Vida Homeloans

Residential Product Guide

What's New?

- New Pathway High LTV products with no assessment fee for limited time
- Debt consolidation available up to 90% LTV on the Vida 36 tier

Criteria Highlights

- Maximum age of 80 years considered at end of term
- Potential for a term of up to 45 years
- Packager credit tier available for higher adverse
- All Defaults and CCJs less than £500 are excluded from product tiering

Contents

Pathway

The route to homeownership with Vida at 90% LTV and above.

Buying a first home is a big step - and we're here to make it easier and more accessible. Pathway includes products at 90%, 95% and 97% LTV, giving customers more choice and flexibility with lower deposits.

Vida's Pathway products come with no assessment fee, for a limited time. Take a look below at the types of customer that the Pathway products could support:

FIRST TIME BUYERS

Pathway products are ideal for first-time buyers, with cashback options of up to £1,250, smaller deposits required (just 3% with 97% LTV), and no upfront assessment fee*, saving your specialist customers money in purchasing their first home.

HOME-MOVERS & REMORTGAGERS

Not just for first-time buyers, the Pathway products are also available to those moving on, or remortgaging their home. With 2 & 5-year fixed options, Pathway offers greater flexibility and choice, plus the added benefit of no assessment fee*.

FOREIGN NATIONALS

At up to 90% LTV, Foreign National customers can also take advantage of the Pathway range of products and no assessment fee*. We'll consider a number of different Visa types for Foreign Nationals, which can be found in our Criteria Guide.

*For a limited time period. This offer may be withdrawn at any time and with limited notice.

Customer **Credit Profile**

See where your customer fits within our Vida tiers.

<table>
<tr><th>Criteria</th><th>VIDA 36</th><th>VIDA 24</th><th>VIDA 6</th><th>PACKAGER</th></tr>
<tr><td>Time since the last default where the amount was £500 or more***</td><td>0 in 36</td><td>0 in 24</td><td>0 in 6</td><td>Considered <6 months</td></tr>
<tr><td>Time since the last CCJ where the amount was £500 or more***</td><td>0 in 36</td><td>0 in 24</td><td>0 in 6</td><td>Considered <6 months</td></tr>
<tr><td rowspan="2">Worst Status Secured Payments* (months)</td><td>0 in last 36</td><td colspan="2">3 in last 24</td><td>Considered (no max)</td></tr>
<tr><td colspan="4">No secured arrears allowed within the last 6 months</td></tr>
<tr><td>Number of missed unsecured payments ≥ £250 in the last 6 months**</td><td>1 in 6</td><td>2 in 6</td><td>3 in 6</td><td>Considered (no max)</td></tr>
<tr><td>Bankruptcy / IVA / DRO / Trust Deed</td><td colspan="3">3 years +</td><td>1 year +</td></tr>
<tr><td>Previous repossessions</td><td colspan="3">6 years +</td><td>3 years +</td></tr>
</table>

KEY INFORMATION

*All historic secured arrears must have been made up to date for at least 6 months prior to application.

**Unsecured includes unsecured loans, hire purchases, store cards, credit cards and current accounts.

***All CCJs and Defaults less than £500 are excluded from product tiering.

- Debt Management Plan/Debt Arrangement Schemes may be considered at Underwriter discretion - subject to satisfactory affordability and conduct checks.

Higher LTV Credit Requirements

- All LTVs above 90% require the customer's credit file to be up to date with no current arrears on major unsecured items*.
- For Vida 24 and Vida 6 products, any LTV above 85% requires the customer's credit file to be up to date with no current arrears on major unsecured items*.

*Unsecured includes unsecured loans, hire purchases, store cards, credit cards and current accounts.

Remortgages allowed for any legal purpose. Remortgages with debt consolidation are available up to 90% LTV on the Vida 36 tier and up to 85% LTV across all other tiers. Capital Raising for gambling debts is not allowed.

