

LANDBAY

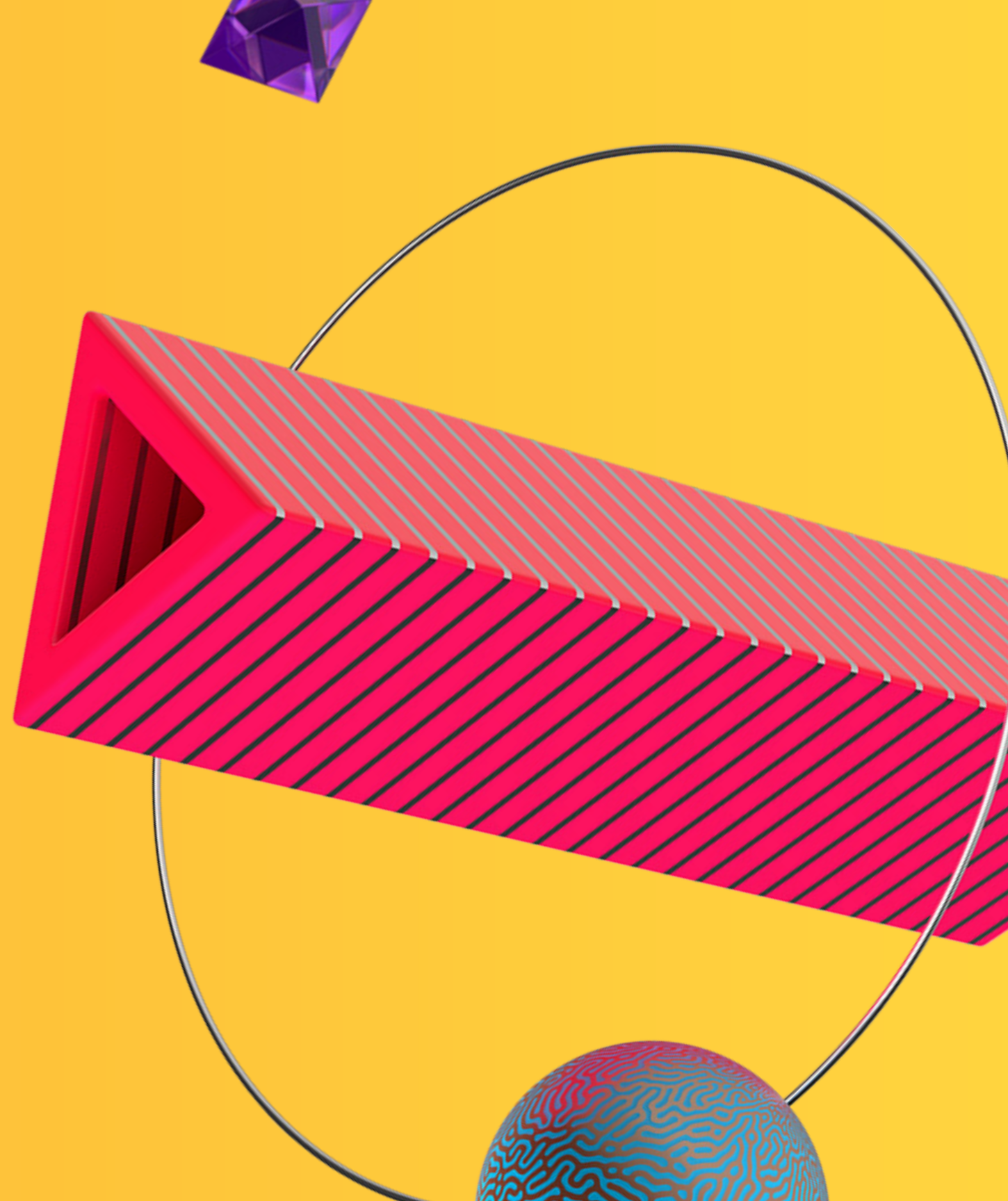
Product Transfer Guide

24 APRIL 2026 | LBPG240426

FOR CLIENTS WHOSE FIXED RATE IS COMING TO AN END WITHIN 90-DAYS.
AVAILABLE WITH ADDITIONAL BORROWING AND OVERPAYMENTS.

