

SUPER-POWERED

# PRODUCTS

26 JANUARY 2026

Intermediaries only



# ADVERSE LEVELS

We recognise that accommodating adverse circumstances is part of modern lending. If the caveats below don't meet your case requirements, reach out to your Rely business development manager who may be able to help.

| NO ADVERSE  | LIGHT ADVERSE                                       | LIGHT ADVERSE +   |
|---|---|---|
| <b>SATISFIED CCJS</b><br>0 in 72 months             | <b>SATISFIED CCJS</b><br>0 in 24 months             | <b>SATISFIED CCJS</b><br>0 in 12 months, 1 in 24 months (max £3000)     |
| <b>SETTLED DEFAULTS</b><br>0 in 72 months           | <b>SETTLED DEFAULTS</b><br>0 in 24 months           | <b>SETTLED DEFAULTS</b><br>0 in 12 months                               |
| <b>SECURED LOAN ARREARS</b><br>0 in last 36 months  | <b>SECURED LOAN ARREARS</b><br>0 in last 36 months  | <b>SECURED LOAN ARREARS</b><br>0 in last 12 months, 1 in last 36 months |
| <b>UNSECURED WORST STATUS</b><br>0 in last 6 months | <b>UNSECURED WORST STATUS</b><br>1 in last 6 months | <b>UNSECURED WORST STATUS</b><br>2 in last 6 months                     |

All CCJs/defaults must be satisfied/settled at the time of application.

All secured arrears must be up to date at the time of the application.

Any satisfied CCJs under £300 and registered more than 12 months old will be ignored.

Applications with any CCJs or defaults registered within the last 12 months will be declined.

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# ***SMALL LANDLORDS***

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For investors with 1-3 properties on completion



## Single family lets

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs   | Assessment rate | Product code | Loan purpose | Features       |
|---------|--------------|------------------|-------|-----|--------|-----------------|--------------|--------------|----------------|
| 75%     | 2-year fixed | No Adverse       | 3.29% | 5%  | 5%, 4% | 5.50%           | AAK0001      | Remortgage   | Free valuation |
|         |              |                  |       |     |        |                 | AAK0033      | Purchase     |                |
|         |              |                  | 4.55% | 2%  | 5%, 4% | 6.10%           | AAK0002      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0034      | Purchase     |                |
|         |              |                  | 5.13% | 1%  | 5%, 4% | 6.68%           | AAK0003      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0035      | Purchase     |                |
|         |              |                  | 5.66% | £0  | 5%, 4% | 7.21%           | AAK0004      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0036      | Purchase     |                |
|         |              | Light Adverse    | 3.22% | 5%  | 5%, 4% | 5.50%           | AAK0129      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0177      | Purchase     |                |
|         |              |                  | 4.63% | 2%  | 5%, 4% | 6.18%           | AAK0130      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0178      | Purchase     |                |
|         |              |                  | 5.74% | £0  | 5%, 4% | 7.29%           | AAK0131      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0179      | Purchase     |                |
|         |              | Light Adverse +  | 3.33% | 5%  | 5%, 4% | 5.50%           | AAK0141      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0189      | Purchase     |                |
|         |              |                  | 4.74% | 2%  | 5%, 4% | 6.29%           | AAK0142      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0190      | Purchase     |                |
|         |              |                  | 5.85% | £0  | 5%, 4% | 7.40%           | AAK0143      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0191      | Purchase     |                |

## Single family lets

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features       |
|---------|--------------|------------------|-------|-----|--------------------|-----------------|--------------|--------------|----------------|
| 75%     | 5-year fixed | No Adverse       | 4.56% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.56%           | AAK0005      | Remortgage   | Free valuation |
|         |              |                  |       |     |                    |                 | AAK0037      | Purchase     |                |
|         |              |                  | 5.01% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.01%           | AAK0006      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0038      | Purchase     |                |
|         |              |                  | 5.29% | 1%  | 5%, 4%, 4%, 3%, 3% | 5.29%           | AAK0007      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0039      | Purchase     |                |
|         |              |                  | 5.52% | £0  | 5%, 4%, 4%, 3%, 3% | 5.52%           | AAK0008      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0040      | Purchase     |                |
|         |              | Light Adverse    | 4.58% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.58%           | AAK0132      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0180      | Purchase     |                |
|         |              |                  | 5.09% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.09%           | AAK0133      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0181      | Purchase     |                |
|         |              |                  | 5.60% | £0  | 5%, 4%, 4%, 3%, 3% | 5.60%           | AAK0134      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0182      | Purchase     |                |
|         |              | Light Adverse +  | 4.69% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.69%           | AAK0144      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0192      | Purchase     |                |
|         |              |                  | 5.20% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.20%           | AAK0145      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0193      | Purchase     |                |
|         |              |                  | 5.71% | £0  | 5%, 4%, 4%, 3%, 3% | 5.71%           | AAK0146      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0194      | Purchase     |                |

## Single family lets

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs   | Assessment rate | Product code | Loan purpose | Features       |
|---------|--------------|------------------|-------|-----|--------|-----------------|--------------|--------------|----------------|
| 80%     | 2-year fixed | No Adverse       | 3.74% | 5%  | 5%, 4% | 5.50%           | AAK0009      | Remortgage   | Free valuation |
|         |              |                  |       |     |        |                 | AAK0041      | Purchase     |                |
|         |              |                  | 4.96% | 2%  | 5%, 4% | 6.51%           | AAK0010      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0042      | Purchase     |                |
|         |              |                  | 5.54% | 1%  | 5%, 4% | 7.09%           | AAK0011      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0043      | Purchase     |                |
|         |              | Light Adverse    | 6.07% | £0  | 5%, 4% | 7.62%           | AAK0012      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0044      | Purchase     |                |
|         |              |                  | 3.83% | 5%  | 5%, 4% | 5.50%           | AAK0135      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0183      | Purchase     |                |
|         |              |                  | 5.24% | 2%  | 5%, 4% | 6.79%           | AAK0136      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0184      | Purchase     |                |
|         |              | Light Adverse +  | 6.35% | £0  | 5%, 4% | 7.90%           | AAK0137      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0185      | Purchase     |                |
|         |              |                  | 3.99% | 5%  | 5%, 4% | 5.54%           | AAK0147      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0195      | Purchase     |                |
|         |              |                  | 5.40% | 2%  | 5%, 4% | 6.95%           | AAK0148      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0196      | Purchase     |                |
|         |              |                  | 6.51% | £0  | 5%, 4% | 8.06%           | AAK0149      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0197      | Purchase     |                |

