















STANDARD		2 YEAR FIXED	5 YEAR FIXED
Max LTV	Initial Rate	Initial Rate	
70%	3.64%	3.94%	
75%*	3.79%	4.09%	

Product Fee 1.75% (min £2,495)

FEE SAVER		2 YEAR FIXED	5 YEAR FIXED
Max LTV	Initial Rate	Initial Rate	
70%	3.79%	4.04%	
75%*	3.94%	4.19%	

Product Fee 1.75% (min £2,495)

\*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%)

### Key Criteria

0 registered CCJs or defaults in last 48 months

No unsatisfied CCJs

0 missed mortgage/secured payments in 36 months

1 unsecured missed payment of up to £50 in last 6 months

### Min Loan

£25,000

### Max Loan (including fees)

£1m

£500,000 for first time landlords

### ERCs

2 Year: 4%, 3%

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

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