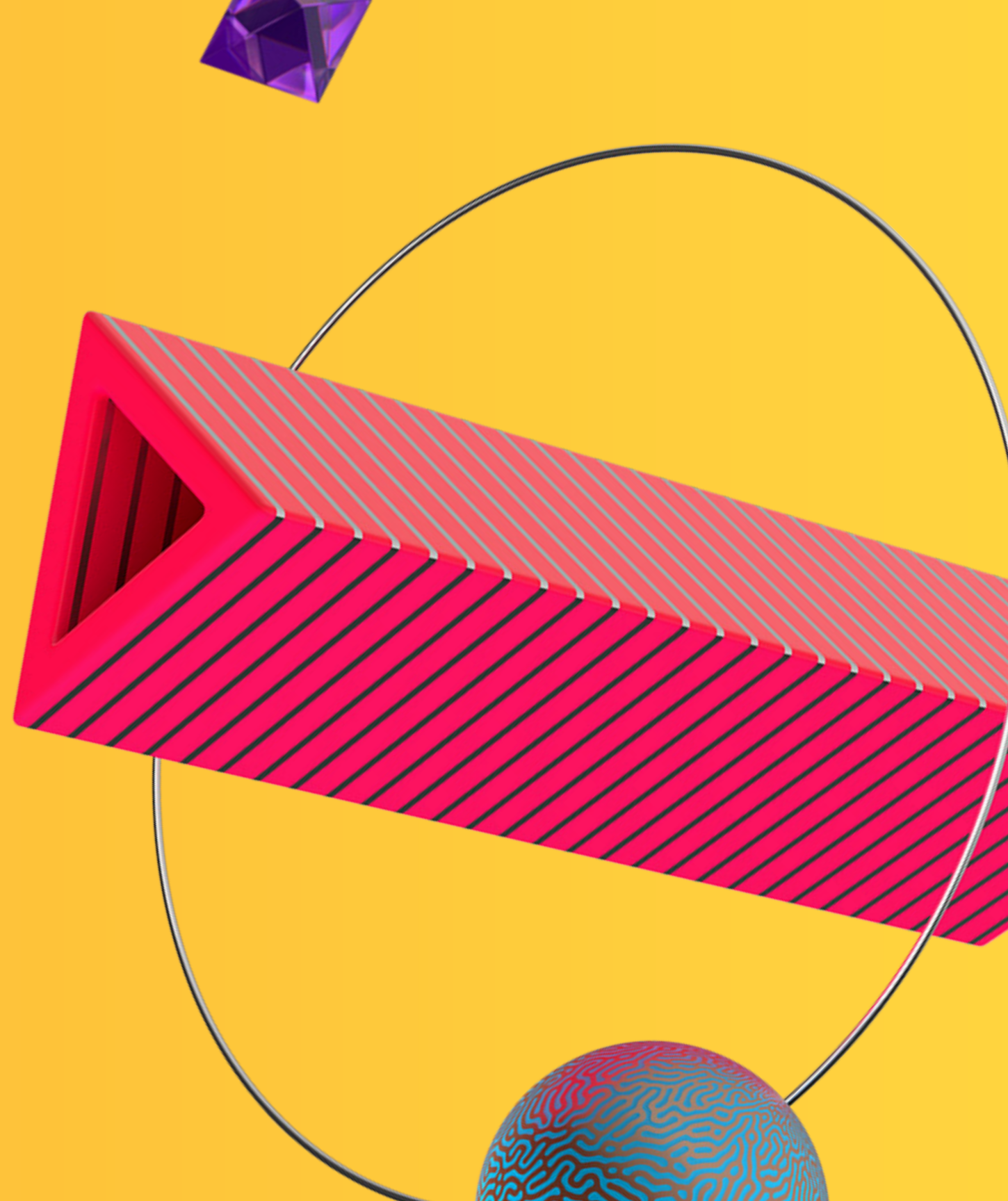


LANDBAY

Product Guide

27 MARCH 2026 | LBPG270326

FOR INTERMEDIARY USE ONLY



We get buy to let

Your deals. Your way.

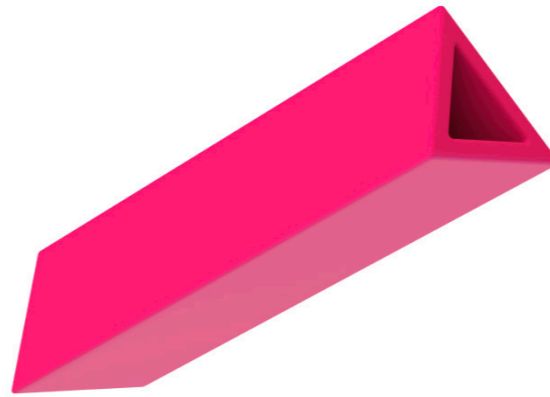
Our simplified product range, designed to give greater flexibility, faster decisions and competitive pricing.



Premier

Competitive rates for individuals and limited company SPVs. Suitable for landlords with up to 15 mortgaged properties.

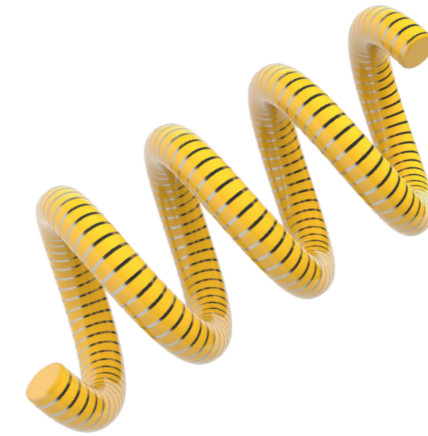
[View range](#)



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.

