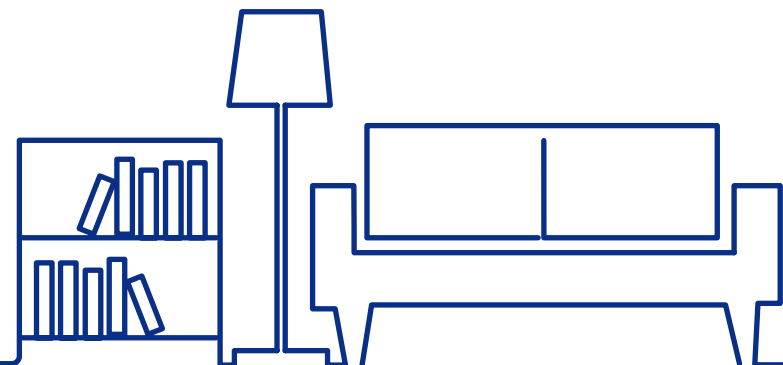


BUY TO LET PRODUCT GUIDE

3rd June 2021

- ✓ 2 year rates from 2.89%
- ✓ 5 year rates from 3.19%
- ✓ Up to 80% LTV
- ✓ Large Loans available up to £1m
- ✓ HMO, MUBs and Expats
- ✓ Portfolios up to £4,000,000
- ✓ SPVs accepted across all BTL ranges



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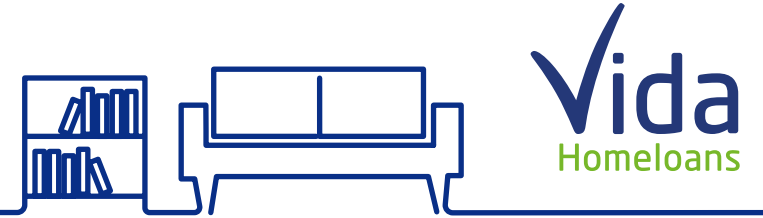
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- 5 HMO/MUBs RATES - SPECIALS** Specials and Limited Edition products for HMO/MUBs
- 6 BUY TO LET FLEX** Take advantage of 5 year affordability, but have flexibility to change after 3
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BUY TO LET 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 - SPECIALS



Available for personal and SPV ownership

£1,995 FIXED-FEE, LIMITED EDITION

2 YEAR FIXED

MAX LTV	VIDA 1
75%	3.24%

5 YEAR FIXED

MAX LTV	VIDA 1
75%	3.49%

Fixed Fee of £1,995 up to **£1m max loan**

£3,750 FIXED-FEE & FREE VAL SPECIAL

5 YEAR

LTV	VIDA 1	PRODUCT FEE	VALUATION
80%	4.34%	£3,750 fixed	Free*

*One free standard valuation up to property value of £1m.

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: £100k

Max Loan: up to 75% - £1m
 (including up to 80% - £750k fees)

Key Criteria:

See tier grid on page 3

Product Fee:

Limited Edition: £1,995 fixed
 Fixed-Fee & Free Val Special: £3,750 fixed

ERCs:

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

Rental Calculation:

5 or more years fixed rate products: initial rate.
 All other products a nominal rate (currently 5.5%) or the product rate + 2%, whichever is higher.

Affordability:

	Rental Cover Rates
Basic Rate	125%
Higher Rate	140%
SPV's	125%



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HMOs & MUBs RATES - SPECIALS



HMOs with up to 8 bedrooms & MUBs with up to 5 units accepted

£1,995 FIXED-FEE, LIMITED EDITION

2 YEAR FIXED

MAX LTV	VIDA 1
75%	3.39%

5 YEAR FIXED

MAX LTV	VIDA 1
75%	3.74%

Fixed Fee of £1,995 up to **£1m max loan**

£3,750 FIXED-FEE & FREE VAL SPECIAL

5 YEAR

LTV	VIDA 1	PRODUCT FEE	VALUATION
80%	4.74%	£3,750 fixed	Free*

*One free standard valuation up to property value of £1m.

