145
£1,250,001 - £1,400,000	£1145
£1,400,001 - £1,500,00	£1305
£1,500,001 - £1,600,000	£1305
£1,600,001 - £1,750,000	£1540
£1,750,001 - £1,800,000	£1540
£1,800,001 - £2,000,000	£1820
£2,000,001 - £2,500,000	Quote
£2,500,000+	Quote



LANDBAY

Your lending partner

020 7096 2700
enquiries@landbay.co.uk

Find your BDM