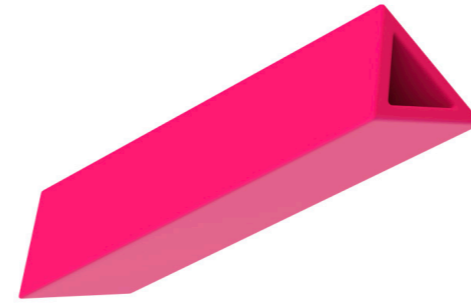
[View range](#)



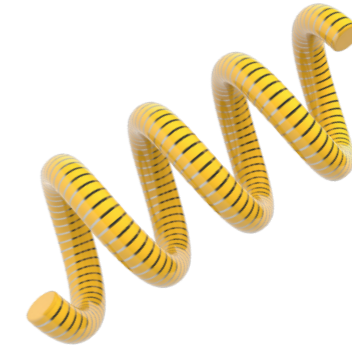
Criteria highlights



Premier



Core



Specialist

| | Competitive rates 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 | ✓ | ✗ | ✓ |
| 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 | | | | | | | | | | | |
| Standard | 2 Year Fixed | 75% | 6.09% | 0% | £30k | £2m | 8.09% | 2%/2% | LMVFB7526481 | <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 full lending guide page 13 for full details</p> | |
| Standard | 2 Year Fixed | 75% | 5.59% | 1% | £30k | £2m | 7.59% | 2%/2% | LMVFB7526482 | | |
| Standard | 2 Year Fixed | 75% | 5.09% | 2% | £30k | £2m | 7.09% | 2%/2% | LMVFB7526483 | | |
| Standard | 2 Year Fixed | 75% | 4.59% | 3% | £30k | £2m | 6.59% | 2%/2% | LMVFB7526484 | | |
| Standard | 2 Year Fixed | 75% | 4.09% | 4% | £30k | £2m | 6.09% | 2%/2% | LMVFB7526485 | | |
| Standard | 2 Year Fixed | 75% | 3.59% | 5% | £30k | £2m | 5.59% | 2%/2% | LMVFB7526486 | | |
| LIKE-FOR-LIKE - 2 YEAR FIXED RATE | | | | | | | | | | | |
| Standard | 2 Year Fixed | 75% | 5.09% | 2% | £30k | £2m | 5.09% | 2%/2% | LMVFB7526492 | | |
| 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 | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.64% | 0% | £30k | £2m | 5.64% | 5%/5%/5%/3%/3% | LMVFE7526487 | 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% | 5.44% | 1% | £30k | £2m | 5.44% | 5%/5%/5%/3%/3% | LMVFE7526488 | |
| Standard | 5 Year Fixed | 75% | 5.24% | 2% | £30k | £2m | 5.24% | 5%/5%/5%/3%/3% | LMVFE7526489 | |
| Standard | 5 Year Fixed | 75% | 5.04% | 3% | £30k | £2m | 5.04% | 5%/5%/5%/3%/3% | LMVFE7526490 | |
| Standard | 5 Year Fixed | 75% | 4.64% | 5% | £30k | £2m | 4.64% | 5%/5%/5%/3%/3% | LMVFE7526491 | |
| REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.69% | 0% | £100k | £1.125m | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526507 | |
| Standard | 5 Year Fixed | 75% | 5.49% | 1% | £100k | £1.125m | 5.49% | 5%/5%/5%/3%/3% | LMVFE7526508 | |
| Standard | 5 Year Fixed | 75% | 5.29% | 2% | £100k | £1.125m | 5.29% | 5%/5%/5%/3%/3% | LMVFE7526509 | |
| Standard | 5 Year Fixed | 75% | 5.09% | 3% | £100k | £1.125m | 5.09% | 5%/5%/5%/3%/3% | LMVFE7526510 | |
| Standard | 5 Year Fixed | 75% | 4.69% | 5% | £100k | £1.125m | 4.69% | 5%/5%/5%/3%/3% | LMVFE7526511 | |

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 | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.69% | £999 | £30k | £100k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526501 | 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% | 5.69% | £1,199 | £100,001 | £250k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526497 | |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,499 | £250,001 | £500k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526498 | |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,799 | £500,001 | £650k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526499 | |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,999 | £650,001 | £750k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526500 | |

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 | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.69% | £899 | £30k | £150k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526506 | <p>Includes a £500 cashback paid the week after completion.</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 full lending guide page 13 for full details</p> |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,099 | £150,001 | £300k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526502 | |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,399 | £300,001 | £500k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526503 | |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,599 | £500,001 | £700k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526504 | |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,899 | £700,001 | £1m | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526505 | |

Premier

AVM products - Standard properties

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|--|
| REMORTGAGE - AVM | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.49% | 1% | £75k | £525k | 5.49% | 5%/5%/5%/3%/3% | LMVFE7526493 | 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 Premier AVM criteria here |
| Standard | 5 Year Fixed | 75% | 5.29% | 2% | £75k | £525k | 5.29% | 5%/5%/5%/3%/3% | LMVFE7526494 | |
| Standard | 5 Year Fixed | 75% | 5.09% | 3% | £75k | £525k | 5.09% | 5%/5%/5%/3%/3% | LMVFE7526495 | |
| Standard | 5 Year Fixed | 75% | 4.69% | 5% | £75k | £525k | 4.69% | 5%/5%/5%/3%/3% | LMVFE7526496 | |

When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.

Premier

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 75% LTV | | | | | | | | | | |
| Small HMO | 2 Year Fixed | 75% | 5.89% | 1% | £30k | £2m | 7.89% | 2%/2% | LMHFB7526512 | <p>All Premier Small HMO products will be subject to a full RICs valuation</p> <p>Max exposure - £5M – please refer when over £2M</p> <p>Applicants must have 12 months landlord experience</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 full lending guide page 13 for full details</p> |
| Small HMO | 2 Year Fixed | 75% | 4.89% | 3% | £30k | £2m | 6.89% | 2%/2% | LMHFB7526513 | |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | |
| Small HMO | 5 Year Fixed | 75% | 5.79% | 1% | £30k | £2m | 5.79% | 5%/5%/5%/3%/3% | LMHFE7526514 | |
| Small HMO | 5 Year Fixed | 75% | 5.39% | 3% | £30k | £2m | 5.39% | 5%/5%/5%/3%/3% | LMHFE7526515 | |
| Small HMO | 5 Year Fixed | 75% | 4.99% | 5% | £30k | £2m | 4.99% | 5%/5%/5%/3%/3% | LMHFE7526516 | |

Premier Small HMO products will be subject to valuation based on market value with vacant possession, which takes into account alternative uses including as a single dwelling house but subject to likely local planning and HMO regulation constraints, assuming a 180 day marketing period.

