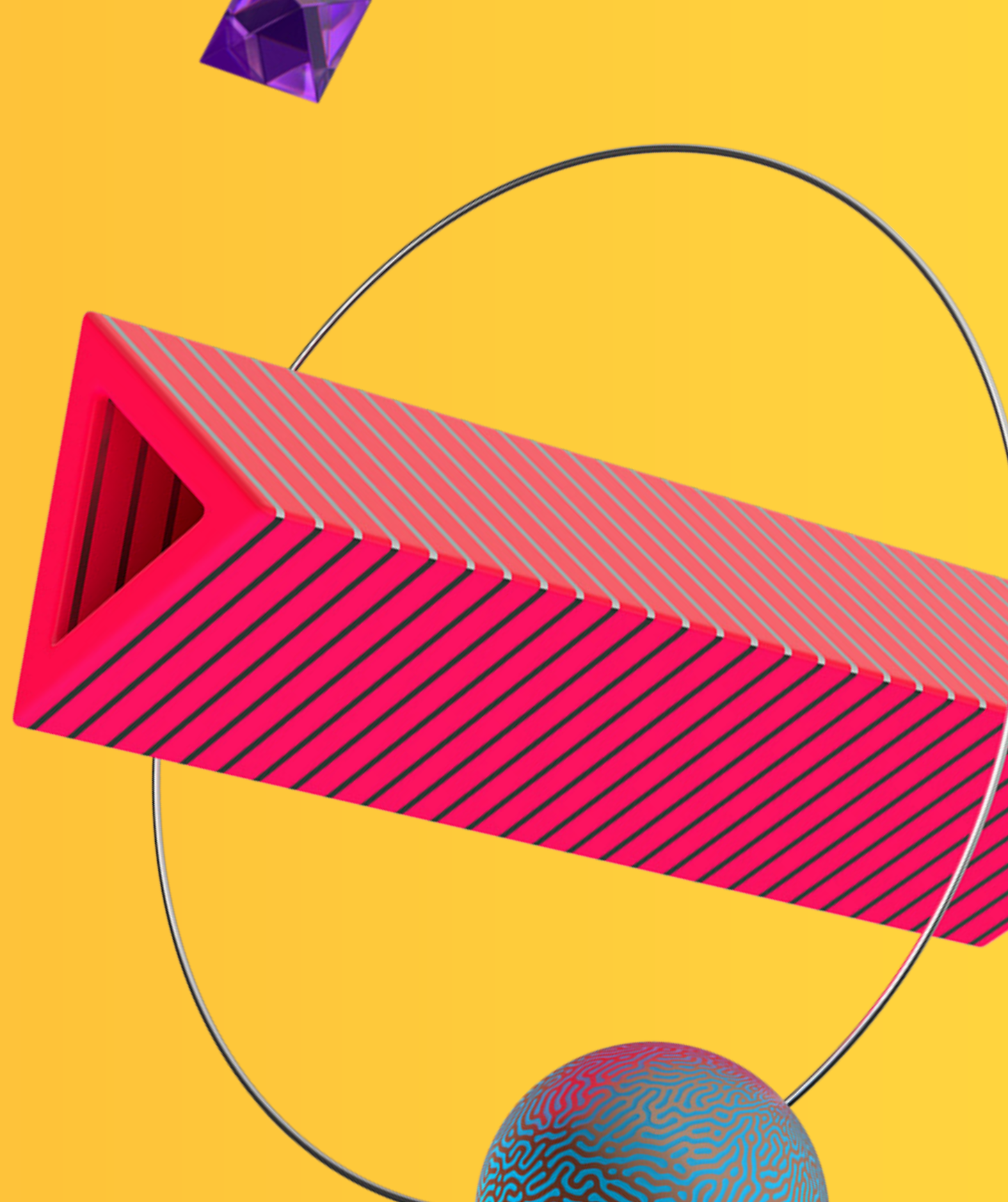


LANDBAY

Product guide Scotland

28 JULY 2026 | LBPG280726

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Premier

2 year fixed rate for 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%	6.09%	0%	£30k	£2m	8.09%	2%/2%	LMVFB7526996	
Standard	2 Year Fixed	75%	5.59%	1%	£30k	£2m	7.59%	2%/2%	LMVFB7526997	
Standard	2 Year Fixed	75%	5.09%	2%	£30k	£2m	7.09%	2%/2%	LMVFB7526998	
Standard	2 Year Fixed	75%	4.59%	3%	£30k	£2m	6.59%	2%/2%	LMVFB7526999	
Standard	2 Year Fixed	75%	4.09%	4%	£30k	£2m	6.09%	2%/2%	LMVFB75261000	
Standard	2 Year Fixed	75%	3.59%	5%	£30k	£2m	5.59%	2%/2%	LMVFB75261001	
LIKE-FOR-LIKE - 2 YEAR FIXED RATE										
Standard	2 Year Fixed	75%	5.09%	2%	£30k	£2m	5.09%	2%/2%	LMVFB75261007	
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