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: £100k

Max Loan: up to 75% - £1m
 (including up to 80% - £750k fees)

Key Criteria:

See tier grid on page 3

Product Fee:

Limited Edition: £1,995 fixed
 Fixed-Fee & Free Val Special: £3,750 fixed

ERCs:

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

Rental Calculation:

5 or more years fixed rate products: initial rate.
 All other products a nominal rate (currently 5.5%) or the product rate + 2%, whichever is higher.

Affordability:

	HMO/MUB Rental cover rates
Basic Rate	130%
Higher Rate	140%
SPV's	130%



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VIDA FLEX BTL MORTGAGE



WHO IS THIS PRODUCT FOR?

BTL Investors looking for flexibility with the benefits of a longer term fixed rate

KEY LENDING CRITERIA

- No minimum income
- Loans up to £1,500,000
- Benefits of 5 year fix with only a 3 year ERC
- SPVs, HMOs, MUBs and Let to Buy considered
- Specialist properties considered (including flats over commercial)
- Competitive ICR (125% for SPVs & BRT, 140% for HRT, 130% for HMO and MUB)
- 40 year term available
- Applicants can have historical impaired credit
- Up to 20 properties and £4m on a Vida portfolio
- Unlimited overall portfolio size with an average LTV up to 80% and rental stressing only applied to mortgages held with Vida

5 YEAR FIXED

PRODUCT	RATE	PRODUCT FEE	REVERT RATE	ERC
STANDARD	3.64%	1.75% (min £2,495)	5.19% (VVR + 3.04%)	5%,5%,5%,0%,0%
HMOs & MUBs	3.84%			

AFFORDABILITY

	Rental Cover Rates	HMO/MUB Rental cover rates
Basic Rate	125%	130%
Higher Rate	140%	140%
SPV's	125%	130%

STANDARD RANGE RATES

Available for personal and SPV ownership



2 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	2.89%	3.64%	4.19%	5.79%
75%	2.94%	3.84%	4.29%	-
80%	3.94%	-	-	-

5 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.19%	3.94%	4.94%	5.89%
75%	3.29%	4.04%	5.04%	-
80%	4.34%	-	-	-

5 YEAR FIXED - REMORTGAGE ONLY

MAX LTV	VIDA 1
75%	3.24%

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: £100k

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

Key Criteria:

See tier grid on page 3

Product Fee:

Standard Range: 1.5% (min £795)

ERCs:

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

Rental Calculation:

5 or more years fixed rate products: initial rate.
 All other products a nominal rate (currently 5.5%) or the product rate + 2%, whichever is higher.

Affordability:

	Rental Cover Rates
Basic Rate	125%
Higher Rate	140%
SPV's	125%



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HMOs & MUBs RATES

HMOs with up to 8 bedrooms & MUBs with up to 5 units accepted



2 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	2.99%	3.84%	4.39%	5.99%
75%	3.09%	4.04%	4.49%	-

5 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.49%	4.14%	5.14%	6.09%
75%	3.59%	4.24%	5.24%	-

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: £100k

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

Key Criteria:

See tier grid on page 3

Product Fee:

Standard HMO/MUBs: 1.5% (min £795)

ERCs:

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

Rental Calculation:

5 or more years fixed rate products: initial rate.
 All other products a nominal rate (currently 5.5%) or the product rate + 2%, whichever is higher.

Affordability:

	HMO/MUB Rental cover rates
Basic Rate	130%
Higher Rate	140%
SPV's	130%



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EXPAT RATES

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%	3.39%	3.59%
75%*	3.54%	3.84%

*Australia max LTV 70%
Non EEA landlords require a minimum property value of £150,000

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: £100k

Max Loan: Up to 75% : £1m
(including First Time Landlord: £500k fees)

Key Criteria:

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

Product Fee:

1.5% (min £795)

ERCs:

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

Rental Calculation:

5 or more years fixed rate products: initial rate.
All other products a nominal rate (currently 5.5%) or the product rate + 2%, whichever is higher.

Affordability:

Rental Cover Rates	HMO/MUB Rental cover rates
BRT 125%, HRT 140%	BRT 130%, HRT 140%