

SUPER-POWERED

PRODUCTS

6 MAY 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 +
SATISFIED CCJS 0 in 72 months	SATISFIED CCJS 0 in 24 months	SATISFIED CCJS 0 in 12 months, 1 in 24 months (max £3000)
SETTLED DEFAULTS 0 in 72 months	SETTLED DEFAULTS 0 in 24 months	SETTLED DEFAULTS 0 in 12 months
SECURED LOAN ARREARS 0 in last 36 months	SECURED LOAN ARREARS 0 in last 36 months	SECURED LOAN ARREARS 0 in last 12 months, 1 in last 36 months
UNSECURED WORST STATUS 0 in last 6 months	UNSECURED WORST STATUS 1 in last 6 months	UNSECURED WORST STATUS 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

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%	1-year fixed	No Adverse	4.77%	2%	3%	6.32%	RAAT0002	Remortgage				
							RAAT0038	Purchase				
			3.78%	3%	3%	5.50%	RAAT0001	Remortgage				
							RAAT0037	Purchase				
				Light Adverse	6.88%	£0	3%	8.43%	RAAT0003	Remortgage		
							RAAT0039	Purchase				
		4.87%	2%		3%	6.42%	RAAT0290	Remortgage				
							RAAT0362	Purchase				
				Light Adverse +	6.98%	£0	3%	8.53%	RAAT0291	Remortgage		
							RAAT0363	Purchase				
		3.88%	3%		3%	5.50%	RAAT0289	Remortgage				
							RAAT0361	Purchase				
				Light Adverse +	4.98%	2%	3%	6.53%	RAAT0308	Remortgage		
							RAAT0380	Purchase				
		3.99%	3%		3%	5.54%	RAAT0307	Remortgage				
							RAAT0379	Purchase				
		No Adverse	7.09%	£0	3%	8.64%	RAAT0309	Remortgage				
					RAAT0381	Purchase						
	2-year fixed		No Adverse	3.93%	5%	5%, 4%	5.50%	RAAT0004	Remortgage	Free valuation		
							RAAT0040	Purchase				
					Light Adverse	5.21%	2%	5%, 4%	6.76%	RAAT0005	Remortgage	
								RAAT0041	Purchase			
				Light Adverse +		6.32%	£0	5%, 4%	7.87%	RAAT0006	Remortgage	
								RAAT0042	Purchase			
			Light Adverse		5.31%	2%	5%, 4%	6.86%	RAAT0293	Remortgage		
							RAAT0365	Purchase				
		Light Adverse +		6.42%	£0	5%, 4%	7.97%	RAAT0294	Remortgage			
						RAAT0366	Purchase					
			Light Adverse +	3.90%	5%	5%, 4%	5.50%	RAAT0292	Remortgage			
						RAAT0364	Purchase					
		Light Adverse +		4.01%	5%	5%, 4%	5.56%	RAAT0310	Remortgage			
						RAAT0382	Purchase					
			Light Adverse +	5.42%	2%	5%, 4%	6.97%	RAAT0311	Remortgage			
						RAAT0383	Purchase					
		Light Adverse +		6.53%	£0	5%, 4%	8.08%	RAAT0312	Remortgage			
						RAAT0384	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	5.01%	5%	5%, 4%, 4%, 3%, 3%	5.01%	RAAT0007	Remortgage	Free valuation
							RAAT0043	Purchase	
			5.47%	2%	5%, 4%, 4%, 3%, 3%	5.47%	RAAT0008	Remortgage	
						RAAT0044	Purchase		
		5.98%	£0	5%, 4%, 4%, 3%, 3%	5.98%	RAAT0009	Remortgage		
						RAAT0045	Purchase		
		5.06%	5%	5%, 4%, 4%, 3%, 3%	5.06%	RAAT0295	Remortgage		