Fixed Rate Products

Available for both purchase and remortgages.

Standard range - 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	5.68%	£995	£2m	n/a	RST3642127
		Vida 24	5.82%				RST2442128
		Vida 6	6.28%				RST0642129
		Packager	7.03%				RSTPA42179
Standard	85%	Vida 36	6.15%	£995	£1.5m	n/a	RST3642130
		Vida 24	6.17%				RST2442131
		Vida 6	6.80%				RST0642132
Standard Pathway	90%	Vida 36	6.70%	£995	£1.5m	n/a	RST3642133
		Vida 24	6.84%				RST2442134
		Vida 6	7.58%				RST0642135
	95%	Vida 36	6.78%	£995	£750k	n/a	RST3642136

Fee Saver range - 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Fee Saver Cashback	75%	Vida 36	6.48%	£0	£2m	£500	RCF3642150
		Vida 24	6.62%				RCF2442151
		Vida 6	7.09%				RCF0642152
Fee Saver Cashback	85%	Vida 36	6.97%	£0	£1.5m	£500	RCF3642153
		Vida 24	6.99%				RCF2442154
		Vida 6	7.61%				RCF0642155
Fee Saver Cashback Pathway	90%	Vida 36	7.78%	£0	£1.5m	£1,250	RCF3642156
		Vida 24	7.90%				RCF2442157
		Vida 6	8.65%				RCF0642158
	95%	Vida 36	7.84%	£0	£750k	£1,250	RCF3642159

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
31/12/2028

ERC's

4% until 31/12/2027
3% until 31/12/2028

Additional Information

Minimum loan **£50k**

Fees
A non-refundable assessment fee of £195 is payable on most applications

Fee saver products have no assessment fee and free valuation on properties up to £500k

Pathway products come with no assessment fee, for a limited time

Fixed Rate Products

Available for both purchase and remortgages.

Standard range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	5.93%	£995	£2m	n/a	RST3642137
		Vida 24	6.07%				RST2442138
		Vida 6	6.11%				RST0642139
		Packager	6.57%				RSTPA42180
Standard	85%	Vida 36	6.31%	£995	£1.5m	n/a	RST3642140
		Vida 24	6.46%				RST2442141
		Vida 6	6.72%				RST0642142
Standard Pathway	90%	Vida 36	6.48%	£995	£1.5m	n/a	RST3642143
		Vida 24	6.78%				RST2442144
		Vida 6	7.19%				RST0642145
	95%	Vida 36	6.76%	£995	£750k	n/a	RST3642146
		Vida 24	7.16%				RST2442147
		Vida 6	7.46%				RST0642148
	97%	Vida 36	7.21%	£995	£750k	n/a	RST3642149

Fee Saver range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Fee Saver Cashback	75%	Vida 36	6.20%	£0	£2m	£500	RCF3642160
		Vida 24	6.33%				RCF2442161
		Vida 6	6.37%				RCF0642162
Fee Saver Cashback	85%	Vida 36	6.58%	£0	£1.5m	£500	RCF3642163
		Vida 24	6.73%				RCF2442164
		Vida 6	6.98%				RCF0642165
Fee Saver Cashback Pathway	90%	Vida 36	6.82%	£0	£1.5m	£1,250	RCF3642166
		Vida 24	7.11%				RCF2442167
		Vida 6	7.53%				RCF0642168
	95%	Vida 36	7.10%	£0	£750k	£1,250	RCF3642169
		Vida 24	7.50%				RCF2442170
		Vida 6	7.80%				RCF0642171
	97%	Vida 36	7.55%	£0	£750k	£1,250	RCF3642172

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
31/12/2031

ERC's

5% until 31/12/2027
5% until 31/12/2028
4% until 31/12/2029
3% until 31/12/2030
2% until 31/12/2031

Additional Information

Minimum loan **£50k**

Fees

A non-refundable assessment fee of £195 is payable on most applications

Fee saver products have no assessment fee and free valuation on properties up to £500k

Pathway products come with no assessment fee, for a limited time

**A minimum term of 6 years is required.*

Right to Buy Products

Purchase only applications from Local Authorities for Right to Buy and from Housing Associations for Right to Acquire. Available up to lower of 100% of discounted purchase price or 75% of the open market value.