## Single family lets

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features       |
|---------|--------------|------------------|-------|-----|--------------------|-----------------|--------------|--------------|----------------|
| 80%     | 5-year fixed | No Adverse       | 4.98% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.98%           | AAK0013      | Remortgage   | Free valuation |
|         |              |                  |       |     |                    |                 | AAK0045      | Purchase     |                |
|         |              |                  | 5.42% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.42%           | AAK0014      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0046      | Purchase     |                |
|         |              |                  | 5.70% | 1%  | 5%, 4%, 4%, 3%, 3% | 5.70%           | AAK0015      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0047      | Purchase     |                |
|         |              |                  | 5.93% | £0  | 5%, 4%, 4%, 3%, 3% | 5.93%           | AAK0016      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0048      | Purchase     |                |
|         |              | Light Adverse    | 5.19% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.19%           | AAK0138      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0186      | Purchase     |                |
|         |              |                  | 5.70% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.70%           | AAK0139      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0187      | Purchase     |                |
|         |              |                  | 6.21% | £0  | 5%, 4%, 4%, 3%, 3% | 6.21%           | AAK0140      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0188      | Purchase     |                |
|         |              | Light Adverse +  | 5.35% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.35%           | AAK0150      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0198      | Purchase     |                |
|         |              |                  | 5.86% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.86%           | AAK0151      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0199      | Purchase     |                |
|         |              |                  | 6.37% | £0  | 5%, 4%, 4%, 3%, 3% | 6.37%           | AAK0152      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0200      | Purchase     |                |



## Complex properties

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs   | Assessment rate | Product code | Loan purpose | Features |
|---------|--------------|------------------|-------|-----|--------|-----------------|--------------|--------------|----------|
| 75%     | 2-year fixed | No Adverse       | 3.36% | 5%  | 5%, 4% | 5.50%           | AAK0017      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0049      | Purchase     |          |
|         |              |                  | 4.77% | 2%  | 5%, 4% | 6.32%           | AAK0018      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0050      | Purchase     |          |
|         |              |                  | 5.35% | 1%  | 5%, 4% | 6.90%           | AAK0019      | Remortgage   |          |
|         |              | Light Adverse    |       |     |        |                 | AAK0051      | Purchase     |          |
|         |              |                  | 5.88% | £0  | 5%, 4% | 7.43%           | AAK0020      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0052      | Purchase     |          |
|         |              |                  | 3.44% | 5%  | 5%, 4% | 5.50%           | AAK0153      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0201      | Purchase     |          |
|         |              |                  | 4.85% | 2%  | 5%, 4% | 6.40%           | AAK0154      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0202      | Purchase     |          |
|         |              |                  | 5.96% | £0  | 5%, 4% | 7.51%           | AAK0155      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0203      | Purchase     |          |
|         |              | Light Adverse +  | 3.55% | 5%  | 5%, 4% | 5.50%           | AAK0165      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0213      | Purchase     |          |
|         |              |                  | 4.96% | 2%  | 5%, 4% | 6.51%           | AAK0166      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0214      | Purchase     |          |
|         |              |                  | 6.07% | £0  | 5%, 4% | 7.62%           | AAK0167      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0215      | Purchase     |          |

## Complex properties

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features |
|---------|--------------|------------------|-------|-----|--------------------|-----------------|--------------|--------------|----------|
| 75%     | 5-year fixed | No Adverse       | 4.72% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.72%           | AAK0021      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0053      | Purchase     |          |
|         |              |                  | 5.23% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.23%           | AAK0022      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0054      | Purchase     |          |
|         |              |                  | 5.51% | 1%  | 5%, 4%, 4%, 3%, 3% | 5.51%           | AAK0023      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0055      | Purchase     |          |
|         |              | Light Adverse    | 5.74% | £0  | 5%, 4%, 4%, 3%, 3% | 5.74%           | AAK0024      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0056      | Purchase     |          |
|         |              |                  | 4.80% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.80%           | AAK0156      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0204      | Purchase     |          |
|         |              |                  | 5.31% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.31%           | AAK0157      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0205      | Purchase     |          |
|         |              | Light Adverse +  | 5.82% | £0  | 5%, 4%, 4%, 3%, 3% | 5.82%           | AAK0158      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0206      | Purchase     |          |
|         |              |                  | 4.91% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.91%           | AAK0168      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0216      | Purchase     |          |
|         |              |                  | 5.42% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.42%           | AAK0169      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0217      | Purchase     |          |
|         |              |                  | 5.93% | £0  | 5%, 4%, 4%, 3%, 3% | 5.93%           | AAK0170      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0218      | Purchase     |          |