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 | | | | | | | | | | |
| Standard | 2 Year Fixed | 75% | 5.89% | 2% | £75k | £562.5k | 7.89% | 2%/2% | LMVFB7526474 | <p>All AVM products are subject to a £249 non-refundable administration fee</p> <p>Max property value up to £750k</p> <p>Includes blocks of up to 6 storeys</p> <p>Excludes new builds</p> <p>Excludes ex-local deck access</p> <p>Excludes self-built/developed properties</p> <p>Excludes day 1 remo</p> <p>Lease must be greater than 85 years</p> <p>Maximum exposure of £5M per borrower</p> <p>When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.</p> <p>For AVM ICR rules, please see ICR rules page</p> <p>All fixed rates revert to 3.49%+BBR</p> |
| Standard | 2 Year Fixed | 75% | 5.39% | 3% | £75k | £562.5k | 7.39% | 2%/2% | LMVFB7526475 | |
| Standard | 2 Year Fixed | 75% | 4.39% | 5% | £75k | £562.5k | 6.39% | 2%/2% | LMVFB7526476 | |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.94% | 2% | £75k | £562.5k | 5.94% | 5%/5%/5%/3%/3% | LMVFE7526477 | |
| Standard | 5 Year Fixed | 75% | 5.74% | 3% | £75k | £562.5k | 5.74% | 5%/5%/5%/3%/3% | LMVFE7526478 | |
| Standard | 5 Year Fixed | 75% | 5.34% | 5% | £75k | £562.5k | 5.34% | 5%/5%/5%/3%/3% | LMVFE7526479 | |
| Standard | 5 Year Fixed | 70% | 5.14% | 6% | £75k | £525k | 5.14% | 5%/5%/5%/3%/3% | LMVFE7526480 | |

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% | 5.89% | 2% | £30k | £1m | 7.89% | 2%/2% | LMVFB7526395 | |
| Standard | 2 Year Fixed | 75% | 5.39% | 3% | £30k | £1m | 7.39% | 2%/2% | LMVFB7526397 | |
| Standard | 2 Year Fixed | 75% | 4.39% | 5% | £30k | £1m | 6.39% | 2%/2% | LMVFB7526399 | |
| 2 YEAR FIXED RATE - UP TO 80% LTV | | | | | | | | | | |
| Standard | 2 Year Fixed | 80% | 6.09% | 3% | £75k | £750k | 8.09% | 2%/2% | LMVFB8026400 | |

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% | 5.69% | 3% | £75k | £2m | 5.69% | 5%/5%/5%/3%/3% | LMVFE6526401 | |
| Standard | 5 Year Fixed | 65% | 5.29% | 5% | £75k | £2m | 5.29% | 5%/5%/5%/3%/3% | LMVFE6526402 | |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.94% | £1,499 | £30k | £74,999 | 5.94% | 5%/5%/5%/3%/3% | LMVFE7526410 | |
| Standard | 5 Year Fixed | 75% | 5.94% | 2% | £75k | £1.5m | 5.94% | 5%/5%/5%/3%/3% | LMVFE7526403 | |
| Standard | 5 Year Fixed | 75% | 5.74% | 3% | £75k | £1.5m | 5.74% | 5%/5%/5%/3%/3% | LMVFE7526405 | |
| Standard | 5 Year Fixed | 75% | 5.34% | 5% | £75k | £1.5m | 5.34% | 5%/5%/5%/3%/3% | LMVFE7526407 | |
| Standard | 5 Year Fixed | 75% | 5.14% | 6% | £75k | £1.5m | 5.14% | 5%/5%/5%/3%/3% | LMVFE7526409 | |
| 5 YEAR FIXED RATE - UP TO 80% LTV | | | | | | | | | | |
| Standard | 5 Year Fixed | 80% | 6.44% | 3% | £75k | £750k | 6.44% | 5%/5%/5%/3%/3% | LMVFE8026412 | 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 |
|-----------------------|----------------|---------|----------------------|-------------|----------|----------|-------------|-----|--------------|---|
| 2 YEAR TRACKER | | | | | | | | | | |
| 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. 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% | 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

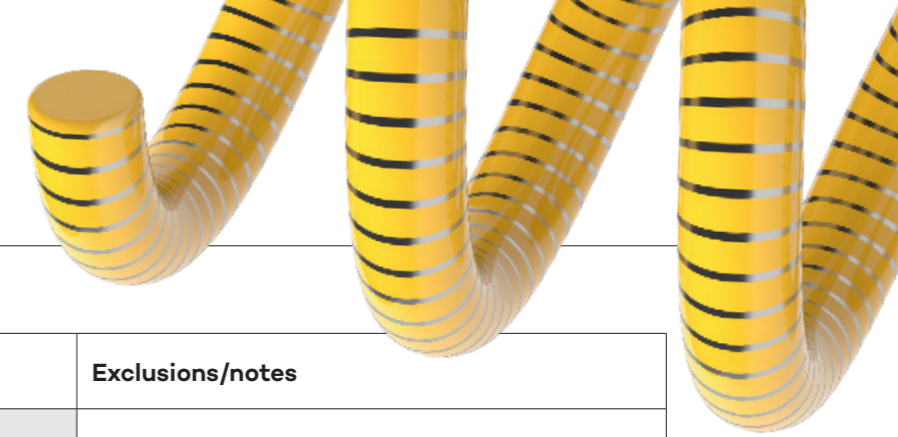
Standard properties - Tier 2

| 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% | 6.19% | 2% | £30k | £1m | 8.19% | 2%/2% | LMVFB7526396 | |
| Standard | 2 Year Fixed | 75% | 5.69% | 3% | £30k | £1m | 7.69% | 2%/2% | LMVFB7526398 | |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 6.24% | £1,499 | £30k | £74,999 | 6.24% | 5%/5%/5%/3%/3% | LMVFE7526411 | |
| Standard | 5 Year Fixed | 75% | 6.24% | 2% | £75k | £1.5m | 6.24% | 5%/5%/5%/3%/3% | LMVFE7526404 | |
| Standard | 5 Year Fixed | 75% | 6.04% | 3% | £75k | £1.5m | 6.04% | 5%/5%/5%/3%/3% | LMVFE7526406 | |
| Standard | 5 Year Fixed | 75% | 5.64% | 5% | £75k | £1.5m | 5.64% | 5%/5%/5%/3%/3% | LMVFE7526408 | |

