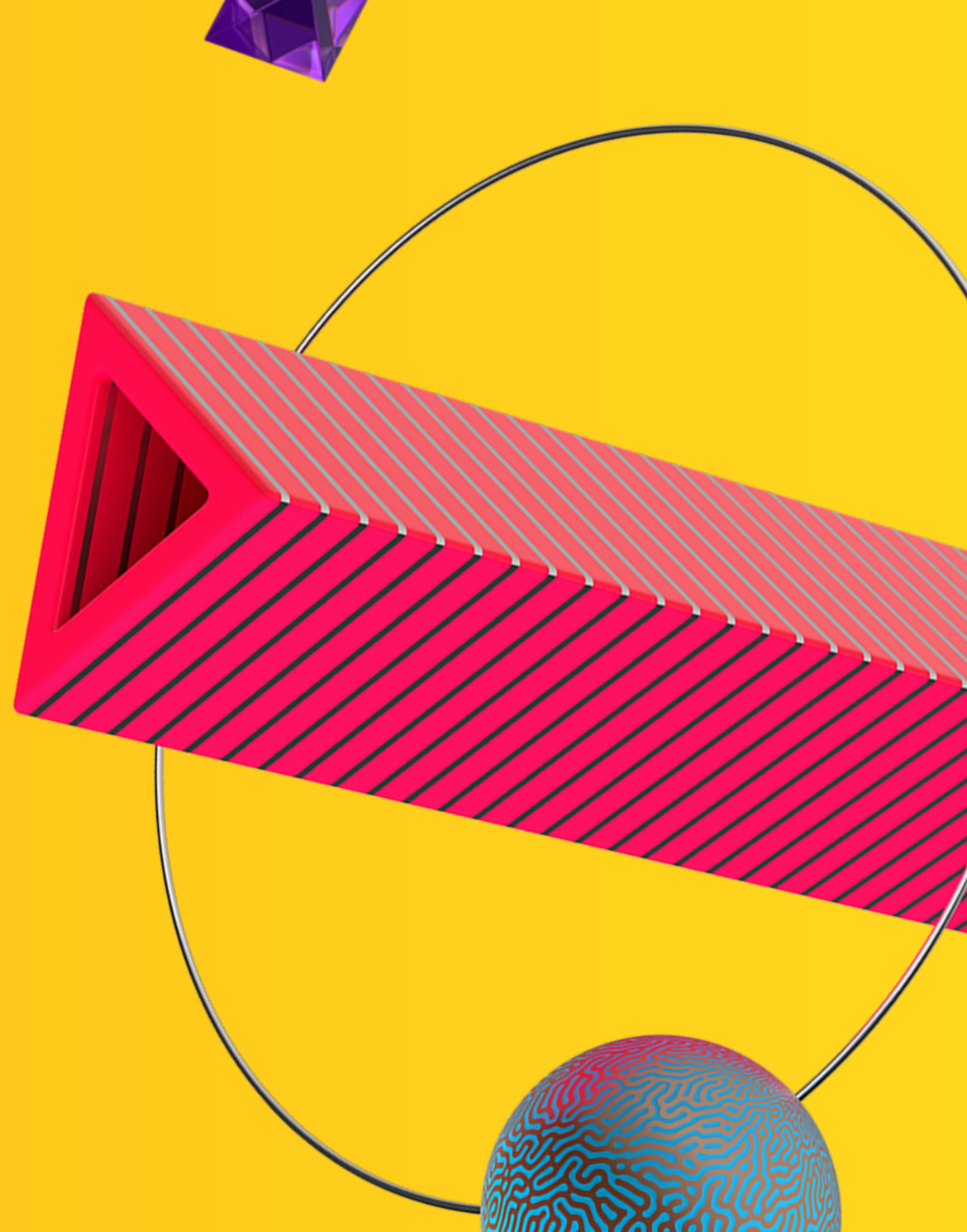
LANDBAY

Product guide Scotland

13 NOVEMBER 2026 | LBPG131126

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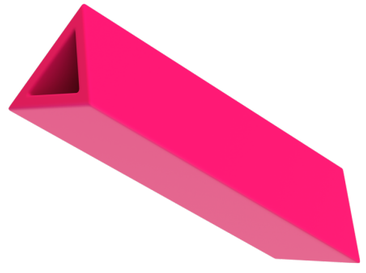
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Premier

Competitive rates for individuals and limited company SPVs with up to 15 mortgaged properties.
AVM options available.