## Complex properties

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs   | Assessment rate | Product code | Loan purpose | Features |
|---------|--------------|------------------|-------|-----|--------|-----------------|--------------|--------------|----------|
| 80%     | 2-year fixed | No Adverse       | 3.77% | 5%  | 5%, 4% | 5.50%           | AAK0025      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0057      | Purchase     |          |
|         |              |                  | 5.18% | 2%  | 5%, 4% | 6.73%           | AAK0026      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0058      | Purchase     |          |
|         |              |                  | 5.76% | 1%  | 5%, 4% | 7.31%           | AAK0027      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0059      | Purchase     |          |
|         |              | Light Adverse    | 6.29% | £0  | 5%, 4% | 7.84%           | AAK0028      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0060      | Purchase     |          |
|         |              |                  | 4.05% | 5%  | 5%, 4% | 5.60%           | AAK0159      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0207      | Purchase     |          |
|         |              |                  | 5.46% | 2%  | 5%, 4% | 7.01%           | AAK0160      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0208      | Purchase     |          |
|         |              | Light Adverse +  | 6.57% | £0  | 5%, 4% | 8.12%           | AAK0161      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0209      | Purchase     |          |
|         |              |                  | 4.21% | 5%  | 5%, 4% | 5.76%           | AAK0171      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0219      | Purchase     |          |
|         |              |                  | 5.62% | 2%  | 5%, 4% | 7.17%           | AAK0172      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0220      | Purchase     |          |
|         |              |                  | 6.73% | £0  | 5%, 4% | 8.28%           | AAK0173      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0221      | Purchase     |          |



## Complex properties

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features |
|---------|--------------|------------------|-------|-----|--------------------|-----------------|--------------|--------------|----------|
| 80%     | 5-year fixed | No Adverse       | 5.13% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.13%           | AAK0029      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0061      | Purchase     |          |
|         |              |                  | 5.64% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.64%           | AAK0030      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0062      | Purchase     |          |
|         |              |                  | 5.92% | 1%  | 5%, 4%, 4%, 3%, 3% | 5.92%           | AAK0031      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0063      | Purchase     |          |
|         |              | Light Adverse    | 6.15% | £0  | 5%, 4%, 4%, 3%, 3% | 6.15%           | AAK0032      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0064      | Purchase     |          |
|         |              |                  | 5.41% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.41%           | AAK0162      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0210      | Purchase     |          |
|         |              |                  | 5.92% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.92%           | AAK0163      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0211      | Purchase     |          |
|         |              | Light Adverse +  | 6.43% | £0  | 5%, 4%, 4%, 3%, 3% | 6.43%           | AAK0164      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0212      | Purchase     |          |
|         |              |                  | 5.57% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.57%           | AAK0174      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0222      | Purchase     |          |
|         |              |                  | 6.08% | 2%  | 5%, 4%, 4%, 3%, 3% | 6.08%           | AAK0175      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0223      | Purchase     |          |
|         |              |                  | 6.59% | £0  | 5%, 4%, 4%, 3%, 3% | 6.59%           | AAK0176      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0224      | Purchase     |          |



# ***MEDIUM LANDLORDS***

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For investors with 4-10 properties on completion.



## Single family lets

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs   | Assessment rate | Product code | Loan purpose | Features       |
|---------|--------------|------------------|-------|-----|--------|-----------------|--------------|--------------|----------------|
| 75%     | 2-year fixed | No Adverse       | 3.52% | 5%  | 5%, 4% | 5.50%           | AAK0065      | Remortgage   | Free valuation |
|         |              |                  |       |     |        |                 | AAK0097      | Purchase     |                |
|         |              |                  | 4.78% | 2%  | 5%, 4% | 6.33%           | AAK0066      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0098      | Purchase     |                |
|         |              |                  | 5.36% | 1%  | 5%, 4% | 6.91%           | AAK0067      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0099      | Purchase     |                |
|         |              |                  | 5.89% | £0  | 5%, 4% | 7.44%           | AAK0068      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0100      | Purchase     |                |
|         |              | Light Adverse    | 3.45% | 5%  | 5%, 4% | 5.50%           | AAK0225      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0273      | Purchase     |                |
|         |              |                  | 4.86% | 2%  | 5%, 4% | 6.41%           | AAK0226      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0274      | Purchase     |                |
|         |              |                  | 5.97% | £0  | 5%, 4% | 7.52%           | AAK0227      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0275      | Purchase     |                |
|         |              | Light Adverse +  | 3.56% | 5%  | 5%, 4% | 5.50%           | AAK0237      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0285      | Purchase     |                |
|         |              |                  | 4.97% | 2%  | 5%, 4% | 6.52%           | AAK0238      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0286      | Purchase     |                |
|         |              |                  | 6.08% | £0  | 5%, 4% | 7.63%           | AAK0239      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0287      | Purchase     |                |



## Single family lets

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features       |
|---------|--------------|------------------|-------|-----|--------------------|-----------------|--------------|--------------|----------------|
| 75%     | 5-year fixed | No Adverse       | 4.79% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.79%           | AAK0069      | Remortgage   | Free valuation |
|         |              |                  |       |     |                    |                 | AAK0101      | Purchase     |                |
|         |              |                  | 5.24% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.24%           | AAK0070      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0102      | Purchase     |                |
|         |              |                  | 5.52% | 1%  | 5%, 4%, 4%, 3%, 3% | 5.52%           | AAK0071      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0103      | Purchase     |                |
|         |              |                  | 5.75% | £0  | 5%, 4%, 4%, 3%, 3% | 5.75%           | AAK0072      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0104      | Purchase     |                |
|         |              | Light Adverse    | 4.81% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.81%           | AAK0228      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0276      | Purchase     |                |
|         |              |                  | 5.32% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.32%           | AAK0229      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0277      | Purchase     |                |
|         |              |                  | 5.83% | £0  | 5%, 4%, 4%, 3%, 3% | 5.83%           | AAK0230      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0278      | Purchase     |                |
|         |              | Light Adverse +  | 4.92% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.92%           | AAK0240      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0288      | Purchase     |                |
|         |              |                  | 5.43% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.43%           | AAK0241      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0289      | Purchase     |                |
|         |              |                  | 5.94% | £0  | 5%, 4%, 4%, 3%, 3% | 5.94%           | AAK0242      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0290      | Purchase     |                |