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

Specialist

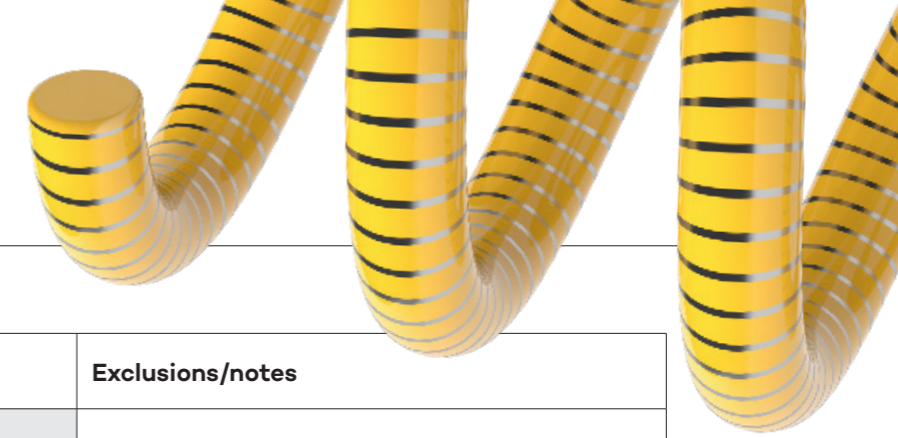
Small HMO properties - up to 6 beds



| 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% | 5.39% | 3% | £75k | £1.5m | 7.39% | 2%/2% | LMHFB6526455 | |
| 2 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | |
| Small HMO | 2 Year Fixed | 75% | 5.44% | 3% | £75k | £1m | 7.44% | 2%/2% | LMHFB7526456 | |
| Small HMO | 2 Year Fixed | 75% | 4.44% | 5% | £75k | £1m | 6.44% | 2%/2% | LMHFB7526457 | |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | |
| Small HMO | 5 Year Fixed | 75% | 5.94% | 3% | £75k | £1m | 5.94% | 5%/5%/5%/3%/3% | LMHFE7526458 | 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% | 5.54% | 5% | £75k | £1m | 5.54% | 5%/5%/5%/3%/3% | LMHFE7526459 | |
| 5 YEAR FIXED RATE - UP TO 80% LTV | | | | | | | | | | |
| Small HMO | 5 Year Fixed | 80% | 6.49% | 3% | £75k | £750k | 6.49% | 5%/5%/5%/3%/3% | LMHFE8026460 | All fixed rates revert to 3.49%+BBR. |
| 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

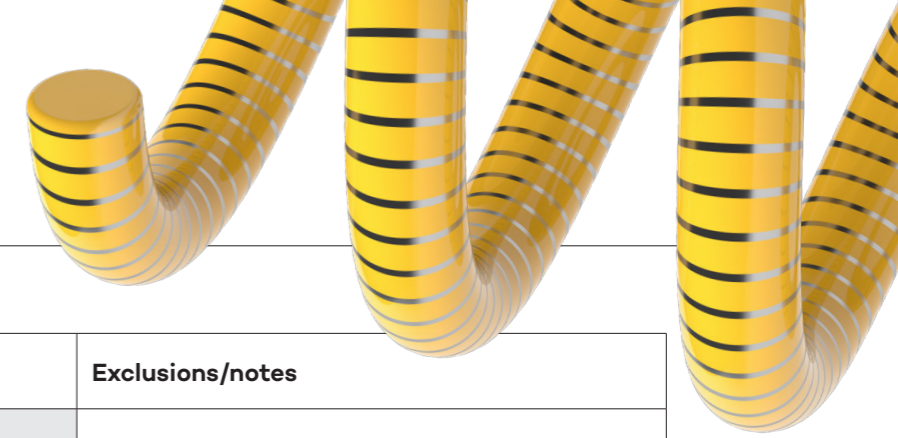
Small MUFB properties - up to 6 units



| 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 | | | | | | | | | | | |
| Small MUFB | 2 Year Fixed | 65% | 5.39% | 3% | £75k | £1.5m | 7.39% | 2%/2% | LMHFB6526461 | 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 MUFB | 2 Year Fixed | 75% | 5.44% | 3% | £75k | £1m | 7.44% | 2%/2% | LMHFB7526462 | | |
| Small MUFB | 2 Year Fixed | 75% | 4.44% | 5% | £75k | £1m | 6.44% | 2%/2% | LMHFB7526463 | | |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | | |
| Small MUFB | 5 Year Fixed | 75% | 5.94% | 3% | £75k | £1m | 5.94% | 5%/5%/5%/3%/3% | LMHFE7526464 | | |
| Small MUFB | 5 Year Fixed | 75% | 5.54% | 5% | £75k | £1m | 5.54% | 5%/5%/5%/3%/3% | LMHFE7526465 | | |
| 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

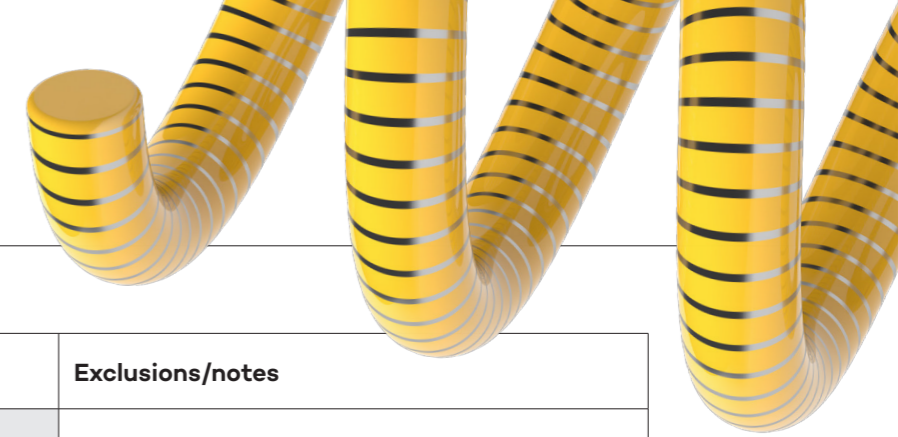
Large HMO and MUFB properties - up to 12 beds/units



| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|----------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|--|
| UP TO 75% LTV | | | | | | | | | | |
| Large HMO | 2 Year Fixed | 75% | 6.49% | 3% | £100k | £1.5m | 8.49% | 2%/2% | LMHFB7526534 | 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% | 6.59% | 3% | £100k | £1.5m | 6.59% | 5%/5%/5%/3%/3% | LMHFE7526535 | |
| UP TO 75% LTV | | | | | | | | | | |
| Large MUFB | 2 Year Fixed | 75% | 6.49% | 3% | £100k | £1.5m | 8.49% | 2%/2% | LMHFB7526536 | |
| Large MUFB | 5 Year Fixed | 75% | 6.59% | 3% | £100k | £1.5m | 6.59% | 5%/5%/5%/3%/3% | LMHFE7526537 | |

