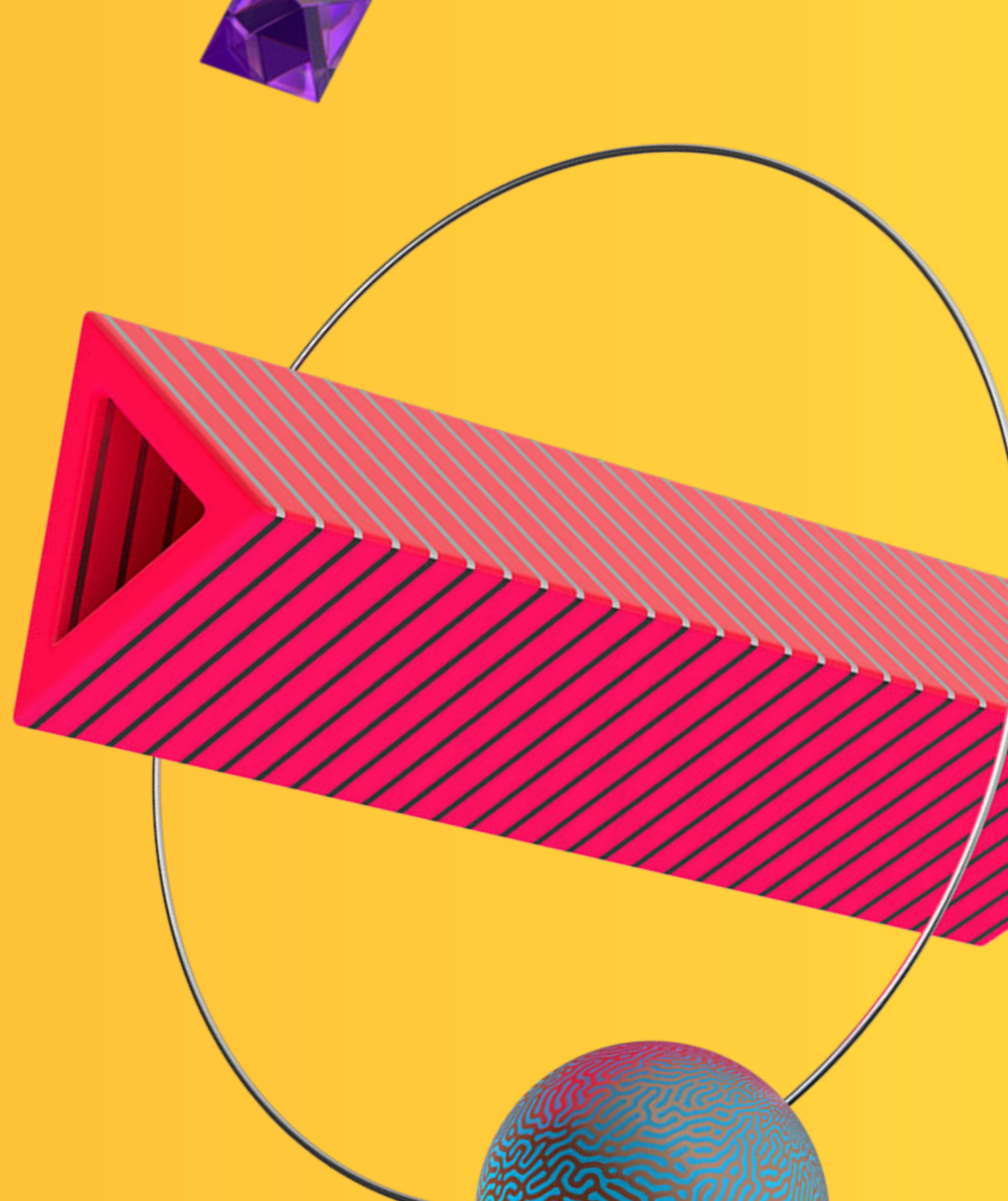


LANDBAY

Product guide Scotland

04 JUNE 2026 | LBPG040626

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%	5.89%	0%	£30k	£2m	7.89%	2%/2%	LMVFB7526664	Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here	
Standard	2 Year Fixed	75%	5.39%	1%	£30k	£2m	7.39%	2%/2%	LMVFB7526665		
Standard	2 Year Fixed	75%	4.89%	2%	£30k	£2m	6.89%	2%/2%	LMVFB7526666		
Standard	2 Year Fixed	75%	4.39%	3%	£30k	£2m	6.39%	2%/2%	LMVFB7526667		
Standard	2 Year Fixed	75%	3.89%	4%	£30k	£2m	5.89%	2%/2%	LMVFB7526668		
Standard	2 Year Fixed	75%	3.39%	5%	£30k	£2m	5.39%	2%/2%	LMVFB7526669		
LIKE-FOR-LIKE - 2 YEAR FIXED RATE											
Standard	2 Year Fixed	75%	4.89%	2%	£30k	£2m	4.89%	2%/2%	LMVFB7526675		
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%	5.62%	0%	£30k	£2m	5.62%	5%/5%/5%/3%/3%	LMVFE7526670	Our Scotland solicitor panel can be found here For qualifying Scotland postcodes and lending criteria see here
Standard	5 Year Fixed	75%	5.42%	1%	£30k	£2m	5.42%	5%/5%/5%/3%/3%	LMVFE7526671	
Standard	5 Year Fixed	75%	5.19%	2%	£30k	£2m	5.19%	5%/5%/5%/3%/3%	LMVFE7526672	
Standard	5 Year Fixed	75%	4.99%	3%	£30k	£2m	4.99%	5%/5%/5%/3%/3%	LMVFE7526673	
Standard	5 Year Fixed	75%	4.59%	5%	£30k	£2m	4.59%	5%/5%/5%/3%/3%	LMVFE7526674	