5 year fixed rate for 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%	5.74%	0%	£30k	£2m	5.74%	5%/5%/5%/3%/3%	LMVFE75261002	
Standard	5 Year Fixed	75%	5.54%	1%	£30k	£2m	5.54%	5%/5%/5%/3%/3%	LMVFE75261003	
Standard	5 Year Fixed	75%	5.34%	2%	£30k	£2m	5.34%	5%/5%/5%/3%/3%	LMVFE75261004	
Standard	5 Year Fixed	75%	5.14%	3%	£30k	£2m	5.14%	5%/5%/5%/3%/3%	LMVFE75261005	
Standard	5 Year Fixed	75%	4.74%	5%	£30k	£2m	4.74%	5%/5%/5%/3%/3%	LMVFE75261006	

Premier

Remortgage products for 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 WITH FREE VALUATION										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%	5.79%	0%	£100k	£1.125m	5.79%	5%/5%/5%/3%/3%	LMVFE75261026	
Standard	5 Year Fixed	75%	5.59%	1%	£100k	£1.125m	5.59%	5%/5%/5%/3%/3%	LMVFE75261027	
Standard	5 Year Fixed	75%	5.39%	2%	£100k	£1.125m	5.39%	5%/5%/5%/3%/3%	LMVFE75261028	
Standard	5 Year Fixed	75%	5.19%	3%	£100k	£1.125m	5.19%	5%/5%/5%/3%/3%	LMVFE75261029	
Standard	5 Year Fixed	75%	4.79%	5%	£100k	£1.125m	4.79%	5%/5%/5%/3%/3%	LMVFE75261030	

Premier

Remortgage cashback products

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%	5.74%	£899	£30k	£150k	5.74%	5%/5%/5%/3%/3%	LMVFE75261025	Minimum property value is £100k
Standard	5 Year Fixed	75%	5.74%	£1,099	£150,001	£300k	5.74%	5%/5%/5%/3%/3%	LMVFE75261021	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%	5.74%	£1,399	£300,001	£500k	5.74%	5%/5%/5%/3%/3%	LMVFE75261022	
Standard	5 Year Fixed	75%	5.74%	£1,599	£500,001	£700k	5.74%	5%/5%/5%/3%/3%	LMVFE75261023	
Standard	5 Year Fixed	75%	5.74%	£1,899	£700,001	£1m	5.74%	5%/5%/5%/3%/3%	LMVFE75261024	

Premier

Remortgage AVM products

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
REMORTGAGE AVM - 2 YEAR FIXED RATE										All AVM products are subject to a £249 non-refundable administration fee 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	2 Year Fixed	75%	6.09%	0%	£75k	£562.5k	8.09%	2%/2%	LMVFB75261008	
Standard	2 Year Fixed	75%	5.59%	1%	£75k	£562.5k	7.59%	2%/2%	LMVFB75261009	
Standard	2 Year Fixed	75%	4.59%	3%	£75k	£562.5k	6.59%	2%/2%	LMVFB75261010	
Standard	2 Year Fixed	75%	3.59%	5%	£75k	£562.5k	5.59%	2%/2%	LMVFB75261011	
REMORTGAGE AVM - 5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.54%	1%	£75k	£562.5k	5.54%	5%/5%/5%/3%/3%	LMVFE75261012	
Standard	5 Year Fixed	75%	5.34%	2%	£75k	£562.5k	5.34%	5%/5%/5%/3%/3%	LMVFE75261013	
Standard	5 Year Fixed	75%	5.14%	3%	£75k	£562.5k	5.14%	5%/5%/5%/3%/3%	LMVFE75261014	
Standard	5 Year Fixed	75%	4.74%	5%	£75k	£562.5k	4.74%	5%/5%/5%/3%/3%	LMVFE75261015	

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										All Premier Small HMO products will be subject to a full RICs valuation
Small HMO	2 Year Fixed	75%	5.84%	1%	£30k	£2m	7.84%	2%/2%	LMHFB75261031	
Small HMO	2 Year Fixed	75%	4.84%	3%	£30k	£2m	6.84%	2%/2%	LMHFB75261032	
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
Small HMO	5 Year Fixed	75%	5.84%	1%	£30k	£2m	5.84%	5%/5%/5%/3%/3%	LMHFE75261033	
Small HMO	5 Year Fixed	75%	5.44%	3%	£30k	£2m	5.44%	5%/5%/5%/3%/3%	LMHFE75261034	
Small HMO	5 Year Fixed	75%	5.04%	5%	£30k	£2m	5.04%	5%/5%/5%/3%/3%	LMHFE75261035	

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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