						RAAT0367	Purchase		
		5.57%	2%	5%, 4%, 4%, 3%, 3%	5.57%	RAAT0296	Remortgage		
						RAAT0368	Purchase		
		6.08%	£0	5%, 4%, 4%, 3%, 3%	6.08%	RAAT0297	Remortgage		
						RAAT0369	Purchase		
		5.17%	5%	5%, 4%, 4%, 3%, 3%	5.17%	RAAT0313	Remortgage		
						RAAT0385	Purchase		
		5.68%	2%	5%, 4%, 4%, 3%, 3%	5.68%	RAAT0314	Remortgage		
				RAAT0386	Purchase				
6.19%	£0	5%, 4%, 4%, 3%, 3%	6.19%	RAAT0315	Remortgage				
				RAAT0387	Purchase				
80%	1-year fixed	No Adverse	4.19%	3%	3%	5.74%	RAAT0010	Remortgage	
							RAAT0046	Purchase	
			5.18%	2%	3%	6.73%	RAAT0011	Remortgage	
							RAAT0047	Purchase	
		7.29%	£0	3%	8.84%	RAAT0012	Remortgage		
						RAAT0048	Purchase		
		4.47%	3%	3%	6.02%	RAAT0298	Remortgage		
						RAAT0370	Purchase		
		5.46%	2%	3%	7.01%	RAAT0299	Remortgage		
						RAAT0371	Purchase		
		7.57%	£0	3%	9.12%	RAAT0300	Remortgage		
						RAAT0372	Purchase		
		4.63%	3%	3%	6.18%	RAAT0316	Remortgage		
						RAAT0388	Purchase		
		5.62%	2%	3%	7.17%	RAAT0317	Remortgage		
				RAAT0389	Purchase				
7.73%	£0	3%	9.28%	RAAT0318	Remortgage				
				RAAT0390	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	4.37%	5%	5%, 4%	5.92%	RAAT0013	Remortgage	Free valuation
							RAAT0049	Purchase	
			5.62%	2%	5%, 4%	7.17%	RAAT0014	Remortgage	
						RAAT0050	Purchase		
		6.73%	£0	5%, 4%	8.28%	RAAT0015	Remortgage		
						RAAT0051	Purchase		
		4.49%	5%	5%, 4%	6.04%	RAAT0301	Remortgage		
						RAAT0373	Purchase		
		5.90%	2%	5%, 4%	7.45%	RAAT0302	Remortgage		
						RAAT0374	Purchase		
		7.01%	£0	5%, 4%	8.56%	RAAT0303	Remortgage		
						RAAT0375	Purchase		
		4.65%	5%	5%, 4%	6.20%	RAAT0319	Remortgage		
				RAAT0391	Purchase				
6.06%	2%	5%, 4%	7.61%	RAAT0320	Remortgage				
				RAAT0392	Purchase				
7.17%	£0	5%, 4%	8.72%	RAAT0321	Remortgage				
				RAAT0393	Purchase				
80%	5-year fixed	No Adverse	5.43%	5%	5%, 4%, 4%, 3%, 3%	5.43%	RAAT0016	Remortgage	Free valuation
							RAAT0052	Purchase	
			5.88%	2%	5%, 4%, 4%, 3%, 3%	5.88%	RAAT0017	Remortgage	
							RAAT0053	Purchase	
		6.39%	£0	5%, 4%, 4%, 3%, 3%	6.39%	RAAT0018	Remortgage		
						RAAT0054	Purchase		
		5.65%	5%	5%, 4%, 4%, 3%, 3%	5.65%	RAAT0304	Remortgage		
						RAAT0376	Purchase		
		6.16%	2%	5%, 4%, 4%, 3%, 3%	6.16%	RAAT0305	Remortgage		
						RAAT0377	Purchase		
		6.67%	£0	5%, 4%, 4%, 3%, 3%	6.67%	RAAT0306	Remortgage		
						RAAT0378	Purchase		
		5.81%	5%	5%, 4%, 4%, 3%, 3%	5.81%	RAAT0322	Remortgage		
				RAAT0394	Purchase				
6.32%	2%	5%, 4%, 4%, 3%, 3%	6.32%	RAAT0323	Remortgage				
				RAAT0395	Purchase				
6.83%	£0	5%, 4%, 4%, 3%, 3%	6.83%	RAAT0324	Remortgage				
				RAAT0396	Purchase				

Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features		
75%	1-year fixed	No Adverse	4.00%	3%	3%	5.55%	RAAT0019	Remortgage			
							RAAT0055	Purchase			
			4.99%	2%	3%	6.54%	RAAT0020	Remortgage			
							RAAT0056	Purchase			
					7.10%	£0	3%	8.65%	RAAT0021	Remortgage	
								RAAT0057	Purchase		
		Light Adverse	4.10%	3%	3%	5.65%	RAAT0325	Remortgage			
							RAAT0397	Purchase			
			5.09%	2%	3%	6.64%	RAAT0326	Remortgage			
							RAAT0398	Purchase			
					7.20%	£0	3%	8.75%	RAAT0327	Remortgage	
								RAAT0399	Purchase		
		Light Adverse +	4.21%	3%	3%	5.76%	RAAT0343	Remortgage			
							RAAT0415	Purchase			
5.20%	2%		3%	6.75%	RAAT0344	Remortgage					
					RAAT0416	Purchase					
			7.31%	£0	3%	8.86%	RAAT0345	Remortgage			
						RAAT0417	Purchase				
75%	2-year fixed	No Adverse	4.02%	5%	5%, 4%	5.57%	RAAT0022	Remortgage			
							RAAT0058	Purchase			
			5.43%	2%	5%, 4%	6.98%	RAAT0023	Remortgage			
							RAAT0059	Purchase			
					6.54%	£0	5%, 4%	8.09%	RAAT0024	Remortgage	
								RAAT0060	Purchase		
		Light Adverse	4.12%	5%	5%, 4%	5.67%	RAAT0328	Remortgage			
							RAAT0400	Purchase			
			5.53%	2%	5%, 4%	7.08%	RAAT0329	Remortgage			
							RAAT0401	Purchase			
					6.64%	£0	5%, 4%	8.19%	RAAT0330	Remortgage	
								RAAT0402	Purchase		
		Light Adverse +	4.23%	5%	5%, 4%	5.78%	RAAT0346	Remortgage			
							RAAT0418	Purchase			
5.64%	2%		5%, 4%	7.19%	RAAT0347	Remortgage					
					RAAT0419	Purchase					
			6.75%	£0	5%, 4%	8.30%	RAAT0348	Remortgage			
						RAAT0420	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	5.18%	5%	5%, 4%, 4%, 3%, 3%	5.18%	RAAT0025	Remortgage	
							RAAT0061	Purchase	
			5.69%	2%	5%, 4%, 4%, 3%, 3%	5.69%	RAAT0026	Remortgage	
						RAAT0062	Purchase		
		6.20%	£0	5%, 4%, 4%, 3%, 3%	6.20%	RAAT0027	Remortgage		
						RAAT0063	Purchase		
		Light Adverse	5.28%	5%	5%, 4%, 4%, 3%, 3%	5.28%	RAAT0331	Remortgage	
							RAAT0403	Purchase	
			5.79%	2%	5%, 4%, 4%, 3%, 3%	5.79%	RAAT0332	Remortgage	
						RAAT0404	Purchase		
		6.30%	£0	5%, 4%, 4%, 3%, 3%	6.30%	RAAT0333	Remortgage		
						RAAT0405	Purchase		
		Light Adverse +	5.39%	5%	5%, 4%, 4%, 3%, 3%	5.39%	RAAT0349	Remortgage	
							RAAT0421	Purchase	
			5.90%	2%	5%, 4%, 4%, 3%, 3%	5.90%	RAAT0350	Remortgage	
				RAAT0422	Purchase				
6.41%	£0	5%, 4%, 4%, 3%, 3%	6.41%	RAAT0351	Remortgage				
				RAAT0423	Purchase				
80%	1-year fixed	No Adverse	4.41%	3%	3%	5.96%	RAAT0028	Remortgage	
							RAAT0064	Purchase	
			5.40%	2%	3%	6.95%	RAAT0029	Remortgage	
						RAAT0065	Purchase		
		7.51%	£0	3%	9.06%	RAAT0030	Remortgage		
						RAAT0066	Purchase		
		Light Adverse	4.69%	3%	3%	6.24%	RAAT0334	Remortgage	
							RAAT0406	Purchase	
			5.68%	2%	3%	7.23%	RAAT0335	Remortgage	
						RAAT0407	Purchase		
		7.79%	£0	3%	9.34%	RAAT0336	Remortgage		
						RAAT0408	Purchase		
		Light Adverse +	5.84%	2%	3%	7.39%	RAAT0353	Remortgage	
							RAAT0425	Purchase	
			4.85%	3%	3%	6.40%	RAAT0352	Remortgage	
				RAAT0424	Purchase				
7.95%	£0	3%	9.50%	RAAT0354	Remortgage				
				RAAT0426	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	4.43%	5%	5%, 4%	5.98%	RAAT0031	Remortgage		
							RAAT0067	Purchase		
			5.84%	2%	5%, 4%	7.39%	RAAT0032	Remortgage		
								RAAT0068	Purchase	
								RAAT0033	Remortgage	
								RAAT0069	Purchase	
								RAAT0337	Remortgage	
								RAAT0409	Purchase	
								RAAT0338	Remortgage	
								RAAT0410	Purchase	
								RAAT0339	Remortgage	
								RAAT0411	Purchase	
						RAAT0355	Remortgage			
						RAAT0427	Purchase			
						RAAT0356	Remortgage			
						RAAT0428	Purchase			
						RAAT0357	Remortgage			
						RAAT0429	Purchase			
80%	5-year fixed	No Adverse	5.59%	5%	5%, 4%, 4%, 3%, 3%	5.59%	RAAT0034	Remortgage		
							RAAT0070	Purchase		
			6.10%	2%	5%, 4%, 4%, 3%, 3%	6.10%	RAAT0035	Remortgage		
								RAAT0071	Purchase	
								RAAT0036	Remortgage	
								RAAT0072	Purchase	
								RAAT0340	Remortgage	
								RAAT0412	Purchase	
								RAAT0341	Remortgage	
								RAAT0413	Purchase	
								RAAT0342	Remortgage	
								RAAT0414	Purchase	
						RAAT0358	Remortgage			
						RAAT0430	Purchase			
						RAAT0359	Remortgage			
						RAAT0431	Purchase			
						RAAT0360	Remortgage			
						RAAT0432	Purchase			

