LANDBAY

Product guide
Scotland

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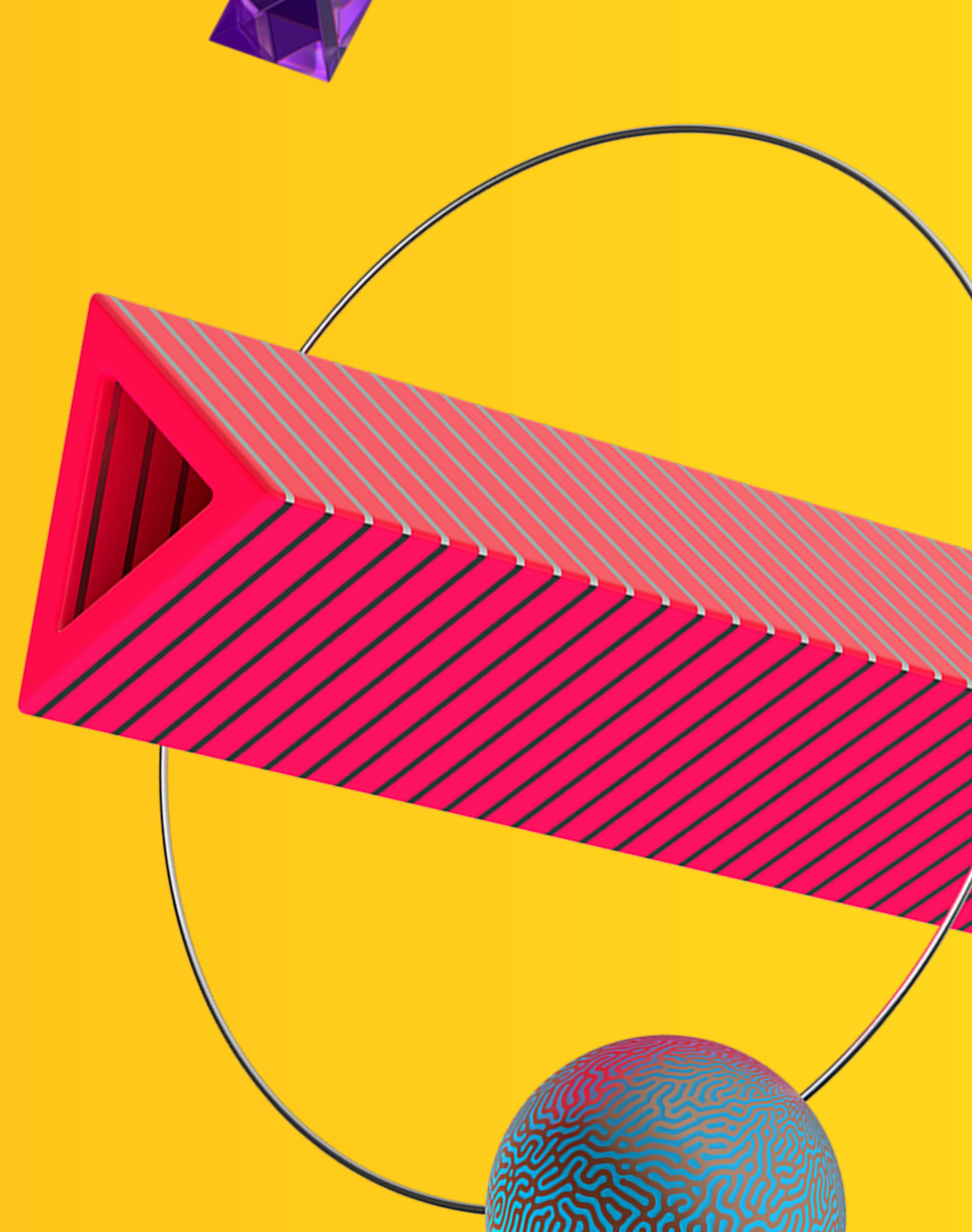

