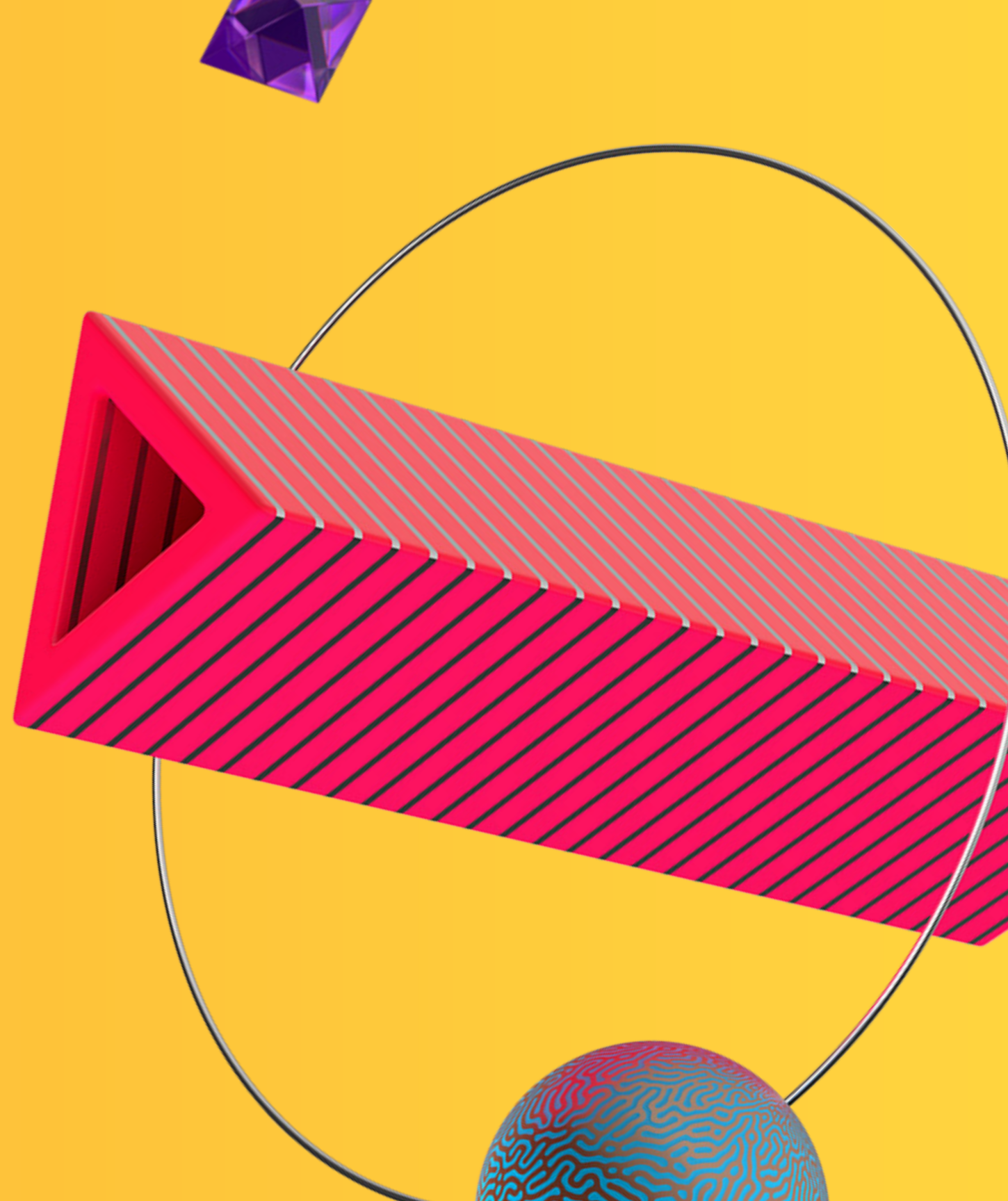


LANDBAY

Product guide Scotland

24 APRIL 2026 | LBPG240426

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 70% LTV										
Standard	5 Year Fixed	70%	5.52%	0%	£30k	£2m	5.52%	5%/5%/5%/3%/3%	LMVFE7026590	Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
Standard	5 Year Fixed	70%	5.12%	2%	£30k	£2m	5.12%	5%/5%/5%/3%/3%	LMVFE7026591	
Standard	5 Year Fixed	70%	4.92%	3%	£30k	£2m	4.92%	5%/5%/5%/3%/3%	LMVFE7026592	
Standard	5 Year Fixed	70%	4.52%	5%	£30k	£2m	4.52%	5%/5%/5%/3%/3%	LMVFE7026593	
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	

