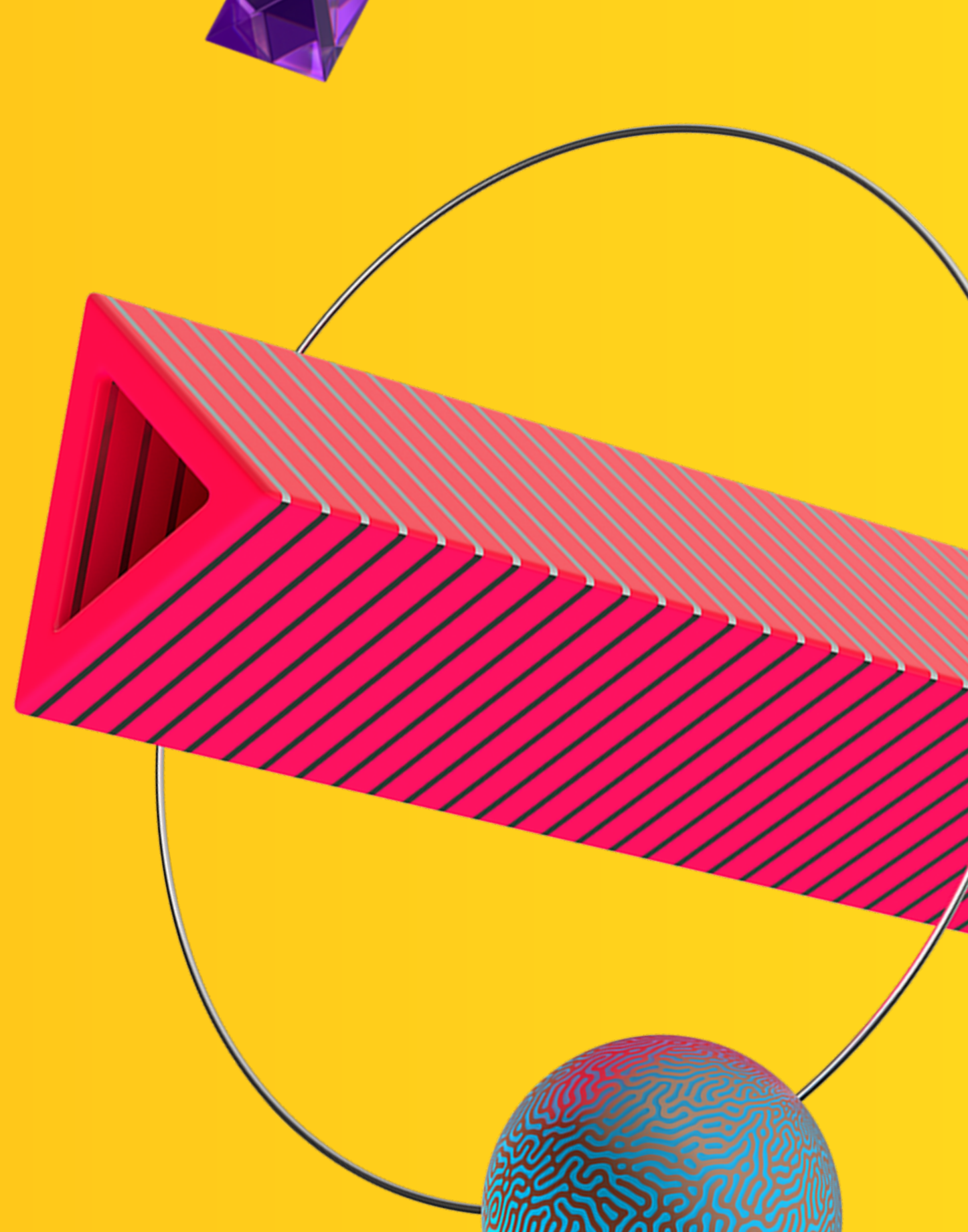


LANDBAY

Product guide Scotland

30 OCTOBER 2026 | LBPG301026

FOR INTERMEDIARY USE ONLY



Premier

2 year fixed rate and trackers 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 AVM products are subject to a £249 non-refundable administration fee When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes. Please see full lending guide page 13 for full details
Standard	2 Year Fixed	75%	6.24%	1%	£30k	£2m	8.24%	2%/2%	LMVFB75261681	
Standard	2 Year Fixed	75%	5.74%	2%	£30k	£2m	7.74%	2%/2%	LMVFB75261682	
Standard	2 Year Fixed	75%	5.24%	3%	£30k	£2m	7.24%	2%/2%	LMVFB75261683	
Standard	2 Year Fixed	75%	4.74%	4%	£30k	£2m	6.74%	2%/2%	LMVFB75261684	
Standard	2 Year Fixed	75%	4.24%	5%	£30k	£2m	6.24%	2%/2%	LMVFB75261685	
LIKE-FOR-LIKE - 2 YEAR FIXED RATE										
Standard	2 Year Fixed	75%	5.74%	2%	£30k	£2m	5.74%	2%/2%	LMVFB75261692	
LIKE-FOR-LIKE - AVM - 2 YEAR TRACKER										
Standard	2 Year Tracker	75%	5.29% (1.54%+BBR)	1%	£60k	£562.5k	5.29%	n/a	LMVDB75261695	
Standard	2 Year Tracker	75%	4.29% (0.54%+BBR)	3%	£60k	£562.5k	4.50%	n/a	LMVDB75261696	
LIKE-FOR-LIKE - 2 YEAR TRACKER										
Standard	2 Year Tracker	75%	5.29% (1.54%+BBR)	1%	£30k	£1m	5.29%	n/a	LMVDB75261693	
Standard	2 Year Tracker	75%	4.29% (0.54%+BBR)	3%	£30k	£1m	4.50%	n/a	LMVDB75261694	

Premier

2 year fixed rate and trackers 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 TRACKER										Max exposure - £5M, please refer when over £2M
Standard	2 Year Tracker	75%	4.29% (0.54%+BBR)	3%	£30k	£1m	6.29%	n/a	LMVDB75261686	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 AVM products are subject to a £249 non-refundable administration fee When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes. Please see full lending guide page 13 for full details