## Single family lets

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs   | Assessment rate | Product code | Loan purpose | Features       |
|---------|--------------|------------------|-------|-----|--------|-----------------|--------------|--------------|----------------|
| 80%     | 2-year fixed | No Adverse       | 4.08% | 5%  | 5%, 4% | 5.63%           | AAK0073      | Remortgage   | Free valuation |
|         |              |                  |       |     |        |                 | AAK0105      | Purchase     |                |
|         |              |                  | 5.30% | 2%  | 5%, 4% | 6.85%           | AAK0074      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0106      | Purchase     |                |
|         |              |                  | 5.88% | 1%  | 5%, 4% | 7.43%           | AAK0075      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0107      | Purchase     |                |
|         |              | Light Adverse    | 6.41% | £0  | 5%, 4% | 7.96%           | AAK0076      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0108      | Purchase     |                |
|         |              |                  | 4.17% | 5%  | 5%, 4% | 5.72%           | AAK0231      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0279      | Purchase     |                |
|         |              |                  | 5.58% | 2%  | 5%, 4% | 7.13%           | AAK0232      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0280      | Purchase     |                |
|         |              | Light Adverse +  | 6.69% | £0  | 5%, 4% | 8.24%           | AAK0233      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0281      | Purchase     |                |
|         |              |                  | 4.33% | 5%  | 5%, 4% | 5.88%           | AAK0243      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0291      | Purchase     |                |
|         |              |                  | 5.74% | 2%  | 5%, 4% | 7.29%           | AAK0244      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0292      | Purchase     |                |
|         |              |                  | 6.85% | £0  | 5%, 4% | 8.40%           | AAK0245      | Remortgage   |                |
|         |              |                  |       |     |        |                 | AAK0293      | Purchase     |                |

## Single family lets

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features       |
|---------|--------------|------------------|-------|-----|--------------------|-----------------|--------------|--------------|----------------|
| 80%     | 5-year fixed | No Adverse       | 5.32% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.32%           | AAK0077      | Remortgage   | Free valuation |
|         |              |                  |       |     |                    |                 | AAK0109      | Purchase     |                |
|         |              |                  | 5.76% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.76%           | AAK0078      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0110      | Purchase     |                |
|         |              |                  | 6.04% | 1%  | 5%, 4%, 4%, 3%, 3% | 6.04%           | AAK0079      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0111      | Purchase     |                |
|         |              | Light Adverse    | 6.27% | £0  | 5%, 4%, 4%, 3%, 3% | 6.27%           | AAK0080      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0112      | Purchase     |                |
|         |              |                  | 5.53% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.53%           | AAK0234      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0282      | Purchase     |                |
|         |              |                  | 6.04% | 2%  | 5%, 4%, 4%, 3%, 3% | 6.04%           | AAK0235      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0283      | Purchase     |                |
|         |              | Light Adverse +  | 6.55% | £0  | 5%, 4%, 4%, 3%, 3% | 6.55%           | AAK0236      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0284      | Purchase     |                |
|         |              |                  | 5.69% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.69%           | AAK0246      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0294      | Purchase     |                |
|         |              |                  | 6.20% | 2%  | 5%, 4%, 4%, 3%, 3% | 6.20%           | AAK0247      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0295      | Purchase     |                |
|         |              |                  | 6.71% | £0  | 5%, 4%, 4%, 3%, 3% | 6.71%           | AAK0248      | Remortgage   |                |
|         |              |                  |       |     |                    |                 | AAK0296      | Purchase     |                |



## Complex properties

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs   | Assessment rate | Product code | Loan purpose | Features |
|---------|--------------|------------------|-------|-----|--------|-----------------|--------------|--------------|----------|
| 75%     | 2-year fixed | No Adverse       | 3.59% | 5%  | 5%, 4% | 5.50%           | AAK0081      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0113      | Purchase     |          |
|         |              |                  | 5.00% | 2%  | 5%, 4% | 6.55%           | AAK0082      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0114      | Purchase     |          |
|         |              |                  | 5.58% | 1%  | 5%, 4% | 7.13%           | AAK0083      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0115      | Purchase     |          |
|         |              | Light Adverse    | 6.11% | £0  | 5%, 4% | 7.66%           | AAK0084      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0116      | Purchase     |          |
|         |              |                  | 3.67% | 5%  | 5%, 4% | 5.50%           | AAK0249      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0297      | Purchase     |          |
|         |              |                  | 5.08% | 2%  | 5%, 4% | 6.63%           | AAK0250      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0298      | Purchase     |          |
|         |              | Light Adverse +  | 6.19% | £0  | 5%, 4% | 7.74%           | AAK0251      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0299      | Purchase     |          |
|         |              |                  | 3.78% | 5%  | 5%, 4% | 5.50%           | AAK0261      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0309      | Purchase     |          |
|         |              |                  | 5.19% | 2%  | 5%, 4% | 6.74%           | AAK0262      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0310      | Purchase     |          |
|         |              |                  | 6.30% | £0  | 5%, 4% | 7.85%           | AAK0263      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0311      | Purchase     |          |

## Complex properties

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features |
|---------|--------------|------------------|-------|-----|--------------------|-----------------|--------------|--------------|----------|
| 75%     | 5-year fixed | No Adverse       | 4.95% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.95%           | AAK0085      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0117      | Purchase     |          |
|         |              |                  | 5.46% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.46%           | AAK0086      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0118      | Purchase     |          |
|         |              |                  | 5.74% | 1%  | 5%, 4%, 4%, 3%, 3% | 5.74%           | AAK0087      | Remortgage   |          |
|         |              | Light Adverse    |       |     |                    |                 | AAK0119      | Purchase     |          |
|         |              |                  | 5.97% | £0  | 5%, 4%, 4%, 3%, 3% | 5.97%           | AAK0088      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0120      | Purchase     |          |
|         |              |                  | 5.03% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.03%           | AAK0252      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0300      | Purchase     |          |
|         |              |                  | 5.54% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.54%           | AAK0253      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0301      | Purchase     |          |
|         |              |                  | 6.05% | £0  | 5%, 4%, 4%, 3%, 3% | 6.05%           | AAK0254      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0302      | Purchase     |          |
|         |              | Light Adverse +  | 5.14% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.14%           | AAK0264      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0312      | Purchase     |          |
|         |              |                  | 5.65% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.65%           | AAK0265      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0313      | Purchase     |          |
|         |              |                  | 6.16% | £0  | 5%, 4%, 4%, 3%, 3% | 6.16%           | AAK0266      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0314      | Purchase     |          |