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Premier

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%	6.39%	0%	£30k	£2m	8.39%	2%/2%	LMVFB75261444	
Standard	2 Year Fixed	75%	5.89%	1%	£30k	£2m	7.89%	2%/2%	LMVFB75261445	
Standard	2 Year Fixed	75%	5.39%	2%	£30k	£2m	7.39%	2%/2%	LMVFB75261446	
Standard	2 Year Fixed	75%	4.89%	3%	£30k	£2m	6.89%	2%/2%	LMVFB75261447	
Standard	2 Year Fixed	75%	4.39%	4%	£30k	£2m	6.39%	2%/2%	LMVFB75261448	
Standard	2 Year Fixed	75%	3.89%	5%	£30k	£2m	5.89%	2%/2%	LMVFB75261449	
LIKE-FOR-LIKE – 2 YEAR FIXED RATE										
Standard	2 Year Fixed	75%	5.39%	2%	£30k	£2m	5.39%	2%/2%	LMVFB75261455	
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										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%	6.14%	0%	£30k	£2m	6.14%	5%/5%/5%/3%/3%	LMVFE75261450	
Standard	5 Year Fixed	75%	5.94%	1%	£30k	£2m	5.94%	5%/5%/5%/3%/3%	LMVFE75261451	
Standard	5 Year Fixed	75%	5.74%	2%	£30k	£2m	5.74%	5%/5%/5%/3%/3%	LMVFE75261452	
Standard	5 Year Fixed	75%	5.54%	3%	£30k	£2m	5.54%	5%/5%/5%/3%/3%	LMVFE75261453	
Standard	5 Year Fixed	75%	5.14%	5%	£30k	£2m	5.14%	5%/5%/5%/3%/3%	LMVFE75261454	

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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 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%	6.19%	0%	£100k	£1.125m	6.19%	5%/5%/5%/3%/3%	LMVFE75261474	
Standard	5 Year Fixed	75%	5.99%	1%	£100k	£1.125m	5.99%	5%/5%/5%/3%/3%	LMVFE75261475	
Standard	5 Year Fixed	75%	5.79%	2%	£100k	£1.125m	5.79%	5%/5%/5%/3%/3%	LMVFE75261476	
Standard	5 Year Fixed	75%	5.59%	3%	£100k	£1.125m	5.59%	5%/5%/5%/3%/3%	LMVFE75261477	
Standard	5 Year Fixed	75%	5.19%	5%	£100k	£1.125m	5.19%	5%/5%/5%/3%/3%	LMVFE75261478	

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										Minimum property value is £100k Includes a £500 cashback paid the week after completion. Minimum property value is £150k 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%	6.12%	£899	£30k	£150k	6.12%	5%/5%/5%/3%/3%	LMVFE75261473	
Standard	5 Year Fixed	75%	6.12%	£1,099	£150k	£300k	6.12%	5%/5%/5%/3%/3%	LMVFE75261469	
Standard	5 Year Fixed	75%	6.12%	£1,399	£300k	£500k	6.12%	5%/5%/5%/3%/3%	LMVFE75261470	
Standard	5 Year Fixed	75%	6.12%	£1,599	£500k	£700k	6.12%	5%/5%/5%/3%/3%	LMVFE75261471	
Standard	5 Year Fixed	75%	6.12%	£1,899	£700k	£1m	6.12%	5%/5%/5%/3%/3%	LMVFE75261472	

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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 When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.
Standard	2 Year Fixed	75%	6.39%	0%	£60k	£562.5k	8.39%	2%/2%	LMVFB75261456	
Standard	2 Year Fixed	75%	5.89%	1%	£60k	£562.5k	7.89%	2%/2%	LMVFB75261457	
Standard	2 Year Fixed	75%	4.89%	3%	£60k	£562.5k	6.89%	2%/2%	LMVFB75261458	
Standard	2 Year Fixed	75%	3.89%	5%	£60k	£562.5k	5.89%	2%/2%	LMVFB75261459	
REMORTGAGE AVM - 5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	5.94%	1%	£60k	£562.5k	5.94%	5%/5%/5%/3%/3%	LMVFE75261460	
Standard	5 Year Fixed	75%	5.74%	2%	£60k	£562.5k	5.74%	5%/5%/5%/3%/3%	LMVFE75261461	
Standard	5 Year Fixed	75%	5.54%	3%	£60k	£562.5k	5.54%	5%/5%/5%/3%/3%	LMVFE75261462	
Standard	5 Year Fixed	75%	5.14%	5%	£60k	£562.5k	5.14%	5%/5%/5%/3%/3%	LMVFE75261463	

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										Max exposure - £5M, please refer when over £2M Applicants must have 12 months landlord experience Any shareholder not on the application must be an immediate family member Background LTV must not exceed 75% LTV No first time landlords / no holiday lets Premier Small HMO products will be subject to valuation based on market value with vacant possession Please see full lending guide page 13 for full details
Small HMO	2 Year Fixed	75%	6.14%	1%	£30k	£2m	8.14%	2%/2%	LMHFB75261479	
Small HMO	2 Year Fixed	75%	5.14%	3%	£30k	£2m	7.14%	2%/2%	LMHFB75261480	
5 YEAR FIXED RATE - UP TO 75% LTV										
Small HMO	5 Year Fixed	75%	6.14%	1%	£30k	£2m	6.14%	5%/5%/5%/3%/3%	LMHFE75261481	
Small HMO	5 Year Fixed	75%	5.74%	3%	£30k	£2m	5.74%	5%/5%/5%/3%/3%	LMHFE75261482	
Small HMO	5 Year Fixed	75%	5.34%	5%	£30k	£2m	5.34%	5%/5%/5%/3%/3%	LMHFE75261483	

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**
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.