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%	6.39%	0%	£30k	£2m	6.39%	5%/5%/5%/3%/3%	LMVFE75261687	
Standard	5 Year Fixed	75%	6.19%	1%	£30k	£2m	6.19%	5%/5%/5%/3%/3%	LMVFE75261688	
Standard	5 Year Fixed	75%	5.99%	2%	£30k	£2m	5.99%	5%/5%/5%/3%/3%	LMVFE75261689	
Standard	5 Year Fixed	75%	5.79%	3%	£30k	£2m	5.79%	5%/5%/5%/3%/3%	LMVFE75261690	
Standard	5 Year Fixed	75%	5.39%	5%	£30k	£2m	5.39%	5%/5%/5%/3%/3%	LMVFE75261691	

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 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%	6.44%	0%	£100k	£1.125m	6.44%	5%/5%/5%/3%/3%	LMVFE75261716	
Standard	5 Year Fixed	75%	6.24%	1%	£100k	£1.125m	6.24%	5%/5%/5%/3%/3%	LMVFE75261717	
Standard	5 Year Fixed	75%	6.04%	2%	£100k	£1.125m	6.04%	5%/5%/5%/3%/3%	LMVFE75261718	
Standard	5 Year Fixed	75%	5.84%	3%	£100k	£1.125m	5.84%	5%/5%/5%/3%/3%	LMVFE75261719	
Standard	5 Year Fixed	75%	5.44%	5%	£100k	£1.125m	5.44%	5%/5%/5%/3%/3%	LMVFE75261720	

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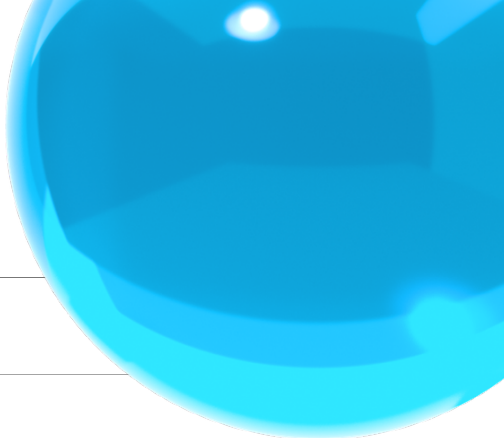
Remortgage cashback products



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%	6.44%	£899	£30k	£150k	6.44%	5%/5%/5%/3%/3%	LMVFE75261715	
Standard	5 Year Fixed	75%	6.44%	£1,099	£150k	£300k	6.44%	5%/5%/5%/3%/3%	LMVFE75261711	
Standard	5 Year Fixed	75%	6.44%	£1,399	£300k	£500k	6.44%	5%/5%/5%/3%/3%	LMVFE75261712	
Standard	5 Year Fixed	75%	6.44%	£1,599	£500k	£700k	6.44%	5%/5%/5%/3%/3%	LMVFE75261713	
Standard	5 Year Fixed	75%	6.44%	£1,899	£700k	£1m	6.44%	5%/5%/5%/3%/3%	LMVFE75261714	