## Complex properties

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs   | Assessment rate | Product code | Loan purpose | Features |
|---------|--------------|------------------|-------|-----|--------|-----------------|--------------|--------------|----------|
| 80%     | 2-year fixed | No Adverse       | 4.11% | 5%  | 5%, 4% | 5.66%           | AAK0089      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0121      | Purchase     |          |
|         |              |                  | 5.52% | 2%  | 5%, 4% | 7.07%           | AAK0090      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0122      | Purchase     |          |
|         |              |                  | 6.10% | 1%  | 5%, 4% | 7.65%           | AAK0091      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0123      | Purchase     |          |
|         |              | Light Adverse    | 6.63% | £0  | 5%, 4% | 8.18%           | AAK0092      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0124      | Purchase     |          |
|         |              |                  | 4.39% | 5%  | 5%, 4% | 5.94%           | AAK0255      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0303      | Purchase     |          |
|         |              |                  | 5.80% | 2%  | 5%, 4% | 7.35%           | AAK0256      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0304      | Purchase     |          |
|         |              |                  | 6.91% | £0  | 5%, 4% | 8.46%           | AAK0257      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0305      | Purchase     |          |
|         |              | Light Adverse +  | 4.55% | 5%  | 5%, 4% | 6.10%           | AAK0267      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0315      | Purchase     |          |
|         |              |                  | 5.96% | 2%  | 5%, 4% | 7.51%           | AAK0268      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0316      | Purchase     |          |
|         |              |                  | 7.07% | £0  | 5%, 4% | 8.62%           | AAK0269      | Remortgage   |          |
|         |              |                  |       |     |        |                 | AAK0317      | Purchase     |          |



## Complex properties

| Max LTV | Product      | Level of adverse | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features |
|---------|--------------|------------------|-------|-----|--------------------|-----------------|--------------|--------------|----------|
| 80%     | 5-year fixed | No Adverse       | 5.47% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.47%           | AAK0093      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0125      | Purchase     |          |
|         |              |                  | 5.98% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.98%           | AAK0094      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0126      | Purchase     |          |
|         |              |                  | 6.26% | 1%  | 5%, 4%, 4%, 3%, 3% | 6.26%           | AAK0095      | Remortgage   |          |
|         |              | Light Adverse    |       |     |                    |                 | AAK0127      | Purchase     |          |
|         |              |                  | 6.49% | £0  | 5%, 4%, 4%, 3%, 3% | 6.49%           | AAK0096      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0128      | Purchase     |          |
|         |              |                  | 5.75% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.75%           | AAK0258      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0306      | Purchase     |          |
|         |              |                  | 6.26% | 2%  | 5%, 4%, 4%, 3%, 3% | 6.26%           | AAK0259      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0307      | Purchase     |          |
|         |              |                  | 6.77% | £0  | 5%, 4%, 4%, 3%, 3% | 6.77%           | AAK0260      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0308      | Purchase     |          |
|         |              | Light Adverse +  | 5.91% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.91%           | AAK0270      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0318      | Purchase     |          |
|         |              |                  | 6.42% | 2%  | 5%, 4%, 4%, 3%, 3% | 6.42%           | AAK0271      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0319      | Purchase     |          |
|         |              |                  | 6.93% | £0  | 5%, 4%, 4%, 3%, 3% | 6.93%           | AAK0272      | Remortgage   |          |
|         |              |                  |       |     |                    |                 | AAK0320      | Purchase     |          |



# **LARGE LANDLORDS**

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For investors with 11+ properties on completion



## Single family lets - £550,000 and under

| Max LTV | Product      | Level of adverse           | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features |
|---------|--------------|----------------------------|-------|-----|--------------------|-----------------|--------------|--------------|----------|
| 75%     | 2-year fixed | No Adverse & Light Adverse | 3.56% | 5%  | 5%, 4%             | 5.50%           | AAK0321      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0369      | Purchase     |          |
|         |              |                            | 4.97% | 2%  | 5%, 4%             | 6.52%           | AAK0322      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0370      | Purchase     |          |
|         |              |                            | 5.55% | 1%  | 5%, 4%             | 7.10%           | AAK0323      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0371      | Purchase     |          |
|         | 5-year fixed | No Adverse & Light Adverse | 6.08% | £0  | 5%, 4%             | 7.63%           | AAK0324      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0372      | Purchase     |          |
|         |              |                            | 4.92% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.92%           | AAK0325      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0373      | Purchase     |          |
|         |              |                            | 5.43% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.43%           | AAK0326      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0374      | Purchase     |          |
| 80%     | 2-year fixed | No Adverse & Light Adverse | 5.71% | 1%  | 5%, 4%, 4%, 3%, 3% | 5.71%           | AAK0327      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0375      | Purchase     |          |
|         |              |                            | 5.94% | £0  | 5%, 4%, 4%, 3%, 3% | 5.94%           | AAK0328      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0376      | Purchase     |          |
|         | 5-year fixed | No Adverse & Light Adverse | 3.95% | 5%  | 5%, 4%             | 5.50%           | AAK0329      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0377      | Purchase     |          |
|         |              |                            | 5.36% | 2%  | 5%, 4%             | 6.91%           | AAK0330      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0378      | Purchase     |          |
|         |              |                            | 5.94% | 1%  | 5%, 4%             | 7.49%           | AAK0331      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0379      | Purchase     |          |
| 80%     | 2-year fixed | No Adverse & Light Adverse | 6.47% | £0  | 5%, 4%             | 8.02%           | AAK0332      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0380      | Purchase     |          |
|         | 5-year fixed | No Adverse & Light Adverse | 5.31% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.31%           | AAK0333      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0381      | Purchase     |          |
|         |              |                            | 5.82% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.82%           | AAK0334      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0382      | Purchase     |          |
|         | 5-year fixed | No Adverse & Light Adverse | 6.10% | 1%  | 5%, 4%, 4%, 3%, 3% | 6.10%           | AAK0335      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0383      | Purchase     |          |
|         |              |                            | 6.33% | £0  | 5%, 4%, 4%, 3%, 3% | 6.33%           | AAK0336      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0384      | Purchase     |          |