We will need to see:
Section 125 or RTA 3 from the Local Authority/Housing Association.

2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
2 year fixed	75%	Vida 36	6.84%	£995	£2m	GST3642173
		Vida 24	6.89%			GST2442174
		Vida 6	7.24%			GST0642175
		Packager	7.54%			GSTPA42181

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
5 year fixed*	75%	Vida 36	6.43%	£995	£2m	GST3642176
		Vida 24	6.64%			GST2442177
		Vida 6	6.91%			GST0642178
		Packager	7.24%			GSTPA42182

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
2 year - 31/12/2028
5 year - 31/12/2031

ERC's - 2 year
4% until 31/12/2027
3% until 31/12/2028

5 year
5% until 31/12/2027
5% until 31/12/2028
4% until 31/12/2029
3% until 31/12/2030
2% until 31/12/2031

Additional Information

Minimum loan **£50k**

Fees
A non-refundable assessment fee of £195 is payable on most applications

**A minimum term of 6 years is required.*

Foreign Nationals Products

Available for both purchase and remortgages.

2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	5.98%	£995	£2m	n/a	FNS3642183
		Vida 24	6.12%				FNS2442184
		Vida 6	6.58%				FNS0642185
	90% Pathway	Vida 36	7.20%	£995	£1.5m	n/a	FNS3642186
		Vida 24	7.34%				FNS2442187
		Vida 6	8.08%				FNS0642188

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
2 year - 31/12/2028

ERC's
4% until 31/12/2027
3% until 31/12/2028

Additional Information

Minimum loan **£50k**

Fees
A non-refundable assessment fee of £195 is payable on most applications

Pathway products come with no assessment fee, for a limited time

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	6.33%	£995	£2m	n/a	FNS3642189
		Vida 24	6.37%				FNS2442190
		Vida 6	6.41%				FNS0642191
	90% Pathway	Vida 36	6.98%	£995	£1.5m	n/a	FNS3642192
		Vida 24	7.28%				FNS2442193
		Vida 6	7.69%				FNS0642194

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
5 year - 31/12/2031

ERC's
5% until 31/12/2027
5% until 31/12/2028
4% until 31/12/2029
3% until 31/12/2030
2% until 31/12/2031

Additional Information

Minimum loan **£50k**

Fees
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Pathway products come with no assessment fee, for a limited time

**A minimum term of 6 years is required.*

Valuation Fees

Property Value	Valuation Fee
Less than £100,000	£170
£100,000 - £200,000	£230
£200,001 - £300,000	£290
£300,001 - £400,000	£350
£400,001 - £500,000	£450
£500,001 - £600,000	£530
£600,001 - £700,000	£580
£700,001 - £800,000	£625
£800,001 - £900,000	£625
£900,001 - £1m	£675
Over £1m - £1.25m	£990
Over £1.25m - £1.5m	£1,100
Over £1.5m - £1.75m	£1,200
Over £1.75m - £2m	£1,410
Over £2m - £2.25m	£1,650
Over £2.25m - £2.5m	£1,760
Over £2.5m - £2.75m	£1,795
Over £2.75m - £3m	£1,940
Over £3m	By negotiation

For Residential Fee Saver products no assessment fee is payable and one free standard valuation is provided for all properties up to £500k.

A surveyor may be asked to carry out a physical valuation or a remote valuation without visiting the property.

No Search indemnity insurance permitted for residential and BTL remortgage transactions only, other than those under a Fee Saver products, for properties in England and Wales using a specific Vida approved policy - Full details in the UK Finance Handbook.