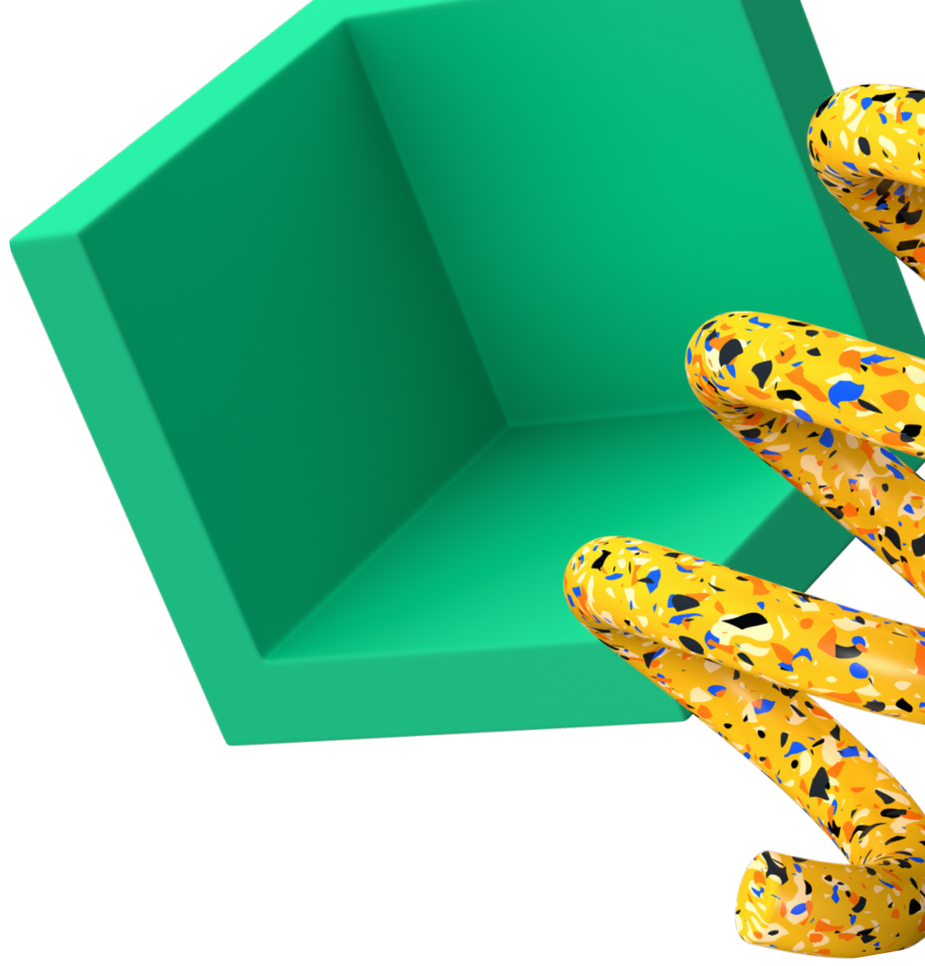
View range



Core

Standard properties for individuals, limited company SPVs and LLPs, with portfolios of any size.
AVM options available.

View range



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Find your **BDM**

PREMIER

Premier

Standard properties · 2 & 5 year fixed and tracker products

75% LTV

2 year fixed	Loan size	5% fee			4% fee			3% fee			2% fee			1% fee		
		Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code
Standard	£30k – £2m	**4.19%**	6.19%	LMVFB75261821	**4.69%**	6.69%	LMVFB75261820	**5.19%**	7.19%	LMVFB75261819	**5.69%**	7.69%	LMVFB75261818	**6.19%**	8.19%	LMVFB75261817
Remortgage (with AVM)	£60k – £562.5k	**4.19%**	6.19%	LMVFB75261830	–			**5.19%**	7.19%	LMVFB75261829	–			**6.19%**	8.19%	LMVFB75261828
Like for like	£30k – £2m	–			–			–			**5.69%**	5.69%	LMVFB75261827	–		

