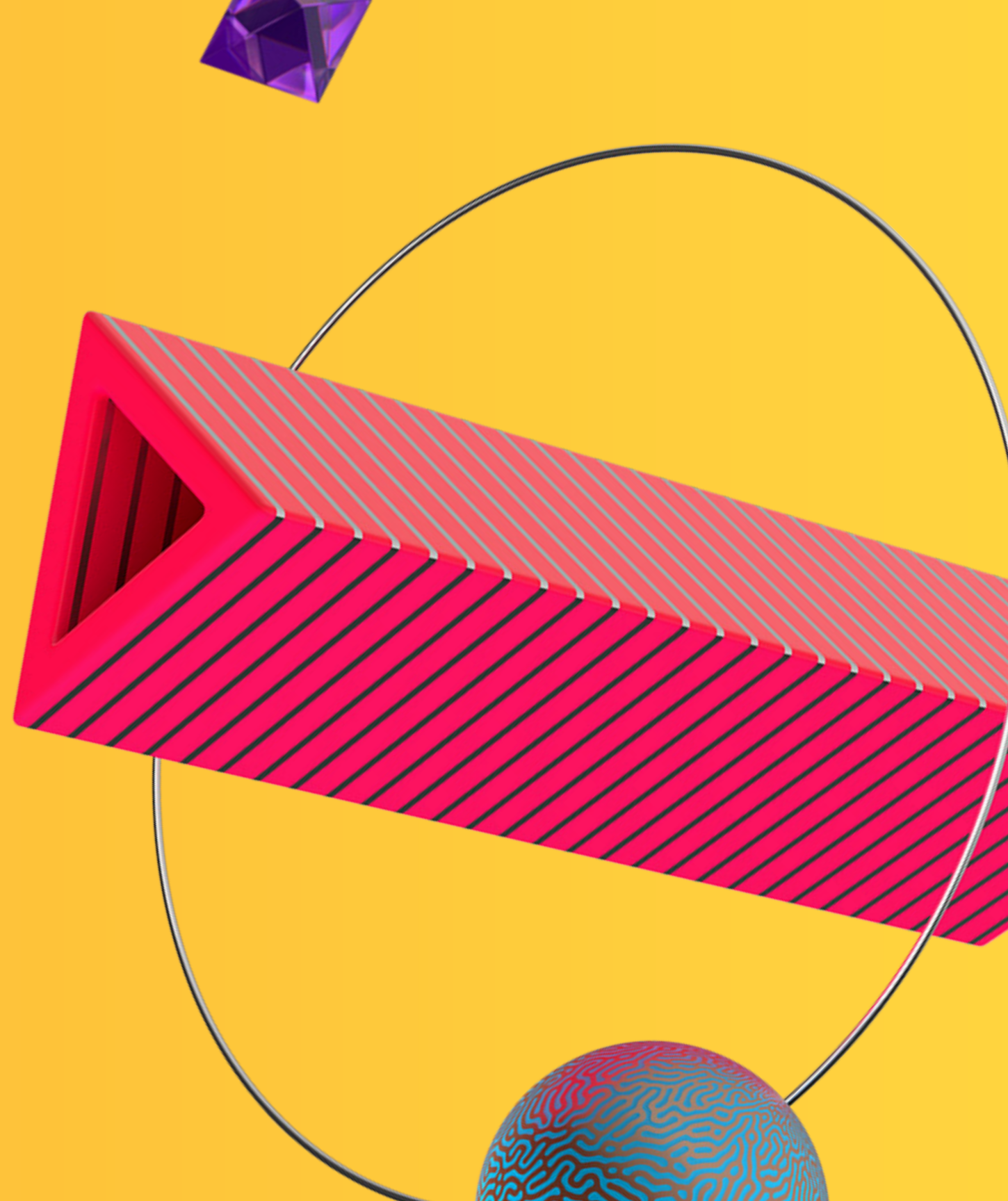


LANDBAY

# Scotland Product Guide

27 MARCH 2026 | LBPG270326

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
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	2 Year Fixed	75%	6.09%	0%	£30k	£2m	8.09%	2%/2%	LMVFB7526481	
Standard	2 Year Fixed	75%	5.59%	1%	£30k	£2m	7.59%	2%/2%	LMVFB7526482	
Standard	2 Year Fixed	75%	5.09%	2%	£30k	£2m	7.09%	2%/2%	LMVFB7526483	
Standard	2 Year Fixed	75%	4.59%	3%	£30k	£2m	6.59%	2%/2%	LMVFB7526484	
Standard	2 Year Fixed	75%	4.09%	4%	£30k	£2m	6.09%	2%/2%	LMVFB7526485	
Standard	2 Year Fixed	75%	3.59%	5%	£30k	£2m	5.59%	2%/2%	LMVFB7526486	
<b>LIKE-FOR-LIKE - 2 YEAR FIXED RATE</b>										
Standard	2 Year Fixed	75%	5.09%	2%	£30k	£2m	5.09%	2%/2%	LMVFB7526492	
<b>LIKE-FOR-LIKE - 2 YEAR TRACKER</b>										
Standard	2 Year Tracker	75%	4.09% (0.34%+BBR)	3%	£30k	£1m	4.50%	n/a	LMVDB7526266	
<b>2 YEAR TRACKER</b>										
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
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
Standard	5 Year Fixed	75%	5.64%	0%	£30k	£2m	5.64%	5%/5%/5%/3%/3%	LMVFE7526487	
Standard	5 Year Fixed	75%	5.44%	1%	£30k	£2m	5.44%	5%/5%/5%/3%/3%	LMVFE7526488	
Standard	5 Year Fixed	75%	5.24%	2%	£30k	£2m	5.24%	5%/5%/5%/3%/3%	LMVFE7526489	
Standard	5 Year Fixed	75%	5.04%	3%	£30k	£2m	5.04%	5%/5%/5%/3%/3%	LMVFE7526490	
Standard	5 Year Fixed	75%	4.64%	5%	£30k	£2m	4.64%	5%/5%/5%/3%/3%	LMVFE7526491	
<b>REMORTGAGE - 5 YEAR FIXED RATE - FREE VALUATION</b>										
Standard	5 Year Fixed	75%	5.69%	0%	£100k	£1.125m	5.69%	5%/5%/5%/3%/3%	LMVFE7526507	
Standard	5 Year Fixed	75%	5.49%	1%	£100k	£1.125m	5.49%	5%/5%/5%/3%/3%	LMVFE7526508	
Standard	5 Year Fixed	75%	5.29%	2%	£100k	£1.125m	5.29%	5%/5%/5%/3%/3%	LMVFE7526509	
Standard	5 Year Fixed	75%	5.09%	3%	£100k	£1.125m	5.09%	5%/5%/5%/3%/3%	LMVFE7526510	
Standard	5 Year Fixed	75%	4.69%	5%	£100k	£1.125m	4.69%	5%/5%/5%/3%/3%	LMVFE7526511	

# 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
<b>REMORTGAGE - FREE VAL &amp; CASHBACK</b>										