Specialist

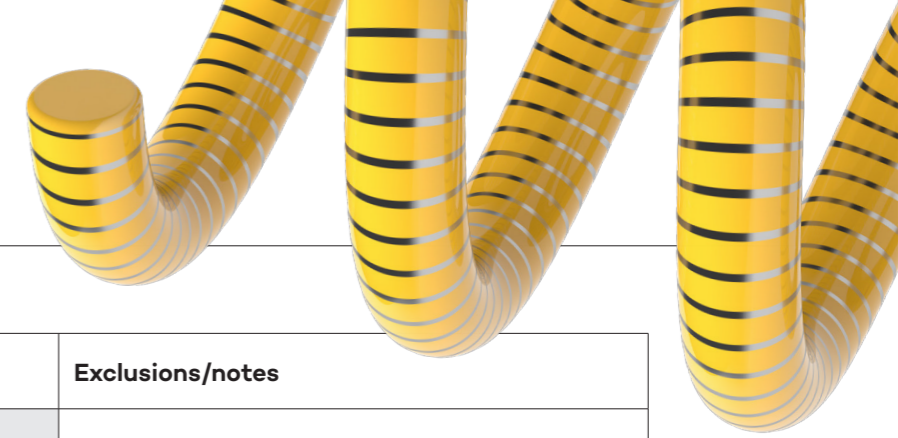
HMO and MUFB properties for first-time landlords



| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|-------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|--------------------|
| SMALL HMO | | | | | | | | | | |
| Small HMO | 2 Year Fixed | 75% | 5.59% | 3% | £75k | £1m | 7.59% | 2%/2% | LMHFB7526439 | Up to 6 beds/units |
| Small HMO | 2 Year Fixed | 75% | 4.59% | 5% | £75k | £1m | 6.59% | 2%/2% | LMHFB7526440 | |
| Small HMO | 5 Year Fixed | 75% | 6.24% | 3% | £75k | £1m | 6.24% | 5%/5%/5%/3%/3% | LMHFE7526441 | |
| Small HMO | 5 Year Fixed | 75% | 5.84% | 5% | £75k | £1m | 5.84% | 5%/5%/5%/3%/3% | LMHFE7526442 | |
| SMALL MUFB | | | | | | | | | | |
| Small MUFB | 2 Year Fixed | 75% | 5.59% | 3% | £75k | £1m | 7.59% | 2%/2% | LMHFB7526443 | |
| Small MUFB | 2 Year Fixed | 75% | 4.59% | 5% | £75k | £1m | 6.59% | 2%/2% | LMHFB7526444 | |
| Small MUFB | 5 Year Fixed | 75% | 6.24% | 3% | £75k | £1m | 6.24% | 5%/5%/5%/3%/3% | LMHFE7526445 | |
| Small MUFB | 5 Year Fixed | 75% | 5.84% | 5% | £75k | £1m | 5.84% | 5%/5%/5%/3%/3% | LMHFE7526446 | |

Specialist

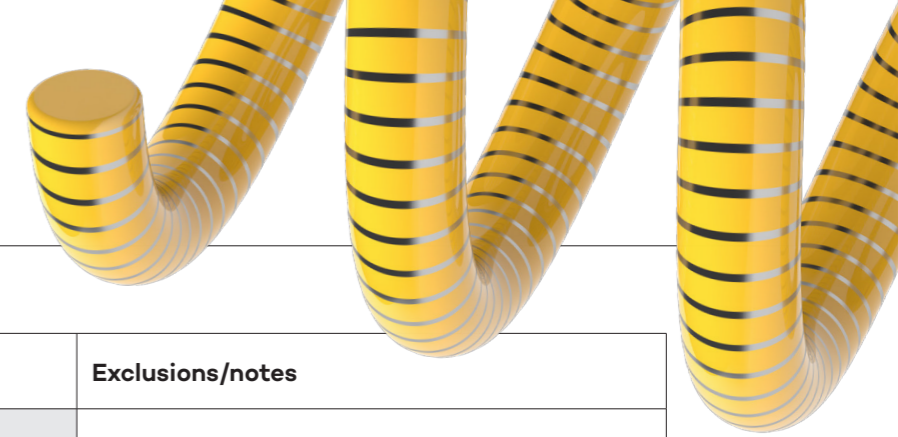
Standard, HMO and MUFB properties for Trading Limited Companies



| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes | |
|-------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|--|--------------------|
| STANDARD | | | | | | | | | | | |
| Standard | 2 Year Fixed | 75% | 5.59% | 3% | £75k | £1m | 7.59% | 2%/2% | LMVFB7526466 | First-time landlords accepted | |
| Standard | 2 Year Fixed | 75% | 4.59% | 5% | £75k | £1m | 6.59% | 2%/2% | LMVFB7526467 | | |
| Standard | 5 Year Fixed | 75% | 6.19% | 3% | £75k | £1m | 6.19% | 5%/5%/5%/3%/3% | LMVFE7526468 | | |
| Standard | 5 Year Fixed | 75% | 5.79% | 5% | £75k | £1m | 5.79% | 5%/5%/5%/3%/3% | LMVFE7526469 | | |
| SMALL HMO | | | | | | | | | | | |
| Small HMO | 2 Year Fixed | 75% | 5.69% | 3% | £75k | £1m | 7.69% | 2%/2% | LMHFB7526470 | 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% | 6.29% | 3% | £75k | £1m | 6.29% | 5%/5%/5%/3%/3% | LMHFE7526471 | | |
| SMALL MUFB | | | | | | | | | | | |
| Small MUFB | 2 Year Fixed | 75% | 5.69% | 3% | £75k | £1m | 7.69% | 2%/2% | LMHFB7526472 | | Up to 6 beds/units |
| Small MUFB | 5 Year Fixed | 75% | 6.04% | 3% | £75k | £1m | 6.04% | 5%/5%/5%/3%/3% | LMHFE7526473 | | |

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 | | | | | | | | | | <p>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 here</p> |
| Standard | 2 Year Fixed | 75% | 5.59% | 3% | £100k | £1m | 7.59% | 2%/2% | LMVFB7526447 | |
| Standard | 2 Year Fixed | 75% | 4.59% | 5% | £100k | £1m | 6.59% | 2%/2% | LMVFB7526448 | |
| STANDARD - 5 YEAR FIXED RATE | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 6.04% | 3% | £100k | £1m | 6.04% | 5%/5%/5%/3%/3% | LMVFE7526449 | |
| Standard | 5 Year Fixed | 75% | 5.64% | 5% | £100k | £1m | 5.64% | 5%/5%/5%/3%/3% | LMVFE7526450 | |
| SMALL MUFB - 2 YEAR FIXED RATE - UP TO 6 UNITS | | | | | | | | | | |
| Small MUFB | 2 Year Fixed | 75% | 5.99% | 3% | £100k | £1m | 7.99% | 2%/2% | LMHFB7526451 | |
| Small MUFB | 2 Year Fixed | 75% | 4.99% | 5% | £100k | £1m | 6.99% | 2%/2% | LMHFB7526452 | |
| SMALL MUFB - 5 YEAR FIXED RATE - UP TO 6 UNITS | | | | | | | | | | |
| Small MUFB | 5 Year Fixed | 75% | 6.39% | 3% | £100k | £1m | 6.39% | 5%/5%/5%/3%/3% | LMHFE7526453 | |
| Small MUFB | 5 Year Fixed | 75% | 5.99% | 5% | £100k | £1m | 5.99% | 5%/5%/5%/3%/3% | LMHFE7526454 | |

