

STANDARD 2 YEAR FIXED 5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
70%	3.24%	3.69%
75%	3.44%	3.89%
80%	3.94%	4.29%
85%	4.39%	4.59%

Product Fee £995

FEE SAVER 2 YEAR FIXED 5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
70%	3.84%	3.99%
75%	4.04%	4.19%
80%	4.54%	4.59%
85%	4.99%	4.89%

Product Fee £0

RIGHT TO BUY (FEE SAVER ONLY)

FEE SAVER 2 YEAR FIXED 5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
75%	4.64%	4.79%

Product Fee £0

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)
Free standard legal service on remortgages

VVR: 2.15% set on 14.08.20

Revert Rate: 4.99% (VVR + 2.84%)

Key Criteria

0 CCJs or defaults in last 24 months
£0 unsatisfied CCJs
0 missed mortgage/secured payments in 36 months
1 unsecured missed payment up to £50 in last 6 months

Min Loan

£25,000

Max Loan (including fees)

Up to 85% LTV :£500,000
Up to 80% LTV: £750,000
Up to 75% LTV: £1m
Up to 70% LTV: £1.5m

ERCs

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

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

DIP possible in under 10 minutes at www.vidahomeloans.co.uk

STANDARD 2 YEAR FIXED 5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
70%	3.94%	4.29%
75%	4.09%	4.39%
80%	4.39%	4.69%
85%	4.69%	4.89%

Product Fee £995

FEE SAVER 2 YEAR FIXED 5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
70%	4.54%	4.59%
75%	4.69%	4.69%
80%	4.99%	4.99%
85%	5.29%	5.19%

Product Fee £0

RIGHT TO BUY (FEE SAVER ONLY)

FEE SAVER 2 YEAR FIXED 5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
75%	5.29%	5.29%

Product Fee £0

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)
Free standard legal service on remortgages

VVR: 2.15% set on 14.08.20

Revert Rate: 4.99% (VVR + 2.84%)

Key Criteria

1 CCJ or default in last 24 months
0 CCJs or defaults above £250 in the last 18 months
£0 unsatisfied CCJs
0 missed mortgage/secured payments in last 12 months
1 unsecured missed payment up to £100 in last 6 months

Min Loan

£25,000

Max Loan (including fees)

Up to 85% LTV :£500,000
Up to 80% LTV: £750,000
Up to 75% LTV: £1m
Up to 70% LTV: £1.5m

ERCs

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

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

5 DIP possible in under 10 minutes at www.vidahomeloans.co.uk

 **03300 246 246**  www.vidahomeloans.co.uk

STANDARD 2 YEAR FIXED 5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
70%	4.14%	4.49%
75%	4.34%	4.74%
80%	4.59%	4.94%
85%	4.99%	5.19%

Product Fee £995

FEE SAVER 2 YEAR FIXED 5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
70%	4.74%	4.79%
75%	4.94%	5.04%
80%	5.19%	5.24%
85%	5.59%	5.49%

Product Fee £0

RIGHT TO BUY (FEE SAVER ONLY)

FEE SAVER 2 YEAR FIXED 5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
75%	5.54%	5.64%

Product Fee £0

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)
Free standard legal service on remortgages

VVR: 2.15% set on 14.08.20

Revert Rate: 4.99% (VVR + 2.84%)

Key Criteria

2 CCJs or defaults in last 24 months
0 CCJs or defaults above £250 in the last 12 months
No more than £2,500 unsatisfied CCJs
0 missed mortgage/secured payments in 12 months
2 unsecured missed payments up to a combined maximum of £150 in last 6 months

Min Loan

£25,000

Max Loan (including fees)

Up to 85% LTV :£500,000

Up to 80% LTV: £750,000

Up to 70% LTV: £1m

ERCs

2 Year: 4%, 3%

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

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

DIP possible in under 10 minutes at www.vidahomeloans.co.uk

03300 246 246

www.vidahomeloans.co.uk

6

STANDARD

2 YEAR FIXED

5 YEAR FIXED

Max LTV	Initial Rate
70%	4.54%
75%	4.79%
80%	5.09%

Product Fee £995

FEE SAVER

2 YEAR FIXED

5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
70%	5.14%	5.19%
75%	5.39%	5.29%
80%	5.69%	5.59%

Product Fee £0

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)

Free standard legal service on remortgages

VVR: 2.15% set on 14.08.20

Revert Rate: 4.99% (VVR + 2.84%)

Key Criteria

3 CCJs or defaults in last 24 months

0 CCJs or defaults above £500 in the last 9 months

No more than £5,000 unsatisfied CCJs

0 missed mortgage/secured payments in the last 9 months

2 unsecured missed payments up to a combined maximum of £250 in the last 6 months

Min Loan

£25,000

Max Loan (including fees)

Up to 80% LTV: £500,000

ERCs

2 Year: 4%, 3%

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

RIGHT TO BUY (FEE SAVER ONLY)

FEE SAVER

2 YEAR FIXED

5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
75%	5.99%	5.89%

Product Fee £0

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

7 DIP possible in under 10 minutes at www.vidahomeloans.co.uk

 03300 246 246

 www.vidahomeloans.co.uk

STANDARD 2 YEAR FIXED 5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
70%	5.19%	5.39%
75%	5.49%	5.69%

Product Fee £995

FEE SAVER 2 YEAR FIXED 5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
70%	5.79%	5.69%
75%	6.09%	5.99%

Product Fee £0

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)

Free standard legal service on remortgages

VVR: 2.15% set on 14.08.20

Revert Rate: 4.99% (VVR + 2.84%)

Key Criteria

- 4 CCJs or defaults in last 24 months
- 0 CCJs or defaults above £500 in the last 6 months
- No more than £5,000 unsatisfied CCJs
- 0 missed mortgage/secured payments in 6 months
- Worst status of 3 in the last 24 months and 0 in the last 6 months
- 3 unsecured missed payments up to a combined maximum of £500 in the last 6 months

Min Loan

£25,000

Max Loan (including fees)

Up to 75% LTV: £500,000

ERCs

2 Year: 4%, 3%

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

RIGHT TO BUY (FEE SAVER ONLY)

FEE SAVER 2 YEAR FIXED 5 YEAR FIXED

Max LTV	Initial Rate	Initial Rate
75%	6.69%	6.49%

Product Fee £0

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

DIP possible in under 10 minutes at www.vidahomeloans.co.uk