PROC FEE 0.35%

FOR INTERMEDIARY USE ONLY



We get buy to let

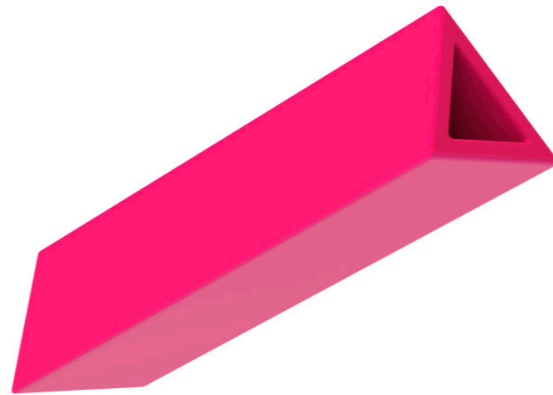
Your deals. Your way.

Our simplified product range, designed to give greater flexibility, faster decisions and competitive pricing.



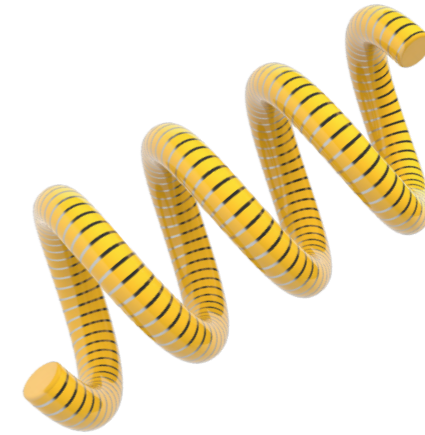
Premier

Competitive rates for individuals and limited company SPVs. Suitable for landlords with up to 15 mortgaged properties.



Core

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



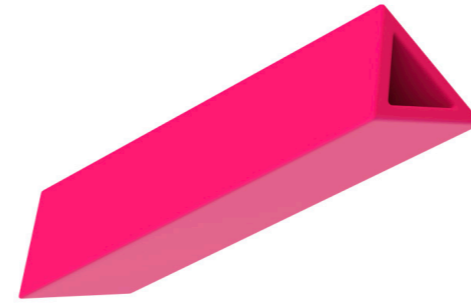
Specialist

Specialist products for holiday lets, HMO, MUFB and trading companies.

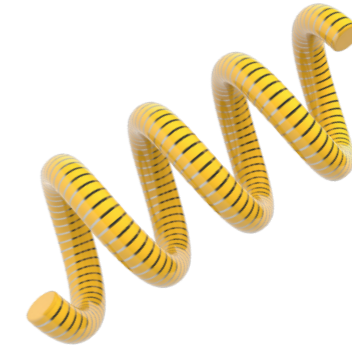
Criteria highlights



Premier



Core



Specialist

| | Competitive rates for landlords with up to 15 mortgaged properties | Standard properties for landlords requiring more flexibility & AVMs | HMO, MUFBs, first time landlords, trading companies and holiday lets |
|---------------------|--|---|--|
| Individuals | ✓ | ✓ | ✓ |
| SPV | ✓ | ✓ | ✓ |
| LLP | ✗ | ✓ | ✓ |
| Trading companies | ✗ | ✗ | ✓ |
| Layered companies | ✗ | ✓ | ✓ |
| Standard properties | ✓ | ✓ | ✓ |
| HMO | ✓ | ✗ | ✓ |
| MUFB | ✗ | ✗ | ✓ |
| Holiday lets | ✗ | ✗ | ✓ |

Premier

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 | | | | | | | | | | |
| Standard | 2 Year Fixed | 75% | 5.64% | 1% | £30k | £2m | 7.64% | 2%/2% | LMVFB7526517-PT | 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 |
| Standard | 2 Year Fixed | 75% | 5.14% | 2% | £30k | £2m | 7.14% | 2%/2% | LMVFB7526518-PT | |
| Standard | 2 Year Fixed | 75% | 4.64% | 3% | £30k | £2m | 6.64% | 2%/2% | LMVFB7526519-PT | |

Gross proc fee is 0.35%.

Premier

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 | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 5.50% | 1% | £30k | £2m | 5.50% | 5%/5%/5%/3%/3% | LMVFE7526520-PT | 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 |
| Standard | 5 Year Fixed | 75% | 5.30% | 2% | £30k | £2m | 5.30% | 5%/5%/5%/3%/3% | LMVFE7526521-PT | |
| Standard | 5 Year Fixed | 75% | 5.10% | 3% | £30k | £2m | 5.10% | 5%/5%/5%/3%/3% | LMVFE7526522-PT | |
| Standard | 5 Year Fixed | 75% | 4.70% | 5% | £30k | £2m | 4.70% | 5%/5%/5%/3%/3% | LMVFE7526523-PT | |

Gross proc fee is 0.35%.