ICR rules

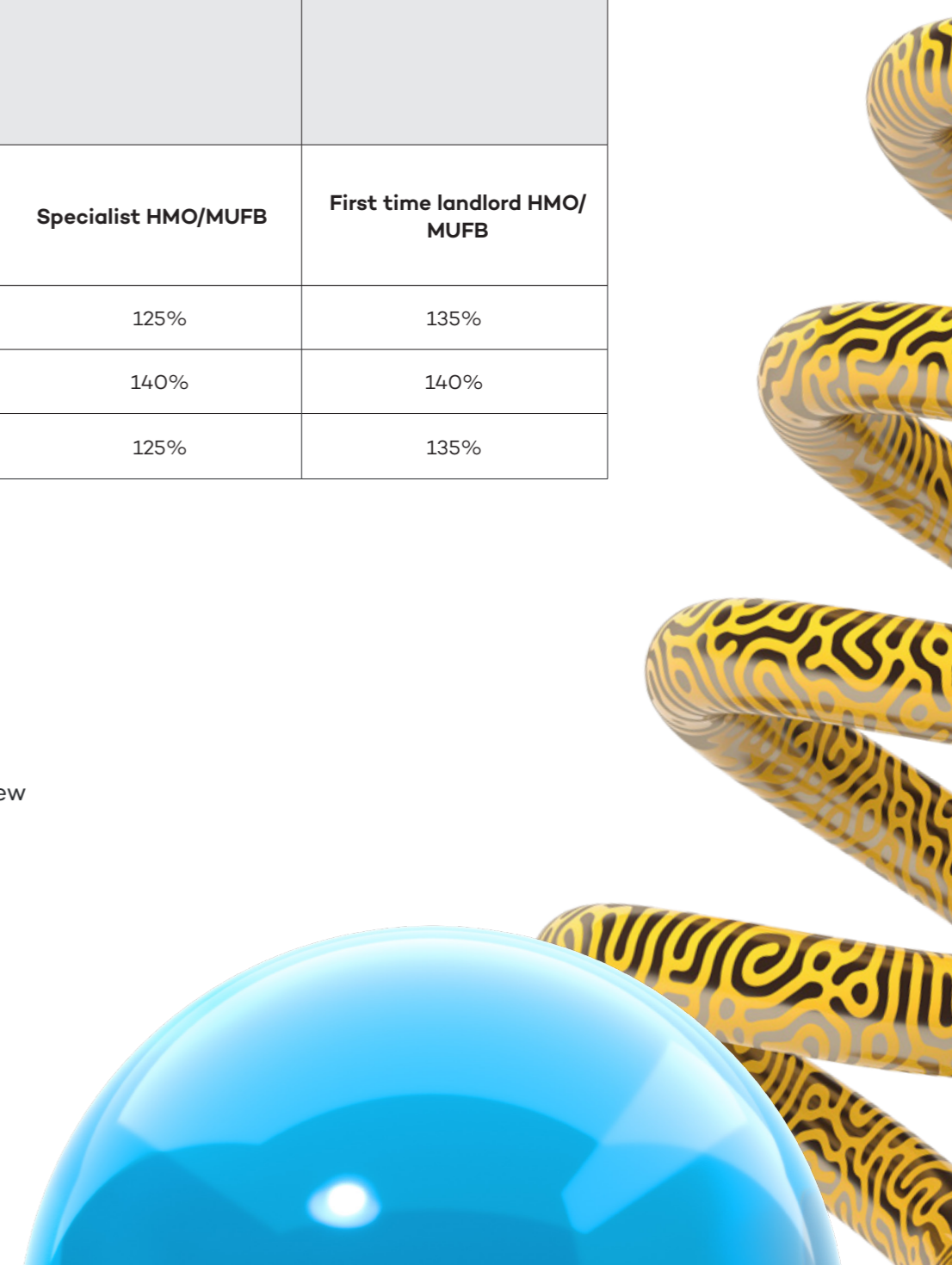
| 2 YEAR FIXED RATE AND TRACKER RATE PRODUCTS STRESSED AT THE GREATER OF 5.5% OR PAY RATE +2% | | | | | | |
|---|------------------|----------------------------------|--|-----------------------------|---------------------|----------------------------------|
| 5 YEAR REMORTGAGE PRODUCTS STRESSED AT THE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