## Single family lets - £550,001 and over

| Max LTV | Product      | Level of adverse           | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features |
|---------|--------------|----------------------------|-------|-----|--------------------|-----------------|--------------|--------------|----------|
| 75%     | 2-year fixed | No Adverse & Light Adverse | 3.51% | 5%  | 5%, 4%             | 5.50%           | AAK0417      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0465      | Purchase     |          |
|         |              |                            | 4.92% | 2%  | 5%, 4%             | 6.47%           | AAK0418      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0466      | Purchase     |          |
|         |              |                            | 5.50% | 1%  | 5%, 4%             | 7.05%           | AAK0419      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0467      | Purchase     |          |
|         | 5-year fixed | No Adverse & Light Adverse | 6.03% | £0  | 5%, 4%             | 7.58%           | AAK0420      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0468      | Purchase     |          |
|         |              |                            | 4.87% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.87%           | AAK0421      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0469      | Purchase     |          |
|         |              |                            | 5.38% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.38%           | AAK0422      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0470      | Purchase     |          |
| 80%     | 2-year fixed | No Adverse & Light Adverse | 5.66% | 1%  | 5%, 4%, 4%, 3%, 3% | 5.66%           | AAK0423      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0471      | Purchase     |          |
|         |              |                            | 5.89% | £0  | 5%, 4%, 4%, 3%, 3% | 5.89%           | AAK0424      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0472      | Purchase     |          |
|         | 5-year fixed | No Adverse & Light Adverse | 3.90% | 5%  | 5%, 4%             | 5.50%           | AAK0425      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0473      | Purchase     |          |
|         |              |                            | 5.31% | 2%  | 5%, 4%             | 6.86%           | AAK0426      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0474      | Purchase     |          |
|         |              |                            | 5.89% | 1%  | 5%, 4%             | 7.44%           | AAK0427      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0475      | Purchase     |          |
|         | 5-year fixed | No Adverse & Light Adverse | 6.42% | £0  | 5%, 4%             | 7.97%           | AAK0428      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0476      | Purchase     |          |
|         |              |                            | 5.26% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.26%           | AAK0429      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0477      | Purchase     |          |
|         |              |                            | 5.77% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.77%           | AAK0430      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0478      | Purchase     |          |
|         | 5-year fixed | No Adverse & Light Adverse | 6.05% | 1%  | 5%, 4%, 4%, 3%, 3% | 6.05%           | AAK0431      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0479      | Purchase     |          |
|         | 5-year fixed | No Adverse & Light Adverse | 6.28% | £0  | 5%, 4%, 4%, 3%, 3% | 6.28%           | AAK0432      | Remortgage   |          |
|         |              |                            |       |     |                    |                 | AAK0480      | Purchase     |          |



## Complex properties - £550,000 and under

| Max LTV | Product      | Level of adverse           | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features      |
|---------|--------------|----------------------------|-------|-----|--------------------|-----------------|--------------|--------------|---------------|
| 75%     | 2-year fixed | No Adverse & Light Adverse | 3.56% | 5%  | 5%, 4%             | 5.50%           | AAK0337      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0385      | Purchase     |               |
|         |              |                            | 3.72% | 5%  | 5%, 4%             | 5.50%           | AAK0353      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0401      | Purchase     |               |
|         |              |                            | 4.97% | 2%  | 5%, 4%             | 6.52%           | AAK0338      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0386      | Purchase     |               |
|         |              |                            | 5.13% | 2%  | 5%, 4%             | 6.68%           | AAK0354      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0402      | Purchase     |               |
|         |              |                            | 5.55% | 1%  | 5%, 4%             | 7.10%           | AAK0339      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0387      | Purchase     |               |
|         |              |                            | 5.71% | 1%  | 5%, 4%             | 7.26%           | AAK0355      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0403      | Purchase     |               |
|         |              |                            | 6.08% | £0  | 5%, 4%             | 7.63%           | AAK0340      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0388      | Purchase     |               |
|         |              |                            | 6.24% | £0  | 5%, 4%             | 7.79%           | AAK0356      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0404      | Purchase     |               |
|         | 5-year fixed | No Adverse & Light Adverse | 4.92% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.92%           | AAK0341      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0389      | Purchase     |               |
|         |              |                            | 5.08% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.08%           | AAK0357      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0405      | Purchase     |               |
|         |              |                            | 5.43% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.43%           | AAK0342      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0390      | Purchase     |               |
|         |              |                            | 5.59% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.59%           | AAK0358      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0406      | Purchase     |               |
|         |              |                            | 5.71% | 1%  | 5%, 4%, 4%, 3%, 3% | 5.71%           | AAK0343      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0391      | Purchase     |               |
|         |              |                            | 5.87% | 1%  | 5%, 4%, 4%, 3%, 3% | 5.87%           | AAK0359      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0407      | Purchase     |               |
|         |              |                            | 5.94% | £0  | 5%, 4%, 4%, 3%, 3% | 5.94%           | AAK0344      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0392      | Purchase     |               |
|         |              |                            | 6.10% | £0  | 5%, 4%, 4%, 3%, 3% | 6.10%           | AAK0360      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0408      | Purchase     |               |