Premier

Small HMO 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 | | | | | | | | | | All Premier Small HMO products will be subject to a full RICs valuation Max exposure - £5M – please refer when over £2M Applicants must have 12 months landlord experience 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 |
| Small HMO | 2 Year Fixed | 75% | 5.79% | 1% | £30k | £2m | 7.79% | 2%/2% | LMHFB7526604-PT | |
| Small HMO | 2 Year Fixed | 75% | 4.79% | 3% | £30k | £2m | 6.79% | 2%/2% | LMHFB7526605-PT | |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | |
| Small HMO | 5 Year Fixed | 75% | 5.84% | 1% | £30k | £2m | 5.84% | 5%/5%/5%/3%/3% | LMHFE7526528-PT | |
| Small HMO | 5 Year Fixed | 75% | 5.44% | 3% | £30k | £2m | 5.44% | 5%/5%/5%/3%/3% | LMHFE7526529-PT | |

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.

Core

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 | | | | | | | | | | | |
| Standard | 2 Year Fixed | 75% | 5.94% | 2% | £30k | £1m | 7.94% | 2%/2% | LMVFB7526413-PT | No material changes Trading companies are not accepted Fees can be added | |
| Standard | 2 Year Fixed | 75% | 5.44% | 3% | £30k | £1m | 7.44% | 2%/2% | LMVFB7526415-PT | | |
| Standard | 2 Year Fixed | 75% | 4.44% | 5% | £30k | £1m | 6.44% | 2%/2% | LMVFB7526417-PT | | |
| 2 YEAR FIXED RATE - UP TO 80% LTV | | | | | | | | | | | |
| Standard | 2 Year Fixed | 80% | 6.09% | 3% | £75k | £750k | 8.09% | 2%/2% | LMVFB8026418-PT | | |
| 5 YEAR FIXED RATE - UP TO 70% LTV | | | | | | | | | | | |
| Standard | 5 Year Fixed | 70% | 5.24% | 6% | £30k | £1m | 5.24% | 5%/5%/5%/3%/3% | LMVFE7026419-PT | | |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 6.04% | 2% | £30k | £1m | 6.04% | 5%/5%/5%/3%/3% | LMVFE7526420-PT | | |
| Standard | 5 Year Fixed | 75% | 5.84% | 3% | £30k | £1m | 5.84% | 5%/5%/5%/3%/3% | LMVFE7526422-PT | | |
| Standard | 5 Year Fixed | 75% | 5.44% | 5% | £30k | £1m | 5.44% | 5%/5%/5%/3%/3% | LMVFE7526424-PT | | |
| 5 YEAR FIXED RATE - UP TO 80% LTV | | | | | | | | | | | |
| Standard | 5 Year Fixed | 80% | 6.44% | 3% | £75k | £750k | 6.44% | 5%/5%/5%/3%/3% | LMVFE8026427-PT | Excludes properties above/ adjacent commercial. Excludes new build prop- erties. Excludes Ex-local authority properties | |

Gross proc fee is 0.35%.