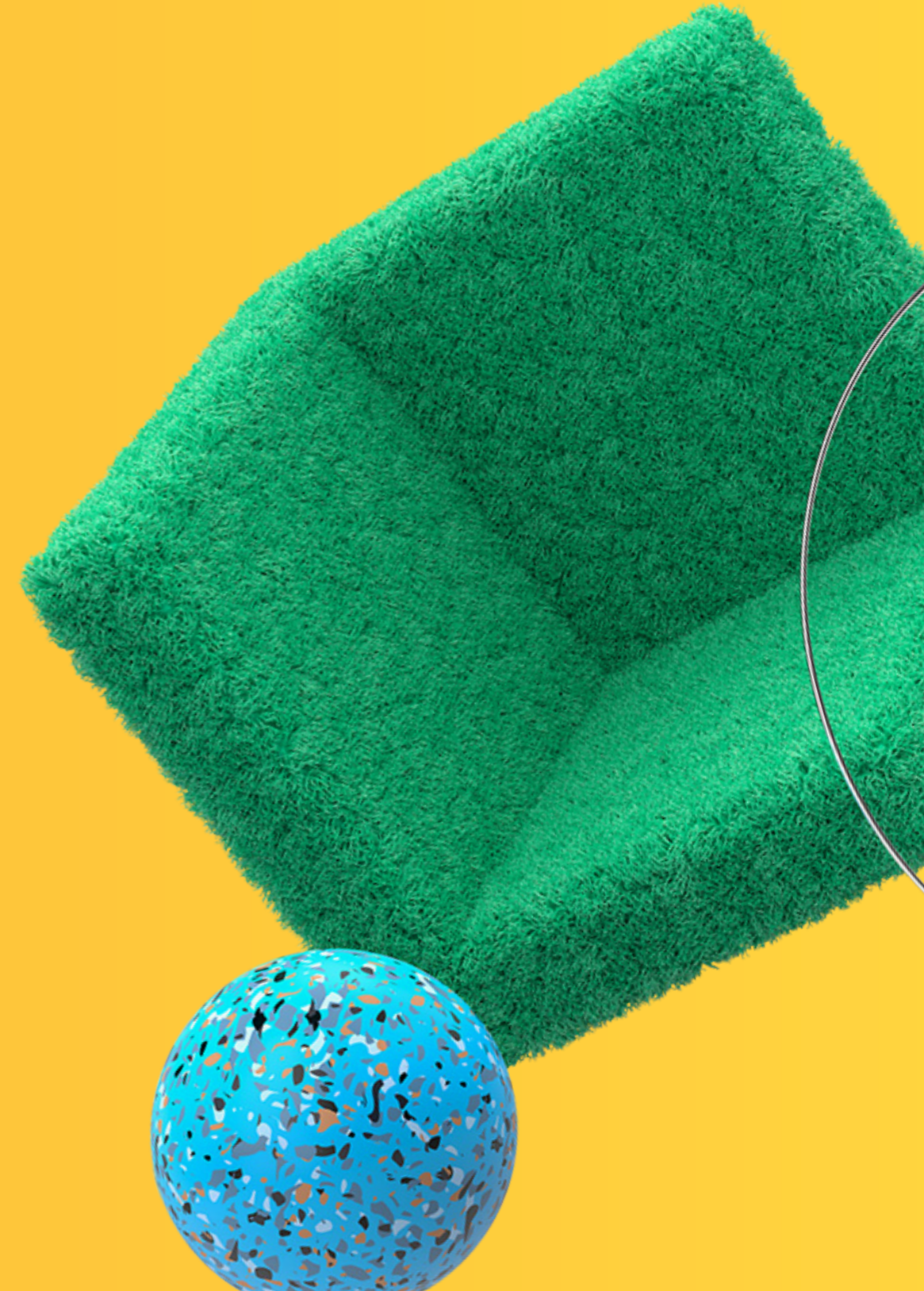
| Property value | Standard properties | Small HMO | Large HMO/MUFB |
|-------------------------|---------------------|-----------|----------------|
| Up to - £150,000 | £250 | £750 | £1200 |
| £ 150,001 - £200,000 | £285 | £750 | £1200 |
| £ 200,001 - £250,000 | £315 | £750 | £1200 |
| £ 250,001 - £300,000 | £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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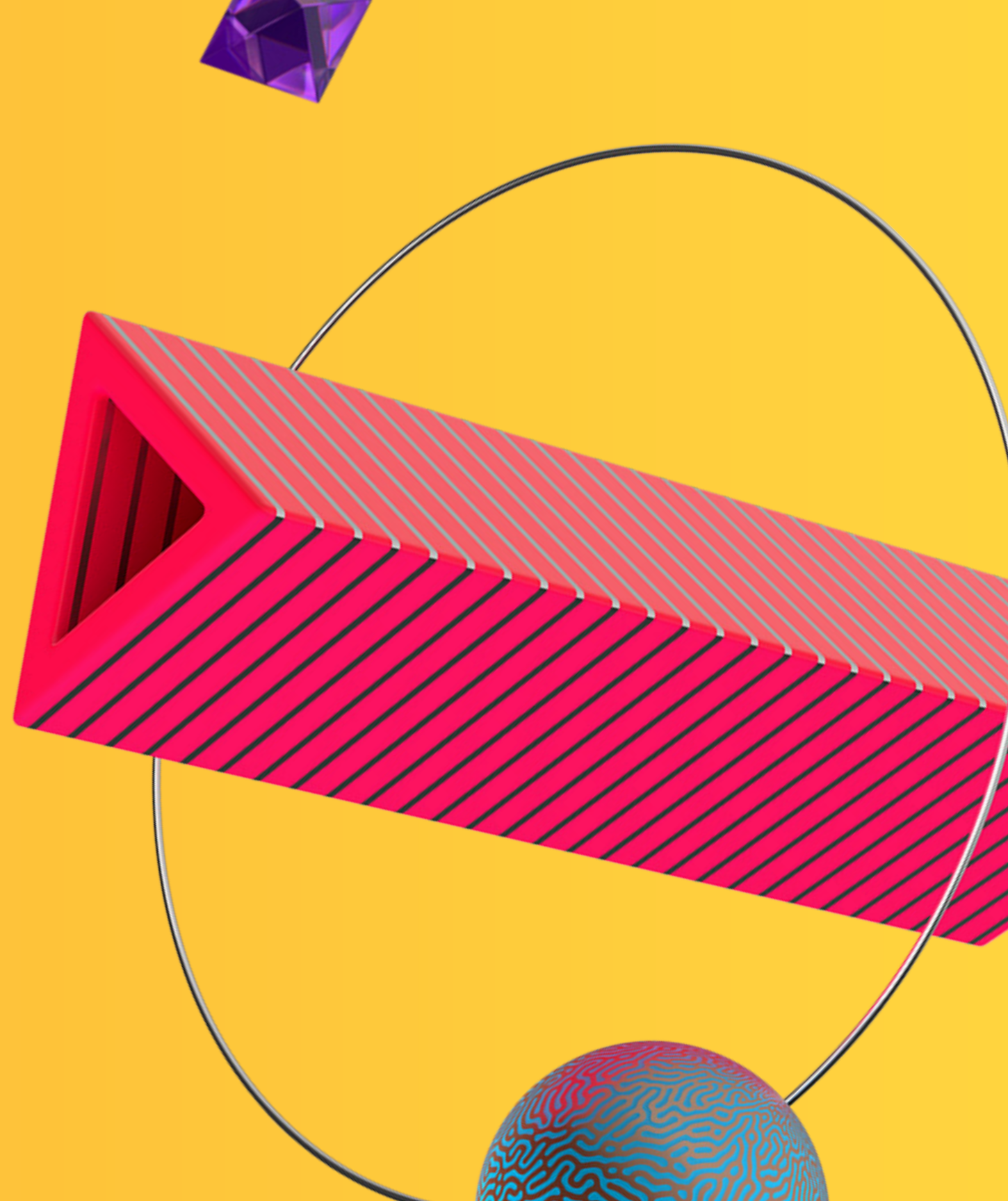