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 - UP TO 70% LTV										
Standard	5 Year Fixed	70%	5.51%	0%	£30k	£2m	5.51%	5%/5%/5%/3%/3%	LMVFE7026676	
Standard	5 Year Fixed	70%	5.09%	2%	£30k	£2m	5.09%	5%/5%/5%/3%/3%	LMVFE7026677	
Standard	5 Year Fixed	70%	4.89%	3%	£30k	£2m	4.89%	5%/5%/5%/3%/3%	LMVFE7026678	
Standard	5 Year Fixed	70%	4.49%	5%	£30k	£2m	4.49%	5%/5%/5%/3%/3%	LMVFE7026679	
REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION										
Standard	5 Year Fixed	75%	5.64%	0%	£100k	£1.125m	5.64%	5%/5%/5%/3%/3%	LMVFE7526698	
Standard	5 Year Fixed	75%	5.44%	1%	£100k	£1.125m	5.44%	5%/5%/5%/3%/3%	LMVFE7526699	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%	5.22%	2%	£100k	£1.125m	5.22%	5%/5%/5%/3%/3%	LMVFE7526700	
Standard	5 Year Fixed	75%	5.02%	3%	£100k	£1.125m	5.02%	5%/5%/5%/3%/3%	LMVFE7526701	
Standard	5 Year Fixed	75%	4.62%	5%	£100k	£1.125m	4.62%	5%/5%/5%/3%/3%	LMVFE7526702	

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%	5.54%	£899	£30k	£150k	5.54%	5%/5%/5%/3%/3%	LMVFE7526697	Minimum property value is £100k
Standard	5 Year Fixed	75%	5.54%	£1,099	£150,001	£300k	5.54%	5%/5%/5%/3%/3%	LMVFE7526693	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%	5.54%	£1,399	£300,001	£500k	5.54%	5%/5%/5%/3%/3%	LMVFE7526694	
Standard	5 Year Fixed	75%	5.54%	£1,599	£500,001	£700k	5.54%	5%/5%/5%/3%/3%	LMVFE7526695	
Standard	5 Year Fixed	75%	5.54%	£1,899	£700,001	£1m	5.54%	5%/5%/5%/3%/3%	LMVFE7526696	

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%	5.69%	0%	£75k	£525k	5.69%	5%/5%/5%/3%/3%	LMVFE7026680	<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%	5.09%	2%	£75k	£525k	5.09%	5%/5%/5%/3%/3%	LMVFE7026681	
Standard	5 Year Fixed	70%	4.89%	3%	£75k	£525k	4.89%	5%/5%/5%/3%/3%	LMVFE7026682	
Standard	5 Year Fixed	70%	4.49%	5%	£75k	£525k	4.49%	5%/5%/5%/3%/3%	LMVFE7026683	
REMORTGAGE - AVM - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.42%	1%	£75k	£562.5k	5.42%	5%/5%/5%/3%/3%	LMVFE7526684	
Standard	5 Year Fixed	75%	5.19%	2%	£75k	£562.5k	5.19%	5%/5%/5%/3%/3%	LMVFE7526685	
Standard	5 Year Fixed	75%	4.99%	3%	£75k	£562.5k	4.99%	5%/5%/5%/3%/3%	LMVFE7526686	
Standard	5 Year Fixed	75%	4.59%	5%	£75k	£562.5k	4.59%	5%/5%/5%/3%/3%	LMVFE7526687	

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%	5.59%	1%	£30k	£2m	7.59%	2%/2%	LMHFB7526706	<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%	4.59%	3%	£30k	£2m	6.59%	2%/2%	LMHFB7526707	
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%	LMHFE7526708	
Small HMO	5 Year Fixed	75%	5.39%	3%	£30k	£2m	5.39%	5%/5%/5%/3%/3%	LMHFE7526709	
Small HMO	5 Year Fixed	75%	4.99%	5%	£30k	£2m	4.99%	5%/5%/5%/3%/3%	LMHFE7526710	
REMORTGAGE - 5 YEAR FIXED RATE - UP TO 70% LTV										
Small HMO	5 Year Fixed	70%	5.69%	1%	£30k	£2m	5.69%	5%/5%/5%/3%/3%	LMHFE7026703	
Small HMO	5 Year Fixed	70%	5.29%	3%	£30k	£2m	5.29%	5%/5%/5%/3%/3%	LMHFE7026704	
Small HMO	5 Year Fixed	70%	4.89%	5%	£30k	£2m	4.89%	5%/5%/5%/3%/3%	LMHFE7026705	

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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