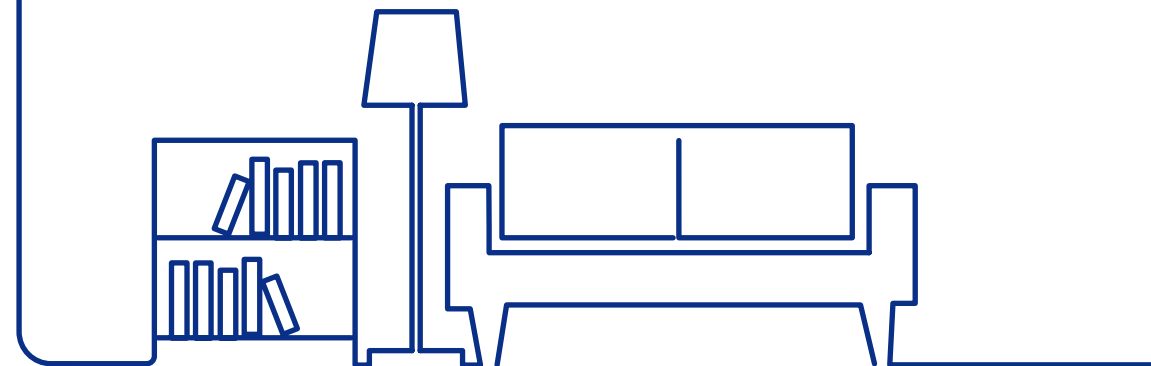


BUY TO LET PRODUCT GUIDE

22 September 2020

- ✓ 2 year rates from 3.34%
- ✓ 5 year rates from 3.64%
- ✓ 85% LTV available, including HMOs & MUBs
- ✓ Expat range up to 75% LTV

As the impact of COVID-19 continues across the UK, we understand the uncertainty it causes for many people. Please read our COVID-19 Lending Guide for some additional information we may require in the current circumstances. Subject to review and change at short notice.



03300 246 246



www.vidahomeloans.co.uk

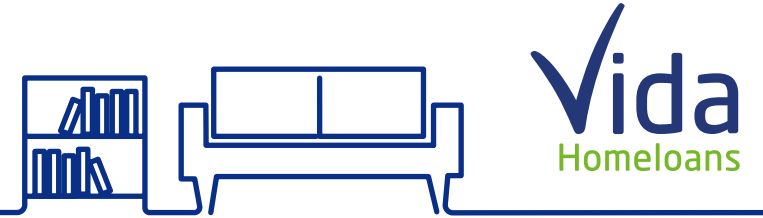
CONTENTS

- 3 BUY TO LET TIERS**
- 4 STANDARD RATES**
- 5 STANDARD RATES - FEE SAVER**
- 6 HMOs & MUBs**
- 7 HMOs & MUBs - FEE SAVER**
- 8 EXPAT** Our Expat range is designed to help UK nationals living and working abroad

THIS DOCUMENT IS FOR THE USE OF PROFESSIONAL MORTGAGE INTERMEDIARIES ONLY. Vida Homeloans is a trading style of Belmont Green Finance Limited, registered in England and Wales no. 09837692. Registered office: 1 Bridge Street, Staines-upon-Thames, Surrey TW18 4TW. Belmont Green Finance Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register Firm Reference Number 738741.



BUY TO LET TIERS



CREDIT STATUS		VIDA 1	VIDA 2	VIDA 3	VIDA 4
Combined CCJS and defaults	Number last 24 months	0	0	1 above £250	2 above £250
	Registered	0 in the last 48 months	0 in the last 36 months	0 above £250 in the last 18 months	0 above £250 in the last 6 months
Value of Unsatisfied CCJs		0	0	£2500	£5000
Missed Mortgage / Secured Payments*		0 in the last 36 months	0 in the last 12 months	0 in the last 12 months	0 in the last 6 months
Unsecured Missed Payments in the last 6 months	Number	1	1	2	3
	Combined Value	£50	£100	£150	£250

*Worst status of 2 in the last 24 months

- Debt Management Plans considered providing conducted satisfactorily
- Bankruptcy/IVA/DRO/Trust Deed discharged over 6 years
- Previous Repossession in last 10 years not acceptable
- Adverse criteria assessed on combined adverse from all applicants

STANDARD RANGE RATES

2 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.34%	3.49%	4.19%	5.79%
75%	3.49%	3.69%	4.29%	-
80%	4.39%	4.49%*	-	-
85%	5.29%*	-	-	-

5 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.64%	3.79%	4.94%	5.89%
75%	3.84%	3.89%	5.04%	-
80%	4.69%	4.79%*	-	-
85%	5.49%*	-	-	-

Standard

£180 assessment fee payable on all applications.

VVR: 2.15% set on 14.08.20

Revert Rate: 5.19% (VVR + 3.04%)

Min Loan: £25,000

Max Loan: Up to 65%: £1.5m (Vida 1 & 2 only)
 Up to 75%: £1m
 Up to 80%: £750k (Vida 1 only)
 Up to 85%: £250k (Vida 2 only)
 Up to 85%: £250k (Vida 1 only)

Key Criteria:

See tier grid on page 3

Product Fee:

1.5% (min £795)

ERCs:

2 Year: 4%, 3%
 5 Year: 5%, 4%, 3%, 3%, 3%

* Excludes FTB/FTL's and properties inside the M25

* Fees cannot be added above max LTV

* No top slicing

Exclude fees when calculating maximum LTV, include fees when calculating maximum loan.

