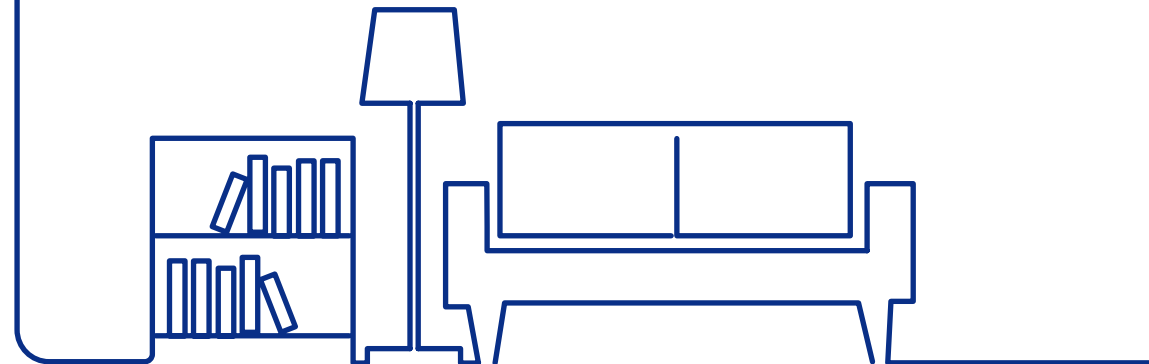


# BUY TO LET PRODUCT GUIDE

3 November 2020

- ✓ 2 year rates from 3.49%
- ✓ 5 year rates from 3.79%
- ✓ 80% LTV available, including HMOs & MUBs
- ✓ Expat range up to 75% LTV
- ✓ Minimum loan size increased to £100,000

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)

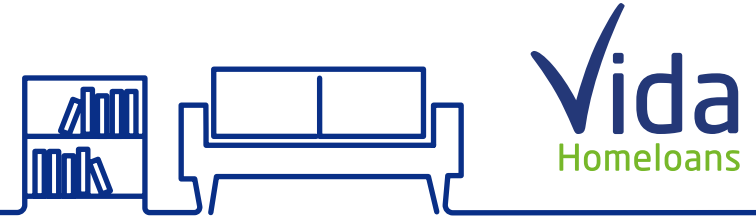
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# BUY TO LET TIERS



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%	3.49%	3.64%	4.19%	5.79%
75%	3.64%	3.84%	4.29%	-

## 5 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.79%	3.94%	4.94%	5.89%
75%	3.99%	4.04%	5.04%	-
80%	4.84%	4.94%*	-	-

### 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:** £100,000

**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)

### 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

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.69%	3.84%	4.39%	5.99%
75%	3.84%	4.04%	4.49%	-

## 5 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.99%	4.14%	5.14%	6.09%
75%	4.19%	4.24%	5.24%	-
80%	5.04%	5.14%*	-	-

### 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:** £100,000

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

# 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
70%	3.64%	3.94%
75%*	3.79%	4.09%

\*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.

**VVR:** 2.15% set on 14.08.20

**Revert Rate:** 5.19% (VVR + 3.04%)

**Min Loan:** £100,000

**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.