MEDIUM LANDLORDS

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%	1-year fixed	No Adverse	4.01%	3%	3%	5.56%	RAAT0073	Remortgage	
							RAAT0109	Purchase	
			5.00%	2%	3%	6.55%	RAAT0074	Remortgage	
							RAAT0110	Purchase	
		Light Adverse	7.11%	£0	3%	8.66%	RAAT0075	Remortgage	
							RAAT0111	Purchase	
			4.11%	3%	3%	5.66%	RAAT0145	Remortgage	
							RAAT0217	Purchase	
			5.10%	2%	3%	6.65%	RAAT0146	Remortgage	
							RAAT0218	Purchase	
		Light Adverse +	7.21%	£0	3%	8.76%	RAAT0147	Remortgage	
							RAAT0219	Purchase	
			4.22%	3%	3%	5.77%	RAAT0163	Remortgage	
							RAAT0235	Purchase	
5.21%	2%		3%	6.76%	RAAT0164	Remortgage			
					RAAT0236	Purchase			
7.32%	£0		3%	8.87%	RAAT0165	Remortgage			
				RAAT0237	Purchase				
75%	2-year fixed	No Adverse	4.16%	5%	5%, 4%	5.71%	RAAT0076	Remortgage	Free Valuation
							RAAT0112	Purchase	
			5.44%	2%	5%, 4%	6.99%	RAAT0077	Remortgage	
							RAAT0113	Purchase	
		Light Adverse	6.55%	£0	5%, 4%	8.10%	RAAT0078	Remortgage	
							RAAT0114	Purchase	
			4.13%	5%	5%, 4%	5.68%	RAAT0148	Remortgage	
							RAAT0220	Purchase	
			5.54%	2%	5%, 4%	7.09%	RAAT0149	Remortgage	
							RAAT0221	Purchase	
		Light Adverse +	6.65%	£0	5%, 4%	8.20%	RAAT0150	Remortgage	
							RAAT0222	Purchase	
			4.24%	5%	5%, 4%	5.79%	RAAT0166	Remortgage	
							RAAT0238	Purchase	
5.65%	2%		5%, 4%	7.20%	RAAT0167	Remortgage			
					RAAT0239	Purchase			
6.76%	£0	5%, 4%	8.31%	RAAT0168	Remortgage				
				RAAT0240	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	5.24%	5%	5%, 4%, 4%, 3%, 3%	5.24%	RAAT0079	Remortgage	Free Valuation
							RAAT0115	Purchase	
			5.70%	2%	5%, 4%, 4%, 3%, 3%	5.70%	RAAT0080	Remortgage	
		Light Adverse						RAAT0116	Purchase
			6.21%	£0	5%, 4%, 4%, 3%, 3%	6.21%	RAAT0081	Remortgage	
								RAAT0117	Purchase
			5.29%	5%	5%, 4%, 4%, 3%, 3%	5.29%	RAAT0151	Remortgage	
								RAAT0223	Purchase
			5.80%	2%	5%, 4%, 4%, 3%, 3%	5.80%	RAAT0152	Remortgage	
		Light Adverse +						RAAT0224	Purchase
			6.31%	£0	5%, 4%, 4%, 3%, 3%	6.31%	RAAT0153	Remortgage	
								RAAT0225	Purchase
			5.40%	5%	5%, 4%, 4%, 3%, 3%	5.40%	RAAT0169	Remortgage	
								RAAT0241	Purchase
			5.91%	2%	5%, 4%, 4%, 3%, 3%	5.91%	RAAT0170	Remortgage	
						RAAT0242	Purchase		
6.42%	£0		5%, 4%, 4%, 3%, 3%	6.42%	RAAT0171	Remortgage			
						RAAT0243	Purchase		
80%	1-year fixed	No Adverse	4.53%	3%	3%	6.08%	RAAT0082	Remortgage	
							RAAT0118	Purchase	
			5.52%	2%	3%	7.07%	RAAT0083	Remortgage	
							RAAT0119	Purchase	
		Light Adverse	7.63%	£0	3%	9.18%	RAAT0084	Remortgage	
							RAAT0120	Purchase	
			4.91%	3%	3%	6.46%	RAAT0154	Remortgage	
							RAAT0226	Purchase	
			5.90%	2%	3%	7.45%	RAAT0155	Remortgage	
							RAAT0227	Purchase	
		Light Adverse +	8.01%	£0	3%	9.56%	RAAT0156	Remortgage	
							RAAT0228	Purchase	
			5.07%	3%	3%	6.62%	RAAT0172	Remortgage	
							RAAT0244	Purchase	
			6.06%	2%	3%	7.61%	RAAT0173	Remortgage	
				RAAT0245	Purchase				
8.17%	£0	3%	9.72%	RAAT0174	Remortgage				
				RAAT0246	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	4.71%	5%	5%, 4%	6.26%	RAAT0085	Remortgage	Free Valuation
							RAAT0121	Purchase	
			5.96%	2%	5%, 4%	7.51%	RAAT0086	Remortgage	
						RAAT0122	Purchase		
						RAAT0087	Remortgage		
						RAAT0123	Purchase		
						RAAT0158	Remortgage		
						RAAT0230	Purchase		
						RAAT0157	Remortgage		
						RAAT0229	Purchase		
						RAAT0159	Remortgage		
						RAAT0231	Purchase		
						RAAT0175	Remortgage		
						RAAT0247	Purchase		
				RAAT0176	Remortgage				
				RAAT0248	Purchase				
				RAAT0177	Remortgage				
				RAAT0249	Purchase				
80%	5-year fixed	No Adverse	5.77%	5%	5%, 4%, 4%, 3%, 3%	5.77%	RAAT0088	Remortgage	Free Valuation
							RAAT0124	Purchase	
			6.22%	2%	5%, 4%, 4%, 3%, 3%	6.22%	RAAT0089	Remortgage	
							RAAT0125	Purchase	
						RAAT0090	Remortgage		
						RAAT0126	Purchase		
						RAAT0161	Remortgage		
						RAAT0233	Purchase		
						RAAT0160	Remortgage		
						RAAT0232	Purchase		
						RAAT0162	Remortgage		
						RAAT0234	Purchase		
						RAAT0178	Remortgage		
						RAAT0250	Purchase		
				RAAT0179	Remortgage				
				RAAT0251	Purchase				
				RAAT0180	Remortgage				
				RAAT0252	Purchase				