75% LTV

2 year tracker	Loan size	3% fee				1% fee			
		Tracker	Rate	Stress	Code	Tracker	Rate	Stress	Code
Standard	£30k – £1m	**0.54% + BBR**	**4.54%**	6.54%	LMVDB75261686	–			
Remortgage (with AVM)	£60k – £562.5k	**0.54% + BBR**	**4.54%**	6.54%	LMVDB75261701	**1.54% + BBR**	**5.54%**	7.54%	LMVDB75261700
Like for like	£30k – £1m	**0.54% + BBR**	**4.54%**	4.54%	LMVDB75261694	**1.54% + BBR**	**5.54%**	5.54%	LMVDB75261693
Like for like (with AVM)	£60k – £562.5k	**0.54% + BBR**	**4.54%**	4.54%	LMVDB75261696	**1.54% + BBR**	**5.54%**	5.54%	LMVDB75261695

75% LTV

5 year fixed	Loan size	5% fee			3% fee			2% fee			1% fee			0% fee		
		Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code
Standard	£30k – £2m	**5.24%**	5.24%	LMVFE75261826	**5.64%**	5.64%	LMVFE75261825	**5.84%**	5.84%	LMVFE75261824	**6.04%**	6.04%	LMVFE75261823	**6.24%**	6.24%	LMVFE75261822
Remortgage (with AVM)	£60k – £562.5k	**5.24%**	5.24%	LMVFE75261834	**5.64%**	5.64%	LMVFE75261833	**5.84%**	5.84%	LMVFE75261832	**6.04%**	6.04%	LMVFE75261831	–		
Remortgage (free val)	£100k – £1.125m	**5.29%**	5.29%	LMVFE75261849	**5.69%**	5.69%	LMVFE75261848	**5.89%**	5.89%	LMVFE75261847	**6.09%**	6.09%	LMVFE75261846	**6.29%**	6.29%	LMVFE75261845

75% LTV

FREE VAL & £500 CASHBACK 5 year remortgage	Rate	Stress	£30k – £150k		£150k – £300k		£300k – £500k		£500k – £700k		£700k – £1m	
			Fixed fee	Code	Fixed fee	Code	Fixed fee	Code	Fixed fee	Code	Fixed fee	Code
Remortgage	**6.29%**	6.29%	**£899**	LMVFE75261844	**£1,099**	LMVFE75261840	**£1,399**	LMVFE75261841	**£1,599**	LMVFE75261842	**£1,899**	LMVFE75261843

Available in these postcodes

AB 10-16, 21-25, 30-36, 39, 41-45, 51-54, 56 **DD** 1-11 **EH** 1-49, 51-55 **FK** 1-21 **G** 1-5, 11-15, 20-23, 31-34, 40-46, 51-53, 60-69, 71-79, 81-84 **IV** 1-3, 5-12, 14-18 **KA** 1-17 **KY** 1-16 **ML** 1-12 **PA** 1-19, 20, 23, 28 **PH** 1-26, 32-35, 49, 50 **TD** 1-15

Notes & exclusions

Premier range
- Individuals and limited company SPVs
- Up to 15 mortgaged properties
- Max exposure £5M, 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 portfolio LTV must not exceed 75%
- Fixed rates revert to BBR + 3.49%
- Click for full Premier criteria

ERCs
- 2 year fixed: 2% / 2%
- 2 year tracker: none
- 5 year fixed: 5% / 5% / 5% / 3% / 3%

2 year tracker
- Current BBR 4.00%

Like for like
- Remortgages with no extra borrowing

Remortgage (free val)
- Minimum property value £150k

Remortgage £500 cashback & free val
- £500 cashback paid the week after completion
- Minimum property value £150k

Houses in multiple occupation 2 & 5 year fixed and tracker products

75% LTV

PREMIER 2 year fixed	Loan size	3% fee			1% fee		
		Rate	Stress	Code	Rate	Stress	Code
Small HMO	£30k – £2m	**5.34%**	7.34%	LMHFB75261851	**6.34%**	8.34%	LMHFB75261850

75% LTV

PREMIER 2 year tracker	Loan size	3% fee				1% fee			
		Tracker	Rate	Stress	Code	Tracker	Rate	Stress	Code
Small HMO	£30k – £1.5m	**0.74% + BBR**	**4.74%**	6.74%	LMHDB75261724	**1.74% + BBR**	**5.74%**	7.74%	LMHDB75261723