STANDARD RANGE RATES

2 YEAR FIXED - FEE SAVER

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.49%	3.64%	4.34%	5.94%
75%	3.64%	3.84%	4.44%	-
80%	4.54%	4.64%*	-	-
85%	5.44%*	-	-	-

5 YEAR FIXED - FEE SAVER

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.74%	3.89%	5.04%	5.99%
75%	3.94%	3.99%	5.14%	-
80%	4.79%	4.89%*	-	-
85%	5.59%*	-	-	-

Fee Saver

For properties valued up to £500k, one free standard valuation and a refund of the reduced £49 assessment fee within 30 days of completion
 For properties valued over £500k, refund of valuation fee and £180 assessment fee within 30 days of completion (max £650)
 £200 contribution towards legal fees paid within 30 days of completion

VVR: 2.15% set on 14.08.20

Revert Rate: 5.19% (VVR + 3.04%)

Min Loan: £25,000

Max Loan: Up to 65%: £1.5m (Vida 1 & 2 only)
 (including Up to 75%: £1m
 fees) Up to 80%: £750k (Vida 1 only)
 Up to 80%: £250K (Vida 2 only)
 Up to 85%: £250k (Vida 1 only)

Key Criteria:

See tier grid on page 3

Product Fee:

1.5% (min £795)

ERCs:

2 Year: 4%, 3%
 5 Year: 5%, 4%, 3%, 3%, 3%

* Excludes FTB/FTL's and properties inside the M25

* Fees cannot be added above max LTV

* No top slicing



HMOs & MUBs

2 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.54%	3.69%	4.39%	5.99%
75%	3.69%	3.89%	4.49%	-
80%	4.59%	4.69%*	-	-
85%	5.49%*	-	-	-

5 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.84%	3.99%	5.14%	6.09%
75%	4.04%	4.09%	5.24%	-
80%	4.89%	4.99%*	-	-
85%	5.69%*	-	-	-

Standard

£180 assessment fee payable on all applications.

VVR: 2.15% set on 14.08.20

Revert Rate: 5.19% (VVR + 3.04%)

Min Loan: £25,000

Max Loan: Up to 65%: £1.5m (Vida 1 & 2 only)
 Up to 75%: £1m
 Up to 80%: £750k (Vida 1 only)
 Up to 80%: £250K (Vida 2 only)
 Up to 85%: £250k (Vida 1 only)

Key Criteria:

See tier grid on page 3

Product Fee:

1.5% (min £795)

ERCs:

2 Year: 4%, 3%
 5 Year: 5%, 4%, 3%, 3%, 3%

* Excludes FTB/FTL's and properties inside the M25

* Fees cannot be added above max LTV

* No top slicing

Exclude fees when calculating maximum LTV, include fees when calculating maximum loan.

HMOs & MUBs

2 YEAR FIXED - FEE SAVER

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.69%	3.84%	4.54%	6.14%
75%	3.84%	4.04%	4.64%	-
80%	4.74%	4.84%*	-	-
85%	5.64%*	-	-	-

5 YEAR FIXED - FEE SAVER

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.94%	4.09%	5.24%	6.19%
75%	4.14%	4.19%	5.34%	-
80%	4.99%	5.09%*	-	-
85%	5.79%*	-	-	-

Fee Saver

For properties valued up to £500k, one free standard valuation and a refund of the reduced £49 assessment fee within 30 days of completion
 For properties valued over £500k, refund of valuation fee and £180 assessment fee within 30 days of completion (max £650)
 £200 contribution towards legal fees paid within 30 days of completion

VVR: 2.15% set on 14.08.20

Revert Rate: 5.19% (VVR + 3.04%)

Min Loan: £25,000

Max Loan: Up to 65%: £1.5m (Vida 1 & 2 only)
 (including Up to 75% : £1m
 fees) Up to 80%: £750k (Vida 1 only)
 Up to 80%: £250K (Vida 2 only)
 Up to 85%: £250k (Vida 1 only)

Key Criteria:

See tier grid on page 3

Product Fee:

1.5% (min £795)

ERCs:

2 Year: 4%, 3%
 5 Year: 5%, 4%, 3%, 3%, 3%

* Excludes FTB/FTL's and properties inside the M25

* Fees cannot be added above max LTV

* No top slicing



EXPAT

Our Expat range is designed to help UK nationals living and working abroad



STANDARD

MAX LTV	2 YEAR FIXED INITIAL RATE	5 YEAR FIXED INITIAL RATE	FEE SAVER	2 YEAR FIXED INITIAL RATE	5 YEAR FIXED INITIAL RATE
70%	3.64%	3.94%		3.79%	4.04%
75%*	3.79%	4.09%		3.94%	4.19%

*Australia max LTV 70%

Non EEA landlords require a minimum property value of £150,000, £70,000 in the EEA

Standard

£180 assessment fee payable on all applications.

Fee Saver

For properties valued up to £500k, one free standard valuation and a refund of the reduced £49 assessment fee within 30 days of completion
For properties valued over £500k, refund of valuation fee and £180 assessment fee within 30 days of completion (max £650)
£200 contribution towards legal fees paid within 30 days of completion

VVR: 2.15% set on 14.08.20

Revert Rate: 5.19% (VVR + 3.04%)

Min Loan: £25,000

Max Loan: Up to 75%: £1m
(including FTL's: £500k fees)

Key Criteria:

See tier grid on page 3. Expats must qualify as Vida 1

Product Fee:

1.75% (min £2,495)

ERCs:

2 Year: 4%, 3%

5 Year: 5%, 4%, 3%, 3%, 3%

Exclude fees when calculating maximum LTV, include fees when calculating maximum loan.