Premier

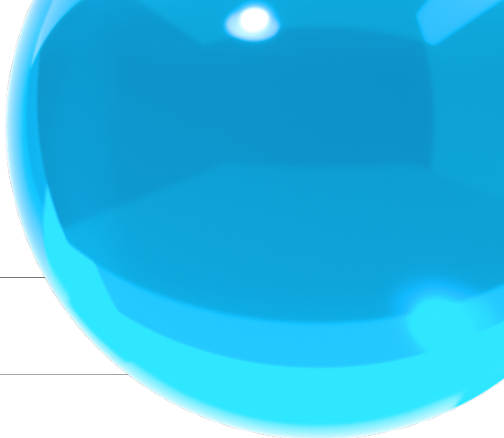
Remortgage AVM products



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										<p>All AVM products are subject to a £249 non-refundable administration fee</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 Premier AVM criteria here</p> <p>When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.</p>
Standard	2 Year Tracker	75%	5.29% (1.54%+BBR)	1%	£60k	£562.5k	7.29%	n/a	LMVDB75261700	
Standard	2 Year Fixed	75%	6.24%	1%	£60k	£562.5k	8.24%	2%/2%	LMVFB75261697	
Standard	2 Year Tracker	75%	4.29% (0.54%+BBR)	3%	£60k	£562.5k	6.29%	n/a	LMVDB75261701	
Standard	2 Year Fixed	75%	5.24%	3%	£60k	£562.5k	7.24%	2%/2%	LMVFB75261698	
Standard	2 Year Fixed	75%	4.24%	5%	£60k	£562.5k	6.24%	2%/2%	LMVFB75261699	
REMORTGAGE AVM - 5 YEAR FIXED RATE - UP TO 75% LTV										
Standard	5 Year Fixed	75%	6.19%	1%	£60k	£562.5k	6.19%	5%/5%/5%/3%/3%	LMVFE75261702	
Standard	5 Year Fixed	75%	5.99%	2%	£60k	£562.5k	5.99%	5%/5%/5%/3%/3%	LMVFE75261703	
Standard	5 Year Fixed	75%	5.79%	3%	£60k	£562.5k	5.79%	5%/5%/5%/3%/3%	LMVFE75261704	
Standard	5 Year Fixed	75%	5.39%	5%	£60k	£562.5k	5.39%	5%/5%/5%/3%/3%	LMVFE75261705	

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 TRACKER RATE - UP TO 75% LTV										Max exposure - £5M, please refer when over £2M
Small HMO	2 Year Tracker	75%	5.49% (1.74%+BBR)	1%	£30k	£1.5m	7.49%	n/a	LMHDB75261723	Applicants must have 12 months landlord experience
Small HMO	2 Year Tracker	75%	4.49% (0.74%+BBR)	3%	£30k	£1.5m	6.49%	n/a	LMHDB75261724	Any shareholder not on the application must be an immediate family member
2 YEAR FIXED RATE - UP TO 75% LTV										Background LTV must not exceed 75% LTV
Small HMO	2 Year Fixed	75%	6.39%	1%	£30k	£2m	8.39%	2%/2%	LMHFB75261721	No first time landlords / no holiday lets
Small HMO	2 Year Fixed	75%	5.39%	3%	£30k	£2m	7.39%	2%/2%	LMHFB75261722	Premier Small HMO products will be subject to valuation based on market value with vacant possession
5 YEAR FIXED RATE - UP TO 75% LTV										Please see full lending guide page 13 for full details
Small HMO	5 Year Fixed	75%	6.39%	1%	£30k	£2m	6.39%	5%/5%/5%/3%/3%	LMHFE75261725	
Small HMO	5 Year Fixed	75%	5.99%	3%	£30k	£2m	5.99%	5%/5%/5%/3%/3%	LMHFE75261726	
Small HMO	5 Year Fixed	75%	5.59%	5%	£30k	£2m	5.59%	5%/5%/5%/3%/3%	LMHFE75261727	

ICR and stress rate rules

			PRODUCT RANGE
Product type	Borrowing requirements	Stress rate	Premier
2 Year Fixed / Tracker	Product transfer with no additional borrowing	Pay rate	4.50%
2 Year Fixed / Tracker	Product transfer with additional borrowing	Pay rate + 2%	5.50%
2 Year Fixed / Tracker	Like for Like remortgage range	Pay rate	4.50%
2 Year Fixed / Tracker	New purchases (and remortgages not covered above)	Pay rate + 2%	5.50%

	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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