Complex properties

Max LTV	Product	Level of Adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features	
75%	1-year fixed	No Adverse	4.23%	3%	3%	5.78%	RAAT0091	Remortgage		
							RAAT0127	Purchase		
			5.22%	2%	3%	6.77%	RAAT0092	Remortgage		
								RAAT0128	Purchase	
								RAAT0093	Remortgage	
								RAAT0129	Purchase	
								RAAT0181	Remortgage	
								RAAT0253	Purchase	
								RAAT0182	Remortgage	
								RAAT0254	Purchase	
								RAAT0183	Remortgage	
								RAAT0255	Purchase	
								RAAT0199	Remortgage	
								RAAT0271	Purchase	
								RAAT0200	Remortgage	
						RAAT0272	Purchase			
						RAAT0201	Remortgage			
						RAAT0273	Purchase			
75%	2-year fixed	No Adverse	4.25%	5%	5%, 4%	5.80%	RAAT0094	Remortgage		
							RAAT0130	Purchase		
			5.66%	2%	5%, 4%	7.21%	RAAT0095	Remortgage		
							RAAT0131	Purchase		
								RAAT0096	Remortgage	
								RAAT0132	Purchase	
								RAAT0184	Remortgage	
								RAAT0256	Purchase	
								RAAT0185	Remortgage	
								RAAT0257	Purchase	
								RAAT0186	Remortgage	
								RAAT0258	Purchase	
								RAAT0202	Remortgage	
								RAAT0274	Purchase	
								RAAT0203	Remortgage	
						RAAT0275	Purchase			
						RAAT0204	Remortgage			
						RAAT0276	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	5.41%	5%	5%, 4%, 4%, 3%, 3%	5.41%	RAAT0097	Remortgage	
			5.92%	2%	5%, 4%, 4%, 3%, 3%	5.92%	RAAT0133	Purchase	
			6.43%	£0	5%, 4%, 4%, 3%, 3%	6.43%	RAAT0098	Remortgage	
		Light Adverse	5.51%	5%	5%, 4%, 4%, 3%, 3%	5.51%	RAAT0134	Purchase	
			6.02%	2%	5%, 4%, 4%, 3%, 3%	6.02%	RAAT0099	Remortgage	
			6.53%	£0	5%, 4%, 4%, 3%, 3%	6.53%	RAAT0135	Purchase	
			5.62%	5%	5%, 4%, 4%, 3%, 3%	5.62%	RAAT0187	Remortgage	
			6.13%	2%	5%, 4%, 4%, 3%, 3%	6.13%	RAAT0259	Purchase	
			6.64%	£0	5%, 4%, 4%, 3%, 3%	6.64%	RAAT0188	Remortgage	
		Light Adverse +	5.62%	5%	5%, 4%, 4%, 3%, 3%	5.62%	RAAT0260	Purchase	
			6.13%	2%	5%, 4%, 4%, 3%, 3%	6.13%	RAAT0189	Remortgage	
			6.64%	£0	5%, 4%, 4%, 3%, 3%	6.64%	RAAT0261	Purchase	
			5.62%	5%	5%, 4%, 4%, 3%, 3%	5.62%	RAAT0205	Remortgage	
			6.13%	2%	5%, 4%, 4%, 3%, 3%	6.13%	RAAT0277	Purchase	
			6.64%	£0	5%, 4%, 4%, 3%, 3%	6.64%	RAAT0206	Remortgage	
80%	1-year fixed	No Adverse	4.75%	3%	3%	6.30%	RAAT0207	Remortgage	
			5.74%	2%	3%	7.29%	RAAT0278	Purchase	
			7.85%	£0	3%	9.40%	RAAT0100	Remortgage	
			8.39%	£0	3%	9.94%	RAAT0136	Purchase	
		Light Adverse	5.13%	3%	3%	6.68%	RAAT0101	Remortgage	
			6.12%	2%	3%	7.67%	RAAT0137	Purchase	
			8.23%	£0	3%	9.78%	RAAT0102	Remortgage	
			5.29%	3%	3%	6.84%	RAAT0138	Purchase	
			6.28%	2%	3%	7.83%	RAAT0190	Remortgage	
			8.39%	£0	3%	9.94%	RAAT0262	Purchase	
		Light Adverse +	5.29%	3%	3%	6.84%	RAAT0191	Remortgage	
			6.28%	2%	3%	7.83%	RAAT0263	Purchase	
			8.39%	£0	3%	9.94%	RAAT0192	Remortgage	
			8.39%	£0	3%	9.94%	RAAT0264	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	4.77%	5%	5%, 4%	6.32%	RAAT0103	Remortgage		
							RAAT0139	Purchase		
			7.29%	£0	5%, 4%	8.84%	RAAT0105	Remortgage		
							RAAT0141	Purchase		
			6.18%	2%	5%, 4%	7.73%	RAAT0104	Remortgage		
						RAAT0140	Purchase			
			Light Adverse	5.15%	5%	5%, 4%	6.70%	RAAT0193	Remortgage	
							RAAT0265	Purchase		
		6.56%		2%	5%, 4%	8.11%	RAAT0194	Remortgage		
							RAAT0266	Purchase		
		7.67%		£0	5%, 4%	9.22%	RAAT0195	Remortgage		
						RAAT0267	Purchase			
			Light Adverse +	5.31%	5%	5%, 4%	6.86%	RAAT0211	Remortgage	
							RAAT0283	Purchase		
		6.72%		2%	5%, 4%	8.27%	RAAT0212	Remortgage		
					RAAT0284	Purchase				
7.83%	£0	5%, 4%		9.38%	RAAT0213	Remortgage				
				RAAT0285	Purchase					
80%	5-year fixed	No Adverse	5.93%	5%	5%, 4%, 4%, 3%, 3%	5.93%	RAAT0106	Remortgage		
							RAAT0142	Purchase		
			6.44%	2%	5%, 4%, 4%, 3%, 3%	6.44%	RAAT0107	Remortgage		
							RAAT0143	Purchase		
			6.95%	£0	5%, 4%, 4%, 3%, 3%	6.95%	RAAT0108	Remortgage		
						RAAT0144	Purchase			
			Light Adverse	6.82%	2%	5%, 4%, 4%, 3%, 3%	6.82%	RAAT0197	Remortgage	
							RAAT0269	Purchase		
		6.31%		5%	5%, 4%, 4%, 3%, 3%	6.31%	RAAT0196	Remortgage		
							RAAT0268	Purchase		
		7.33%		£0	5%, 4%, 4%, 3%, 3%	7.33%	RAAT0198	Remortgage		
						RAAT0270	Purchase			
			Light Adverse +	6.47%	5%	5%, 4%, 4%, 3%, 3%	6.47%	RAAT0214	Remortgage	
							RAAT0286	Purchase		
		6.98%		2%	5%, 4%, 4%, 3%, 3%	6.98%	RAAT0215	Remortgage		
					RAAT0287	Purchase				
7.49%	£0	5%, 4%, 4%, 3%, 3%		7.49%	RAAT0216	Remortgage				
				RAAT0288	Purchase					