75% LTV

PREMIER 5 year fixed	Loan size	5% fee			3% fee			1% fee		
		Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code
Small HMO	£30k – £2m	**5.54%**	5.54%	LMHFE75261854	**5.94%**	5.94%	LMHFE75261853	**6.34%**	6.34%	LMHFE75261852

Available in these postcodes

AB 10-16, 21-25, 30-36, 39, 41-45, 51-54, 56 **DD** 1-11 **EH** 1-49, 51-55 **FK** 1-21 **G** 1-5, 11-15, 20-23, 31-34, 40-46, 51-53, 60-69, 71-79, 81-84 **IV** 1-3, 5-12, 14-18 **KA** 1-17 **KY** 1-16 **ML** 1-12 **PA** 1-19, 20, 23, 28 **PH** 1-26, 32-35, 49, 50 **TD** 1-15

Notes & exclusions

Premier Small HMO

- Up to 6 beds
- Must own main residential property
- 12 months landlord experience required
- No holiday lets
- Valued at market value with vacant possession
- Click for full Premier criteria

Premier range

- Max exposure £5M, refer when over £2M
- Any shareholder not on the application must be an immediate family member
- Background portfolio LTV must not exceed 75%
- Fixed rates revert to BBR + 3.49%

ERCs

- 2 year fixed: 2% / 2%
- 2 year tracker: none
- 5 year fixed: 5% / 5% / 5% / 3% / 3%

2 year tracker

- Current BBR 4.00%

CORE

Core

Standard properties · 2 & 5 year fixed products

75% LTV

2 year fixed	Loan size	5% fee			3% fee			2% fee		
		Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code
Standard	£30k – £1.5m	**4.74%**	6.74%	LMVFB75261769	**5.74%**	7.74%	LMVFB75261768	–		
AVM	£75k – £562.5k	**4.74%**	6.74%	LMVFB75261775	**5.74%**	7.74%	LMVFB75261774	**6.24%**	8.24%	LMVFB75261773

75% LTV

5 year fixed	Loan size	6% fee			5% fee			3% fee			2% fee			**£1,499 fee** (max £75k)		
		Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code	Rate	Stress	Code
Standard	£30k – £2m	–			**5.64%**	5.64%	LMVFE75261784	–			**6.24%**	6.24%	LMVFE75261781	**6.24%**	6.24%	LMVFE75261787
AVM	£75k – £562.5k	**5.44%**	5.44%	LMVFE75261795	**5.64%**	5.64%	LMVFE75261793	**6.04%**	6.04%	LMVFE75261791	**6.24%**	6.24%	LMVFE75261789	–		

Available in these postcodes

EH 1-49, 51-55 **FK** 1-21 **G** 1-5, 11-15, 20-23, 31-34, 40-46, 51-53, 60-69, 71-79, 81-84 **KA** 1-17 **KY** 1-16 **ML** 1-12 **PA** 1-19, 23, 28 **PH** 1-26, 32-35, 49, 50 **TD** 1-15

Notes & exclusions

Core range
- Individuals, limited company SPVs and LLPs
- Portfolios of any size
- Max exposure £5M, refer when over £2M
- Fixed rates revert to BBR + 3.49%

Scotland
- Not available in Aberdeen, Dundee, Inverness and Isle of Bute

ERCs
- 2 year fixed: 2% / 2%
- 5 year fixed: 5% / 5% / 5% / 3% / 3%

Fixed fee
- £1,499 fixed fee: loans of £30k – £75k only

AVM
- Max property value £750k
- Blocks up to 6 storeys

ICR and stress rate rules

STRESS RATES

			FLOOR RATE BY PRODUCT RANGE	
Product type	**Borrowing requirements**	**Stress rate**	**Premier**	**Core**
2 Year Fixed / Tracker	Like for Like remortgage range	Pay rate	4.50%	n/a
2 Year Fixed / Tracker	New purchases (and remortgages not covered above)	Pay rate + 2%	5.50%	5.50%

ICR

	Premier Standard	**Premier AVM Premier Small HMO**	**Core Standard Core AVM (up to 70% LTV)**	**Core AVM (up to 75% LTV)**
Individual - Basic rate taxpayer	125%	130%	125%	130%
Individual - Higher rate taxpayer	145%	145%	140%	140%
Limited Company/LLP	125%	130%	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**.