Premier

Standard properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
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	Minimum property value is £150k Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
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%	5.59%	£899	£30k	£150k	5.59%	5%/5%/5%/3%/3%	LMVFE7526574	Includes a £500 cashback paid the week after completion. Minimum property value is £150k Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
Standard	5 Year Fixed	75%	5.59%	£1,099	£150,001	£300k	5.59%	5%/5%/5%/3%/3%	LMVFE7526570	
Standard	5 Year Fixed	75%	5.59%	£1,399	£300,001	£500k	5.59%	5%/5%/5%/3%/3%	LMVFE7526571	
Standard	5 Year Fixed	75%	5.59%	£1,599	£500,001	£700k	5.59%	5%/5%/5%/3%/3%	LMVFE7526572	
Standard	5 Year Fixed	75%	5.59%	£1,899	£700,001	£1m	5.59%	5%/5%/5%/3%/3%	LMVFE7526573	

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 - UP TO 70% LTV										
Standard	5 Year Fixed	70%	5.52%	0%	£75k	£525k	5.52%	5%/5%/5%/3%/3%	LMVFE7026594	<p>All AVM products are subject to a £249 non-refundable administration fee</p> <p>Our Scotland solicitor panel can be found here</p> <p>For qualifying Scotland postcodes and lending criteria see here</p> <p>Premier AVM criteria can be found here</p>
Standard	5 Year Fixed	70%	5.12%	2%	£75k	£525k	5.12%	5%/5%/5%/3%/3%	LMVFE7026595	
Standard	5 Year Fixed	70%	4.92%	3%	£75k	£525k	4.92%	5%/5%/5%/3%/3%	LMVFE7026596	
Standard	5 Year Fixed	70%	4.52%	5%	£75k	£525k	4.52%	5%/5%/5%/3%/3%	LMVFE7026597	
REMORTGAGE - AVM - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.44%	1%	£75k	£562.5k	5.44%	5%/5%/5%/3%/3%	LMVFE7526598	
Standard	5 Year Fixed	75%	5.24%	2%	£75k	£562.5k	5.24%	5%/5%/5%/3%/3%	LMVFE7526599	
Standard	5 Year Fixed	75%	5.04%	3%	£75k	£562.5k	5.04%	5%/5%/5%/3%/3%	LMVFE7526600	
Standard	5 Year Fixed	75%	4.64%	5%	£75k	£562.5k	4.64%	5%/5%/5%/3%/3%	LMVFE7526601	

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%	5.74%	1%	£30k	£2m	7.74%	2%/2%	LMHFB7526602	<p>All Premier Small HMO products will be subject to a full RICs valuation</p> <p>Our Scotland solicitor panel can be found here</p> <p>For qualifying Scotland postcodes and lending criteria see here</p>	
Small HMO	2 Year Fixed	75%	4.74%	3%	£30k	£2m	6.74%	2%/2%	LMHFB7526603		
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		
REMORTGAGE - 5 YEAR FIXED RATE - UP TO 70% LTV											
Small HMO	5 Year Fixed	70%	5.64%	1%	£30k	£2m	5.64%	5%/5%/5%/3%/3%	LMHFE7026540		
Small HMO	5 Year Fixed	70%	5.24%	3%	£30k	£2m	5.24%	5%/5%/5%/3%/3%	LMHFE7026541		
Small HMO	5 Year Fixed	70%	4.84%	5%	£30k	£2m	4.84%	5%/5%/5%/3%/3%	LMHFE7026542		

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	£1600
£1,500,001 - £1,600,000	£1305	£1600
£1,600,001 - £1,750,000	£1540	£1850
£1,750,001 - £1,800,000	£1540	£1850
£1,800,001 - £2,000,000	£1820	£2150
£2,000,001 - £2,500,000	Quote	Quote
£2,500,000+	Quote	Quote

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