LARGE LANDLORDS

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%	1-year fixed	Light Adverse	4.20%	3%	3%	5.75%	RAATO433	Remortgage	
							RAATO487	Purchase	
			5.19%	2%	3%	6.74%	RAATO434	Remortgage	
							RAATO488	Purchase	
			7.30%	£0	3%	8.85%	RAATO435	Remortgage	
						RAATO489	Purchase		
75%	2-year fixed	Light Adverse	4.22%	5%	5%, 4%	5.77%	RAATO436	Remortgage	
							RAATO490	Purchase	
			5.63%	2%	5%, 4%	7.18%	RAATO437	Remortgage	
							RAATO491	Purchase	
			6.74%	£0	5%, 4%	8.29%	RAATO438	Remortgage	
						RAATO492	Purchase		
75%	5-year fixed	Light Adverse	5.38%	5%	5%, 4%, 4%, 3%, 3%	5.38%	RAATO439	Remortgage	
							RAATO493	Purchase	
			5.89%	2%	5%, 4%, 4%, 3%, 3%	5.89%	RAATO440	Remortgage	
							RAATO494	Purchase	
			6.40%	£0	5%, 4%, 4%, 3%, 3%	6.40%	RAATO441	Remortgage	
						RAATO495	Purchase		
80%	1-year fixed	Light Adverse	4.75%	3%	3%	6.30%	RAATO442	Remortgage	
							RAATO496	Purchase	
			5.74%	2%	3%	7.29%	RAATO443	Remortgage	
							RAATO497	Purchase	
			7.85%	£0	3%	9.40%	RAATO444	Remortgage	
						RAATO498	Purchase		
80%	2-year fixed	Light Adverse	4.77%	5%	5%, 4%	6.32%	RAATO445	Remortgage	
							RAATO499	Purchase	
			6.18%	2%	5%, 4%	7.73%	RAATO446	Remortgage	
							RAATO500	Purchase	
			7.29%	£0	5%, 4%	8.84%	RAATO447	Remortgage	
						RAATO501	Purchase		
80%	5-year fixed	Light Adverse	5.93%	5%	5%, 4%, 4%, 3%, 3%	5.93%	RAATO448	Remortgage	
							RAATO502	Purchase	
			6.44%	2%	5%, 4%, 4%, 3%, 3%	6.44%	RAATO449	Remortgage	
							RAATO503	Purchase	
			6.95%	£0	5%, 4%, 4%, 3%, 3%	6.95%	RAATO450	Remortgage	
						RAATO504	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%	1-year fixed	Light Adverse	4.15%	3%	3%	5.70%	RAAT0541	Remortgage		
							RAAT0595	Purchase		
			5.14%	2%	3%	6.69%	RAAT0542	Remortgage		
							RAAT0596	Purchase		
		2-year fixed	Light Adverse	7.25%	£0	3%	8.80%	RAAT0543	Remortgage	
							RAAT0597	Purchase		
	4.17%			5%	5%, 4%	5.72%	RAAT0544	Remortgage		
							RAAT0598	Purchase		
			Light Adverse	5.58%	2%	5%, 4%	7.13%	RAAT0545	Remortgage	
						RAAT0599	Purchase			
	6.69%	£0		5%, 4%	8.24%	RAAT0546	Remortgage			
						RAAT0600	Purchase			
	5-year fixed	Light Adverse	5.33%	5%	5%, 4%, 4%, 3%, 3%	5.33%	RAAT0547	Remortgage		
						RAAT0601	Purchase			
5.84%			2%	5%, 4%, 4%, 3%, 3%	5.84%	RAAT0548	Remortgage			
						RAAT0602	Purchase			
		Light Adverse	6.35%	£0	5%, 4%, 4%, 3%, 3%	6.35%	RAAT0549	Remortgage		
					RAAT0603	Purchase				
80%	1-year fixed		Light Adverse	4.70%	3%	3%	6.25%	RAAT0550	Remortgage	
