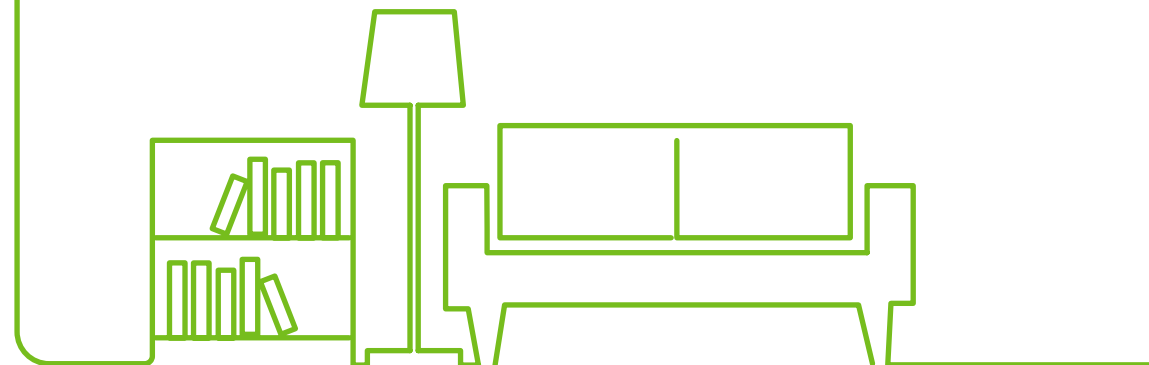


# RESIDENTIAL PRODUCT GUIDE

22 September 2020

- ✓ 2 year rates from 3.39%
- ✓ 5 year rates from 3.79%
- ✓ 85% LTV available
- ✓ Full range of products across all tiers

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



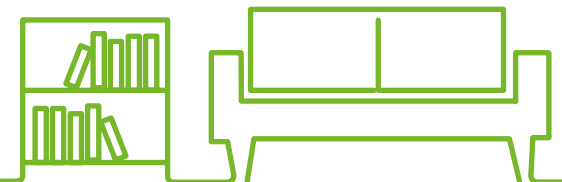
[www.vidahomeloans.co.uk](http://www.vidahomeloans.co.uk)

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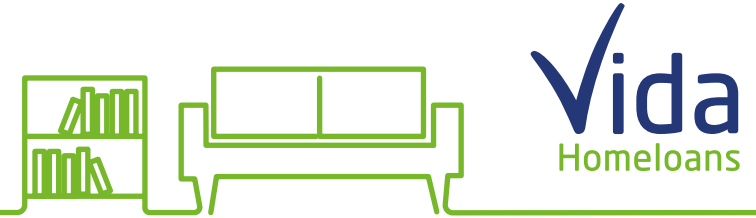


 **DIP possible in under 10 minutes**

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# RESIDENTIAL TIERS



CREDIT STATUS		VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
Combined CCJS and defaults	Number last 24 months	0	1 above £250	2 above £250	3 above £500	4 above £500
	Registered	0 in the last 24 months	0 above £250 in the last 18 months	0 above £250 in the last 12 months	0 above £500 in the last 9 months	0 above £500 in the last 6 months
Value of Unsatisfied CCJs		0	0	£2500	£5000	£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 9 months	0 in the last 6 months
Unsecured Missed Payments in the last 6 months	Number	1	1	2	2	3
	Combined Value	£50	£100	£150	£200	£500

\*Worst status of 3 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	VIDA 5
70%	3.39%	3.94%	4.14%	4.54%	5.19%
75%	3.69%	4.09%	4.34%	4.79%	5.49%
80%	4.24%	4.39%	4.59%	5.09%	-
85%	4.74%	4.84%	4.99%	-	-

## 5 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
70%	3.79%	4.29%	4.49%	4.89%	5.39%
75%	3.99%	4.39%	4.74%	4.99%	5.69%
80%	4.39%	4.69%	4.94%	5.29%	-
85%	4.79%	4.89%	5.19%	-	-

### Standard

£180 assessment fee payable on all applications.

**VVR:** 2.15% set on 14.08.20

**Revert Rate:** 4.99% (VVR + 2.84%)

**Min Loan:** £25,000

**Max Loan: (Including fees)**  
 Up to 75% : £1m (Vida 1 – 3)  
 Up to 80%: £750k (Vida 1 – 3)  
 Up to 85%: £500k (Vida 1 – 3)  
 Vida 4 – 5: £500k

### Key Criteria:

See tier grid on page 3

### Product Fee:

£995

### ERCs:

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

# STANDARD RANGE RATES

## 2 YEAR FIXED FEE SAVER

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
70%	3.99%	4.54%	4.74%	5.14%	5.79%
75%	4.29%	4.69%	4.94%	5.39%	6.09%
80%	4.84%	4.99%	5.19%	5.69%	-
85%	5.34%	5.44%	5.59%	-	-

## 5 YEAR FIXED FEE SAVER

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
70%	4.09%	4.59%	4.79%	5.19%	5.69%
75%	4.29%	4.69%	5.04%	5.29%	5.99%
80%	4.69%	4.99%	5.24%	5.59%	-
85%	5.09%	5.19%	5.49%	-	-

### 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)  
 Free standard legal services on remortgages.

**VVR:** 2.15% set on 14.08.20

**Revert Rate:** 4.99% (VVR + 2.84%)

**Min Loan:** £25,000

**Max Loan: (Including fees)**  
 Up to 75% : £1m (Vida 1 – 3)  
 Up to 80%: £750k (Vida 1 – 3)  
 Up to 85%: £500k (Vida 1 – 3)  
 Vida 4 – 5: £500k

### Key Criteria:

See tier grid on page 3

### Product Fee:

£0

### ERCs:

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

# RIGHT TO BUY RATES

## 2 YEAR FIXED FEE SAVER ONLY

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
75%	4.84%	5.29%	5.54%	5.99%	6.69%

## 5 YEAR FIXED FEE SAVER ONLY

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
75%	4.99%	5.29%	5.64%	5.89%	6.49%

### 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)  
 Free standard legal services on remortgages.

**VVR:** 2.15% set on 14.08.20

**Revert Rate:** 4.99% (VVR + 2.84%)

**Min Loan:** £25,000

**Max Loan:** (Including fees)  
 Vida 1 – 3: £1m  
 Vida 4 – 5: £500k

### Key Criteria:

See tier grid on page 3

### Product Fee:

£0

### ERCs:

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