## Complex properties - £550,000 and under

| Max LTV | Product      | Level of adverse           | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features      |
|---------|--------------|----------------------------|-------|-----|--------------------|-----------------|--------------|--------------|---------------|
| 80%     | 2-year fixed | No Adverse & Light Adverse | 3.95% | 5%  | 5%, 4%             | 5.50%           | AAK0345      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0393      | Purchase     |               |
|         |              |                            | 4.11% | 5%  | 5%, 4%             | 5.66%           | AAK0361      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0409      | Purchase     |               |
|         |              |                            | 5.36% | 2%  | 5%, 4%             | 6.91%           | AAK0346      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0394      | Purchase     |               |
|         |              |                            | 5.52% | 2%  | 5%, 4%             | 7.07%           | AAK0362      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0410      | Purchase     |               |
|         |              |                            | 5.94% | 1%  | 5%, 4%             | 7.49%           | AAK0347      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0395      | Purchase     |               |
|         |              |                            | 6.10% | 1%  | 5%, 4%             | 7.65%           | AAK0363      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0411      | Purchase     |               |
|         |              |                            | 6.47% | £0  | 5%, 4%             | 8.02%           | AAK0348      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0396      | Purchase     |               |
|         |              |                            | 6.63% | £0  | 5%, 4%             | 8.18%           | AAK0364      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0412      | Purchase     |               |
|         | 5-year fixed | No Adverse & Light Adverse | 5.31% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.31%           | AAK0349      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0397      | Purchase     |               |
|         |              |                            | 5.47% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.47%           | AAK0365      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0413      | Purchase     |               |
|         |              |                            | 5.82% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.82%           | AAK0350      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0398      | Purchase     |               |
|         |              |                            | 5.98% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.98%           | AAK0366      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0414      | Purchase     |               |
|         |              |                            | 6.10% | 1%  | 5%, 4%, 4%, 3%, 3% | 6.10%           | AAK0351      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0399      | Purchase     |               |
|         |              |                            | 6.26% | 1%  | 5%, 4%, 4%, 3%, 3% | 6.26%           | AAK0367      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0415      | Purchase     |               |
|         |              |                            | 6.33% | £0  | 5%, 4%, 4%, 3%, 3% | 6.33%           | AAK0352      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0400      | Purchase     |               |
|         |              |                            | 6.49% | £0  | 5%, 4%, 4%, 3%, 3% | 6.49%           | AAK0368      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0416      | Purchase     |               |

## Complex properties - £550,001 and over

| Max LTV | Product      | Level of adverse           | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features      |
|---------|--------------|----------------------------|-------|-----|--------------------|-----------------|--------------|--------------|---------------|
| 75%     | 2-year fixed | No Adverse & Light Adverse | 3.51% | 5%  | 5%, 4%             | 5.50%           | AAK0433      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0481      | Purchase     |               |
|         |              |                            | 3.67% | 5%  | 5%, 4%             | 5.50%           | AAK0449      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0497      | Purchase     |               |
|         |              |                            | 4.92% | 2%  | 5%, 4%             | 6.47%           | AAK0434      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0482      | Purchase     |               |
|         |              |                            | 5.08% | 2%  | 5%, 4%             | 6.63%           | AAK0450      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0498      | Purchase     |               |
|         |              |                            | 5.50% | 1%  | 5%, 4%             | 7.05%           | AAK0435      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0483      | Purchase     |               |
|         |              |                            | 5.66% | 1%  | 5%, 4%             | 7.21%           | AAK0451      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0499      | Purchase     |               |
|         |              |                            | 6.03% | £0  | 5%, 4%             | 7.58%           | AAK0436      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0484      | Purchase     |               |
|         |              |                            | 6.19% | £0  | 5%, 4%             | 7.74%           | AAK0452      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0500      | Purchase     |               |
|         | 5-year fixed | No Adverse & Light Adverse | 4.87% | 5%  | 5%, 4%, 4%, 3%, 3% | 4.87%           | AAK0437      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0485      | Purchase     |               |
|         |              |                            | 5.03% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.03%           | AAK0453      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0501      | Purchase     |               |
|         |              |                            | 5.38% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.38%           | AAK0438      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0486      | Purchase     |               |
|         |              |                            | 5.54% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.54%           | AAK0454      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0502      | Purchase     |               |
|         |              |                            | 5.66% | 1%  | 5%, 4%, 4%, 3%, 3% | 5.66%           | AAK0439      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0487      | Purchase     |               |
|         |              |                            | 5.82% | 1%  | 5%, 4%, 4%, 3%, 3% | 5.82%           | AAK0455      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0503      | Purchase     |               |
|         |              |                            | 5.89% | £0  | 5%, 4%, 4%, 3%, 3% | 5.89%           | AAK0440      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0488      | Purchase     |               |
|         |              |                            | 6.05% | £0  | 5%, 4%, 4%, 3%, 3% | 6.05%           | AAK0456      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0504      | Purchase     |               |