								RAAT0604	Purchase	
		5.69%		2%	3%	7.24%	RAAT0551	Remortgage		
							RAAT0605	Purchase		
		2-year fixed	Light Adverse	7.80%	£0	3%	9.35%	RAAT0552	Remortgage	
							RAAT0606	Purchase		
	4.72%			5%	5%, 4%	6.27%	RAAT0553	Remortgage		
							RAAT0607	Purchase		
			Light Adverse	6.13%	2%	5%, 4%	7.68%	RAAT0554	Remortgage	
						RAAT0608	Purchase			
	7.24%	£0		5%, 4%	8.79%	RAAT0555	Remortgage			
						RAAT0609	Purchase			
	5-year fixed	Light Adverse	5.88%	5%	5%, 4%, 4%, 3%, 3%	5.88%	RAAT0556	Remortgage		
						RAAT0610	Purchase			
6.39%			2%	5%, 4%, 4%, 3%, 3%	6.39%	RAAT0557	Remortgage			
						RAAT0611	Purchase			
		Light Adverse	6.90%	£0	5%, 4%, 4%, 3%, 3%	6.90%	RAAT0558	Remortgage		
					RAAT0612	Purchase				

Complex properties - £550,000 and under

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	1-year fixed	Light Adverse	4.20%	3%	3%	5.75%	RAAT0451	Remortgage	Up to 4 units
							RAAT0505	Purchase	
			4.36%	3%	3%	5.91%	RAAT0469	Remortgage	Up to 4 units
							RAAT0523	Purchase	
			5.19%	2%	3%	6.74%	RAAT0452	Remortgage	Up to 4 units
							RAAT0506	Purchase	
			5.35%	2%	3%	6.90%	RAAT0470	Remortgage	Up to 4 units
							RAAT0524	Purchase	
			7.30%	£0	3%	8.85%	RAAT0453	Remortgage	Up to 4 units
					RAAT0507	Purchase			
	7.46%	£0	3%	9.01%	RAAT0471	Remortgage	Up to 4 units		
					RAAT0525	Purchase			
	2-year fixed	Light Adverse	4.22%	5%	5%, 4%	5.77%	RAAT0454	Remortgage	Up to 4 units
							RAAT0508	Purchase	
			4.38%	5%	5%, 4%	5.93%	RAAT0472	Remortgage	Up to 4 units
							RAAT0526	Purchase	
			5.63%	2%	5%, 4%	7.18%	RAAT0455	Remortgage	Up to 4 units
							RAAT0509	Purchase	
			5.79%	2%	5%, 4%	7.34%	RAAT0473	Remortgage	Up to 4 units
							RAAT0527	Purchase	
			6.74%	£0	5%, 4%	8.29%	RAAT0456	Remortgage	Up to 4 units
					RAAT0510	Purchase			
	6.90%	£0	5%, 4%	8.45%	RAAT0474	Remortgage	Up to 4 units		
					RAAT0528	Purchase			
	5-year fixed	Light Adverse	5.38%	5%	5%, 4%, 4%, 3%, 3%	5.38%	RAAT0457	Remortgage	Up to 4 units
							RAAT0511	Purchase	
			5.54%	5%	5%, 4%, 4%, 3%, 3%	5.54%	RAAT0475	Remortgage	Up to 4 units
						RAAT0529	Purchase		
5.89%			2%	5%, 4%, 4%, 3%, 3%	5.89%	RAAT0458	Remortgage	Up to 4 units	
						RAAT0512	Purchase		
6.05%			2%	5%, 4%, 4%, 3%, 3%	6.05%	RAAT0476	Remortgage	Up to 4 units	
				RAAT0530	Purchase				
6.40%	£0	5%, 4%, 4%, 3%, 3%	6.40%	RAAT0459	Remortgage	Up to 4 units			
				RAAT0513	Purchase				
6.56%	£0	5%, 4%, 4%, 3%, 3%	6.56%	RAAT0477	Remortgage	Up to 4 units			
				RAAT0531	Purchase				