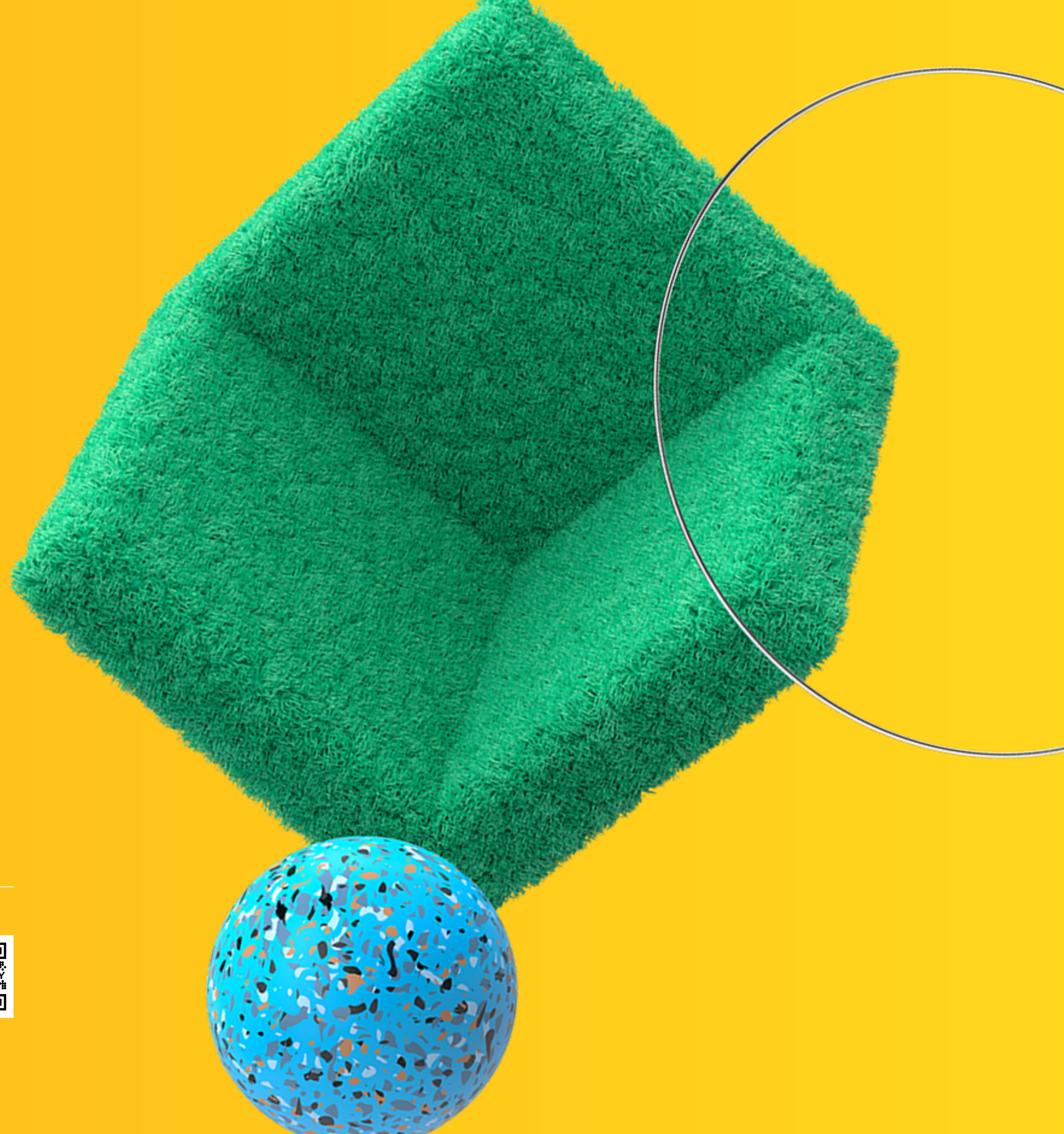
All mortgage applications are subject to regional risk limits. Please note the administration fee is non-refundable. For HMO properties with 10+ rooms a quote will be required. Please contact us for more information.

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
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 - £1,500,000	£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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020 7096 2700
enquiries@landbay.co.uk

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