Core

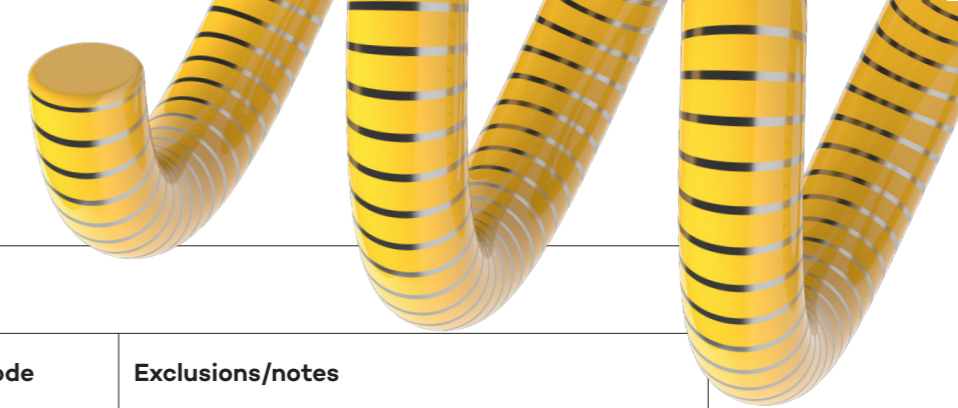
Standard properties - Tier 2

| 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 | | | | | | | | | | |
| Standard | 2 Year Fixed | 75% | 6.09% | 2% | £30k | £1m | 8.09% | 2%/2% | LMVFB7526414-PT | |
| Standard | 2 Year Fixed | 75% | 5.59% | 3% | £30k | £1m | 7.59% | 2%/2% | LMVFB7526416-PT | |
| 5 YEAR FIXED RATE - UP TO 75% LTV | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 6.24% | £1,499 | £30k | £74,999 | 6.24% | 5%/5%/5%/3%/3% | LMVFE7526426-PT | |
| Standard | 5 Year Fixed | 75% | 6.24% | 2% | £75k | £1.5m | 6.24% | 5%/5%/5%/3%/3% | LMVFE7526421-PT | |
| Standard | 5 Year Fixed | 75% | 6.04% | 3% | £75k | £1.5m | 6.04% | 5%/5%/5%/3%/3% | LMVFE7526423-PT | |
| Standard | 5 Year Fixed | 75% | 5.64% | 5% | £75k | £1.5m | 5.64% | 5%/5%/5%/3%/3% | LMVFE7526425-PT | |

Gross proc fee is 0.35%.

Specialist

HMO properties

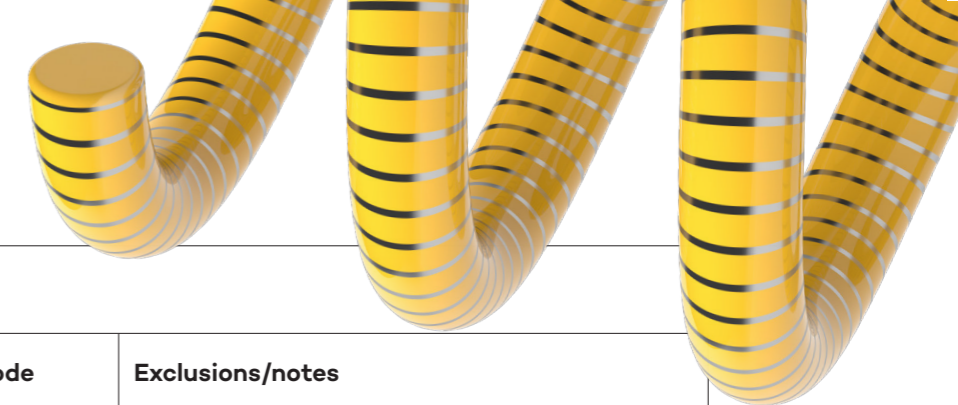


| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|----------------------|--------------|---------|-------|-------------|----------|----------|-------------|----------------|-----------------|--|
| UP TO 65% LTV | | | | | | | | | | |
| Small HMO | 2 Year Fixed | 65% | 5.39% | 3% | £75k | £2m | 7.39% | 2%/2% | LMHFB6526543-PT | Up to 6 beds No material changes Trading companies are not accepted Fees can be added |
| UP TO 75% LTV | | | | | | | | | | |
| Small HMO | 2 Year Fixed | 75% | 5.44% | 3% | £75k | £2m | 7.44% | 2%/2% | LMHFB7526544-PT | |
| Small HMO | 2 Year Fixed | 75% | 4.49% | 5% | £75k | £2m | 6.49% | 2%/2% | LMHFB7526545-PT | Up to 6 beds Excludes properties above/ adjacent commercial. Excludes new build prop- erties. Excludes Ex-local authority properties |
| Small HMO | 5 Year Fixed | 75% | 5.94% | 3% | £75k | £2m | 5.94% | 5%/5%/5%/3%/3% | LMHFE7526546-PT | |
| UP TO 80% LTV | | | | | | | | | | |
| Small HMO | 2 Year Fixed | 80% | 6.19% | 3% | £75k | £750k | 8.19% | 2%/2% | LMHFB8026431-PT | Up to 6 beds Excludes properties above/ adjacent commercial. Excludes new build prop- erties. Excludes Ex-local authority properties |
| Small HMO | 5 Year Fixed | 80% | 6.49% | 3% | £75k | £750k | 6.49% | 5%/5%/5%/3%/3% | LMHFE8026433-PT | |
| UP TO 75% LTV | | | | | | | | | | |
| Large HMO | 2 Year Fixed | 75% | 6.49% | 3% | £100k | £1.5m | 8.49% | 2%/2% | LMHFB7526530-PT | Up to 12 bed |
| Large HMO | 5 Year Fixed | 75% | 6.59% | 3% | £100k | £1.5m | 6.59% | 5%/5%/5%/3%/3% | LMHFE7526531-PT | |

Gross proc fee is 0.35%.