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Scotland Product Guide

27 MARCH 2026 | LBPG270326

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 | | | | | | | | | | | |
| Standard | 2 Year Fixed | 75% | 6.09% | 0% | £30k | £2m | 8.09% | 2%/2% | LMVFB7526481 | Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here | |
| Standard | 2 Year Fixed | 75% | 5.59% | 1% | £30k | £2m | 7.59% | 2%/2% | LMVFB7526482 | | |
| Standard | 2 Year Fixed | 75% | 5.09% | 2% | £30k | £2m | 7.09% | 2%/2% | LMVFB7526483 | | |
| Standard | 2 Year Fixed | 75% | 4.59% | 3% | £30k | £2m | 6.59% | 2%/2% | LMVFB7526484 | | |
| Standard | 2 Year Fixed | 75% | 4.09% | 4% | £30k | £2m | 6.09% | 2%/2% | LMVFB7526485 | | |
| Standard | 2 Year Fixed | 75% | 3.59% | 5% | £30k | £2m | 5.59% | 2%/2% | LMVFB7526486 | | |
| LIKE-FOR-LIKE - 2 YEAR FIXED RATE | | | | | | | | | | | |
| Standard | 2 Year Fixed | 75% | 5.09% | 2% | £30k | £2m | 5.09% | 2%/2% | LMVFB7526492 | | |
| 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 | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.64% | 0% | £30k | £2m | 5.64% | 5%/5%/5%/3%/3% | LMVFE7526487 | Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here |
| Standard | 5 Year Fixed | 75% | 5.44% | 1% | £30k | £2m | 5.44% | 5%/5%/5%/3%/3% | LMVFE7526488 | |
| Standard | 5 Year Fixed | 75% | 5.24% | 2% | £30k | £2m | 5.24% | 5%/5%/5%/3%/3% | LMVFE7526489 | |
| Standard | 5 Year Fixed | 75% | 5.04% | 3% | £30k | £2m | 5.04% | 5%/5%/5%/3%/3% | LMVFE7526490 | |
| Standard | 5 Year Fixed | 75% | 4.64% | 5% | £30k | £2m | 4.64% | 5%/5%/5%/3%/3% | LMVFE7526491 | |
| REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.69% | 0% | £100k | £1.125m | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526507 | |
| Standard | 5 Year Fixed | 75% | 5.49% | 1% | £100k | £1.125m | 5.49% | 5%/5%/5%/3%/3% | LMVFE7526508 | |
| Standard | 5 Year Fixed | 75% | 5.29% | 2% | £100k | £1.125m | 5.29% | 5%/5%/5%/3%/3% | LMVFE7526509 | |
| Standard | 5 Year Fixed | 75% | 5.09% | 3% | £100k | £1.125m | 5.09% | 5%/5%/5%/3%/3% | LMVFE7526510 | |
| Standard | 5 Year Fixed | 75% | 4.69% | 5% | £100k | £1.125m | 4.69% | 5%/5%/5%/3%/3% | LMVFE7526511 | |

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 | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.69% | £899 | £30k | £150k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526506 | <p>Includes a £500 cashback paid the week after completion.</p> <p>Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here</p> |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,099 | £150,001 | £300k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526502 | |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,399 | £300,001 | £500k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526503 | |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,599 | £500,001 | £700k | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526504 | |
| Standard | 5 Year Fixed | 75% | 5.69% | £1,899 | £700,001 | £1m | 5.69% | 5%/5%/5%/3%/3% | LMVFE7526505 | |

Premier

AVM products - Standard properties

| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|--------------|---|
| REMORTGAGE - AVM | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.49% | 1% | £75k | £525k | 5.49% | 5%/5%/5%/3%/3% | LMVFE7526493 | Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here Premier AVM criteria can be found here |
| Standard | 5 Year Fixed | 75% | 5.29% | 2% | £75k | £525k | 5.29% | 5%/5%/5%/3%/3% | LMVFE7526494 | |
| Standard | 5 Year Fixed | 75% | 5.09% | 3% | £75k | £525k | 5.09% | 5%/5%/5%/3%/3% | LMVFE7526495 | |
| Standard | 5 Year Fixed | 75% | 4.69% | 5% | £75k | £525k | 4.69% | 5%/5%/5%/3%/3% | LMVFE7526496 | |

When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.

Premier

Small HMO 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 | | | | | | | | | | |
| Small HMO | 2 Year Fixed | 75% | 5.89% | 1% | £30k | £2m | 7.89% | 2%/2% | LMHFB7526512 | All Premier Small HMO products will be subject to a full RICs valuation Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here |
| Small HMO | 2 Year Fixed | 75% | 4.89% | 3% | £30k | £2m | 6.89% | 2%/2% | LMHFB7526513 | |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | |
| Small HMO | 5 Year Fixed | 75% | 5.79% | 1% | £30k | £2m | 5.79% | 5%/5%/5%/3%/3% | LMHFE7526514 | |
| Small HMO | 5 Year Fixed | 75% | 5.39% | 3% | £30k | £2m | 5.39% | 5%/5%/5%/3%/3% | LMHFE7526515 | |
| Small HMO | 5 Year Fixed | 75% | 4.99% | 5% | £30k | £2m | 4.99% | 5%/5%/5%/3%/3% | LMHFE7526516 | |

Premier Small HMO products will be subject to valuation based on market value with vacant possession, which takes into account alternative uses including as a single dwelling house but subject to likely local planning and HMO regulation constraints, assuming a 180 day marketing period.

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 | Premier AVM Premier Small HMO |
|-----------------------------------|------------------|----------------------------------|
| Individual - Basic rate taxpayer | 125% | 130% |
| Individual - Higher rate taxpayer | 145% | 145% |
| Limited Company/LLP | 125% | 130% |

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 | Small HMO |
|-------------------------|---------------------|-----------|
| Up to - £150,000 | £250 | £750 |
| £ 150,001 - £200,000 | £285 | £750 |
| £ 200,001 - £250,000 | £315 | £750 |
| £ 250,001 - £300,000 | £370 | £750 |
| £ 300,001 - £400,000 | £430 | £750 |
| £ 400,001 - £500,000 | £490 | £900 |
| £ 500,001 - £600,000 | £555 | £925 |
| £ 600,001 - £700,000 | £610 | £1000 |
| £ 700,001 - £800,000 | £695 | £1075 |
| £ 800,001 - £900,000 | £760 | £1125 |
| £ 900,001 - £1,000,000 | £860 | £1200 |
| £1,000,001 - £1,200,000 | £975 | £1275 |
| £1,200,001 - £1,250,000 | £1145 | £1350 |
| £1,250,001 - £1,400,000 | £1145 | £1350 |
| £1,400,001 - £1,500,00 | £1305 | Quote |
| £1,500,001 - £1,600,000 | £1305 | Quote |
| £1,600,001 - £1,750,000 | £1540 | Quote |
| £1,750,001 - £1,800,000 | £1540 | Quote |
| £1,800,001 - £2,000,000 | £1820 | Quote |
| £2,000,001 - £2,500,000 | Quote | Quote |
| £2,500,000+ | Quote | Quote |

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