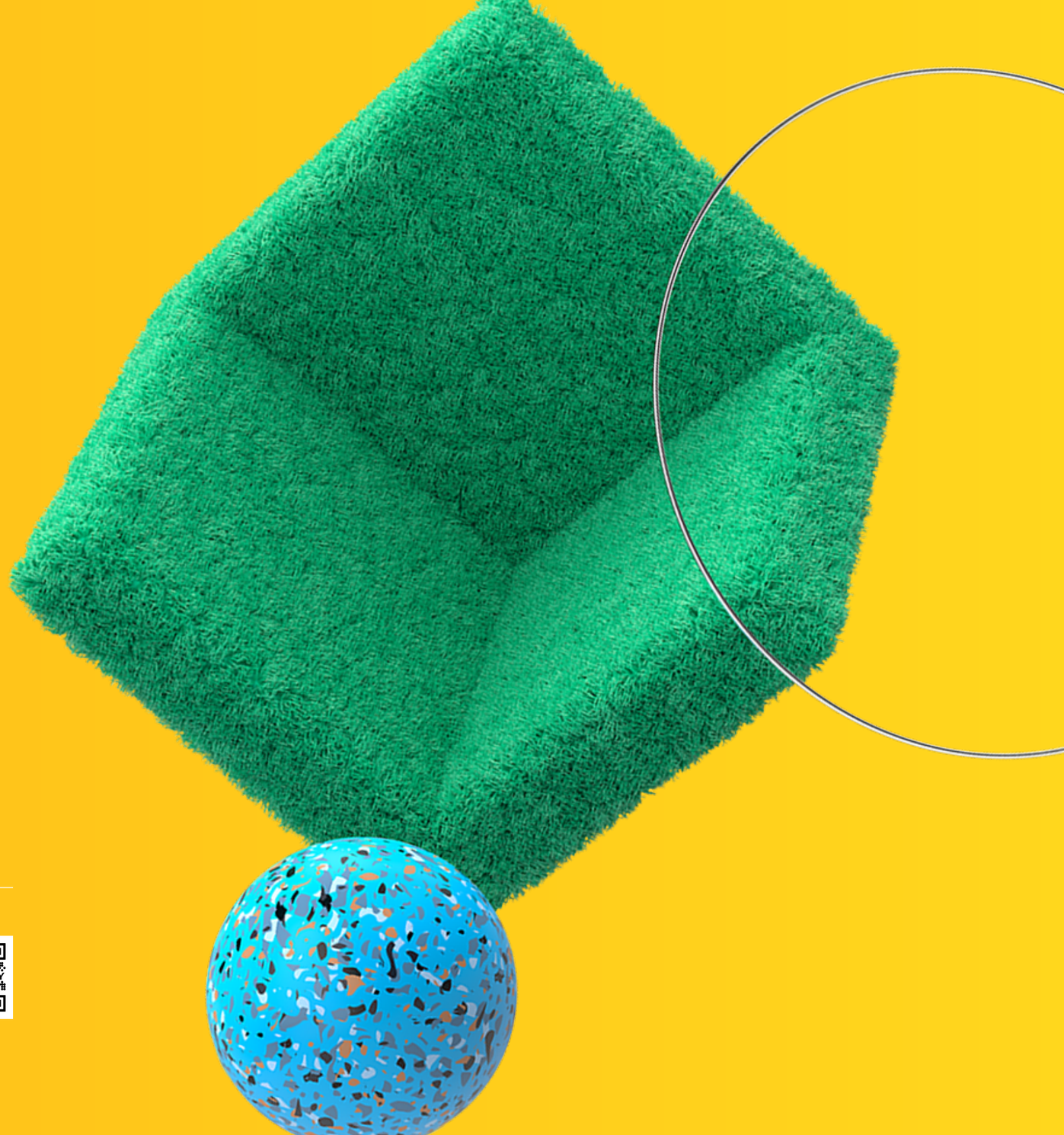


Fees

Applications that require an AVM are subject to a £249 non-refundable administration fee. All applications that require a physical valuation are subject to a £199 non-refundable administration fee plus the cost of the physical valuation. See table below.

PHYSICAL VALUATION FEES

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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