## Complex properties - £550,001 and over

| Max LTV | Product      | Level of adverse           | Rate  | Fee | ERCs               | Assessment rate | Product code | Loan purpose | Features      |
|---------|--------------|----------------------------|-------|-----|--------------------|-----------------|--------------|--------------|---------------|
| 80%     | 2-year fixed | No Adverse & Light Adverse | 3.90% | 5%  | 5%, 4%             | 5.50%           | AAK0441      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0489      | Purchase     |               |
|         |              |                            | 4.06% | 5%  | 5%, 4%             | 5.61%           | AAK0457      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0505      | Purchase     |               |
|         |              |                            | 5.31% | 2%  | 5%, 4%             | 6.86%           | AAK0442      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0490      | Purchase     |               |
|         |              |                            | 5.47% | 2%  | 5%, 4%             | 7.02%           | AAK0458      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0506      | Purchase     |               |
|         |              |                            | 5.89% | 1%  | 5%, 4%             | 7.44%           | AAK0443      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0491      | Purchase     |               |
|         |              |                            | 6.05% | 1%  | 5%, 4%             | 7.60%           | AAK0459      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0507      | Purchase     |               |
|         |              |                            | 6.42% | £0  | 5%, 4%             | 7.97%           | AAK0444      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0492      | Purchase     |               |
|         |              |                            | 6.58% | £0  | 5%, 4%             | 8.13%           | AAK0460      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0508      | Purchase     |               |
|         | 5-year fixed | No Adverse & Light Adverse | 5.26% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.26%           | AAK0445      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0493      | Purchase     |               |
|         |              |                            | 5.42% | 5%  | 5%, 4%, 4%, 3%, 3% | 5.42%           | AAK0461      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0509      | Purchase     |               |
|         |              |                            | 5.77% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.77%           | AAK0446      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0494      | Purchase     |               |
|         |              |                            | 5.93% | 2%  | 5%, 4%, 4%, 3%, 3% | 5.93%           | AAK0462      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0510      | Purchase     |               |
|         |              |                            | 6.05% | 1%  | 5%, 4%, 4%, 3%, 3% | 6.05%           | AAK0447      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0495      | Purchase     |               |
|         |              |                            | 6.21% | 1%  | 5%, 4%, 4%, 3%, 3% | 6.21%           | AAK0463      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0511      | Purchase     |               |
|         |              |                            | 6.28% | £0  | 5%, 4%, 4%, 3%, 3% | 6.28%           | AAK0448      | Remortgage   | Up to 4 units |
|         |              |                            |       |     |                    |                 | AAK0496      | Purchase     |               |
|         |              |                            | 6.44% | £0  | 5%, 4%, 4%, 3%, 3% | 6.44%           | AAK0464      | Remortgage   |               |
|         |              |                            |       |     |                    |                 | AAK0512      | Purchase     |               |



## Criteria highlights

APPLICANT  
AGE LIMIT

**18-85**

LTV  
UP TO

**80%**

MAXIMUM  
LOAN

**£10M**

FIRST TIME  
HMOS UP TO

**6-BED**

RANGE OF

**VALUATION OPTIONS**

AVM • DESKTOP • FULL • LONG FORM

(subject to property type)

LEND TO

**SPVS & TRADING LTD CO.**

IN ADDITION TO LLPS AND INDIVIDUALS

**DAY 1 REMORTGAGES**

ACROSS ALL SEGMENTS

**UNLIMITED SIZED**

HMOS AND MUFBS

For more info see [full criteria guide](#)

## Valuation fee scale

Valuation type will be determined as part of our application process.

| Property value          | Desktop Standard | AVM Standard | Physical Inspection |            |            |
|-------------------------|------------------|--------------|---------------------|------------|------------|
|                         |                  |              | Standard            | Specialist | Long Form  |
| £50,000 - £100,000      | £150             | £15          | £175                | £440       | Quote only |
| £100,001 - £150,000     | £150             | £15          | £200                | £440       | Quote only |
| £150,001 - £200,000     | £150             | £15          | £225                | £455       | Quote only |
| £200,001 - £250,000     | £200             | £15          | £250                | £455       | Quote only |
| £250,001 - £300,000     | £200             | £15          | £275                | £525       | Quote only |
| £300,001 - £350,000     | £200             | £15          | £300                | £585       | Quote only |
| £350,001 - £400,000     | £200             | £15          | £325                | £585       | Quote only |
| £400,001 - £450,000     | £200             | £15          | £350                | £645       | Quote only |
| £450,001 - £500,000     | £250             | £15          | £375                | £645       | Quote only |
| £500,001 - £600,000     | £250             | £15          | £485                | £710       | Quote only |
| £600,001 - £700,000     | £250             | £15          | £585                | £770       | Quote only |
| £700,001 - £800,000     | £250             | £15          | £650                | £880       | Quote only |
| £800,001 - £900,000     | £250             | £15          | £710                | £965       | Quote only |
| £900,001 - £1,000,000   | £250             | £15          | £825                | £1,025     | Quote only |
| £1,000,001 - £1,500,000 | -                | -            | £1,225              | £1,425     | Quote only |
| £1,500,001 - £2,000,000 | -                | -            | £1,625              | £1,825     | Quote only |
| £2,000,001 - £2,500,000 | -                | -            | £1,925              | £2,325     | Quote only |
| £2,500,001 - £3,000,000 | -                | -            | £2,225              | £2,625     | Quote only |
| £3,000,001 - £3,500,000 | -                | -            | £2,725              | £3,125     | Quote only |
| £3,500,001 - £4,000,000 | -                | -            | £3,125              | £3,525     | Quote only |
| £4,000,001 - £4,500,000 | -                | -            | £3,425              | £3,825     | Quote only |
| £4,500,001 - £5,000,000 | -                | -            | £3,725              | £4,125     | Quote only |

Re-inspection fee: Standard/Specialist £72, Long Form quote only.

| Property type   | Valuation fee scale applied    |
|---|--------------------------------|
| Single house or flat let or intended to be let to an individual or family on 1 AST.   | Physical Inspection Standard   |
| Single property let or intended to be let to multiple occupiers not of a single household (up to 6 bedrooms). Excludes adapted properties with multiple kitchens or with greater than 3 bathrooms and HMOs in Article 4 areas.          | Physical Inspection Specialist |
| Single building comprising up to 6 self-contained flats all held under the freehold title (no leasehold titles created), and all flats of a size and arrangement that would support individual mortgages were leasehold titles created. | Physical Inspection Specialist |
| Any property not fitting within above descriptions, or exceeding £5m estimated value.   | Physical Inspection Long Form  |

# CONTACT US

Got a question? Getting in touch with one of our super specialists couldn't be more straightforward.

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Reach out to your local business development manager, head to **relymortgages.co.uk**, use the links below or contact our broker liaison team on:



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