Standard	5 Year Fixed	75%	5.69%	£899	£30k	£150k	5.69%	5%/5%/5%/3%/3%	LMVFE7526506	Includes a <b>£500 cashback</b> paid the week after completion.
Standard	5 Year Fixed	75%	5.69%	£1,099	£150,001	£300k	5.69%	5%/5%/5%/3%/3%	LMVFE7526502	
Standard	5 Year Fixed	75%	5.69%	£1,399	£300,001	£500k	5.69%	5%/5%/5%/3%/3%	LMVFE7526503	
Standard	5 Year Fixed	75%	5.69%	£1,599	£500,001	£700k	5.69%	5%/5%/5%/3%/3%	LMVFE7526504	
Standard	5 Year Fixed	75%	5.69%	£1,899	£700,001	£1m	5.69%	5%/5%/5%/3%/3%	LMVFE7526505	

# 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										
Standard	5 Year Fixed	75%	5.49%	1%	£75k	£525k	5.49%	5%/5%/5%/3%/3%	LMVFE7526493	
Standard	5 Year Fixed	75%	5.29%	2%	£75k	£525k	5.29%	5%/5%/5%/3%/3%	LMVFE7526494	
Standard	5 Year Fixed	75%	5.09%	3%	£75k	£525k	5.09%	5%/5%/5%/3%/3%	LMVFE7526495	
Standard	5 Year Fixed	75%	4.69%	5%	£75k	£525k	4.69%	5%/5%/5%/3%/3%	LMVFE7526496	

When an AVM is used, we reserve the right to instruct a full valuation, even if the AVM passes.

# Premier

## Small HMO properties

Property type	Product type	Max LTV	Rate	Product fee	Min loan	Max loan	Stress rate	ERC	Product code	Exclusions/notes
<b>2 YEAR FIXED RATE - UP TO 75% LTV</b>										
Small HMO	2 Year Fixed	75%	5.89%	1%	£30k	£2m	7.89%	2%/2%	LMHFB7526512	
Small HMO	2 Year Fixed	75%	4.89%	3%	£30k	£2m	6.89%	2%/2%	LMHFB7526513	
<b>5 YEAR FIXED RATE - UP TO 75% LTV</b>										
Small HMO	5 Year Fixed	75%	5.79%	1%	£30k	£2m	5.79%	5%/5%/5%/3%/3%	LMHFE7526514	
Small HMO	5 Year Fixed	75%	5.39%	3%	£30k	£2m	5.39%	5%/5%/5%/3%/3%	LMHFE7526515	
Small HMO	5 Year Fixed	75%	4.99%	5%	£30k	£2m	4.99%	5%/5%/5%/3%/3%	LMHFE7526516	

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	Quote
£1,500,001 - £1,600,000	£1305	Quote
£1,600,001 - £1,750,000	£1540	Quote
£1,750,001 - £1,800,000	£1540	Quote
£1,800,001 - £2,000,000	£1820	Quote
£2,000,001 - £2,500,000	Quote	Quote
£2,500,000+	Quote	Quote

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