Specialist

MUFB properties and Trading Company products



| Property type | Product type | Max LTV | Rate | Product fee | Min loan | Max loan | Stress rate | ERC | Product code | Exclusions/notes |
|--|--------------|---------|-------|-------------|----------|----------|-------------|----------------|-----------------|---|
| UP TO 65% LTV | | | | | | | | | | |
| Small MUFB | 2 Year Fixed | 65% | 5.39% | 3% | £75k | £1.5m | 7.39% | 2%/2% | LMHFB6526434-PT | |
| UP TO 75% LTV | | | | | | | | | | Up to 6 units No material changes Trading companies are not accepted Fees can be added |
| Small MUFB | 2 Year Fixed | 75% | 5.44% | 3% | £75k | £1.5m | 7.44% | 2%/2% | LMHFB7526547-PT | |
| Small MUFB | 2 Year Fixed | 75% | 4.49% | 5% | £75k | £1.5m | 6.49% | 2%/2% | LMHFB7526548-PT | |
| Small MUFB | 5 Year Fixed | 75% | 5.94% | 3% | £75k | £1.5m | 5.94% | 5%/5%/5%/3%/3% | LMHFE7526549-PT | |
| UP TO 75% LTV | | | | | | | | | | Up to 12 units |
| Large MUFB | 2 Year Fixed | 75% | 6.49% | 3% | £100k | £1.5m | 8.49% | 2%/2% | LMHFB7526532-PT | |
| Large MUFB | 5 Year Fixed | 75% | 6.59% | 3% | £100k | £1.5m | 6.59% | 5%/5%/5%/3%/3% | LMHFE7526533-PT | |
| TRADING COMPANY - UP TO 75% LTV | | | | | | | | | | |
| Standard | 5 Year Fixed | 75% | 6.29% | 3% | £75k | £1m | 6.29% | 5%/5%/5%/3%/3% | LMVFE7526438-PT | |

Gross proc fee is 0.35%.

Valuation fees

All applications that require a valuation, are subject to a £99 non-refundable administration fee.

| Property value | Standard properties | Small HMO | Large HMO/MUFB |
|-------------------------|---------------------|-----------|----------------|
| Up to - £150,000 | £250 | £750 | £1200 |
| £ 150,001 - £200,000 | £285 | £750 | £1200 |
| £ 200,001 - £250,000 | £315 | £750 | £1200 |
| £ 250,001 - £300,000 | £370 | £750 | £1300 |
| £ 300,001 - £400,000 | £430 | £750 | £1350 |
| £ 400,001 - £500,000 | £490 | £900 | £1500 |
| £ 500,001 - £600,000 | £555 | £925 | £1600 |
| £ 600,001 - £700,000 | £610 | £1000 | £1700 |
| £ 700,001 - £800,000 | £695 | £1075 | £1825 |
| £ 800,001 - £900,000 | £760 | £1125 | £1950 |
| £ 900,001 - £1,000,000 | £860 | £1200 | £2150 |
| £1,000,001 - £1,200,000 | £975 | £1275 | £2350 |
| £1,200,001 - £1,250,000 | £1145 | £1350 | £2350 |
| £1,250,001 - £1,400,000 | £1145 | £1350 | £2425 |
| £1,400,001 - £1,500,00 | £1305 | £1600 | £2425 |
| £1,500,001 - £1,600,000 | £1305 | £1600 | £2500 |
| £1,600,001 - £1,750,000 | £1540 | £1850 | £2500 |
| £1,750,001 - £1,800,000 | £1540 | £1850 | £2575 |
| £1,800,001 - £2,000,000 | £1820 | £2150 | £2575 |
| £2,000,001 - £2,500,000 | Quote | Quote | £3250 |
| £2,500,000+ | Quote | Quote | Quote |

LANDBAY

Your lending partner