Complex properties - £550,000 and under

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	Light Adverse	4.75%	3%	3%	6.30%	RAATO460	Remortgage	Up to 4 units
							RAATO514	Purchase	
			4.91%	3%	3%	6.46%	RAATO478	Remortgage	Up to 4 units
							RAATO532	Purchase	
			5.74%	2%	3%	7.29%	RAATO461	Remortgage	Up to 4 units
							RAATO515	Purchase	
			5.90%	2%	3%	7.45%	RAATO479	Remortgage	Up to 4 units
					RAATO533	Purchase			
	2-year fixed	Light Adverse	7.85%	£0	3%	9.40%	RAATO462	Remortgage	Up to 4 units
							RAATO516	Purchase	
			8.01%	£0	3%	9.56%	RAATO480	Remortgage	Up to 4 units
							RAATO534	Purchase	
			4.77%	5%	5%, 4%	6.32%	RAATO463	Remortgage	Up to 4 units
							RAATO517	Purchase	
			4.93%	5%	5%, 4%	6.48%	RAATO481	Remortgage	Up to 4 units
					RAATO535	Purchase			
	5-year fixed	Light Adverse	6.18%	2%	5%, 4%	7.73%	RAATO464	Remortgage	Up to 4 units
							RAATO518	Purchase	
			6.34%	2%	5%, 4%	7.89%	RAATO482	Remortgage	Up to 4 units
							RAATO536	Purchase	
			7.29%	£0	5%, 4%	8.84%	RAATO465	Remortgage	Up to 4 units
						RAATO519	Purchase		
7.45%			£0	5%, 4%	9.00%	RAATO483	Remortgage	Up to 4 units	
				RAATO537	Purchase				
5-year fixed	Light Adverse	5.93%	5%	5%, 4%, 4%, 3%, 3%	5.93%	RAATO466	Remortgage	Up to 4 units	
						RAATO520	Purchase		
		6.09%	5%	5%, 4%, 4%, 3%, 3%	6.09%	RAATO484	Remortgage	Up to 4 units	
						RAATO538	Purchase		
		6.44%	2%	5%, 4%, 4%, 3%, 3%	6.44%	RAATO467	Remortgage	Up to 4 units	
						RAATO521	Purchase		
		6.60%	2%	5%, 4%, 4%, 3%, 3%	6.60%	RAATO485	Remortgage	Up to 4 units	
				RAATO539	Purchase				
5-year fixed	Light Adverse	6.95%	£0	5%, 4%, 4%, 3%, 3%	6.95%	RAATO468	Remortgage	Up to 4 units	
						RAATO522	Purchase		
		7.11%	£0	5%, 4%, 4%, 3%, 3%	7.11%	RAATO486	Remortgage	Up to 4 units	
				RAATO540	Purchase				

Complex properties - £550,001 and over

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features	
75%	1-year fixed	Light Adverse	4.15%	3%	3%	5.70%	RAAT0559	Remortgage	Up to 4 units	
							RAAT0613	Purchase		
			4.31%	3%	3%	5.86%	RAAT0577	Remortgage	Up to 4 units	
							RAAT0631	Purchase		
			5.14%	2%	3%	6.69%	RAAT0560	Remortgage	Up to 4 units	
							RAAT0614	Purchase		
			5.30%	2%	3%	6.85%	RAAT0578	Remortgage	Up to 4 units	
					RAAT0632	Purchase				
	2-year fixed	Light Adverse	4.17%	5%	5%, 4%	5.72%	RAAT0562	Remortgage	Up to 4 units	
							RAAT0616	Purchase		
			4.33%	5%	5%, 4%	5.88%	RAAT0580	Remortgage	Up to 4 units	
							RAAT0634	Purchase		
			5.58%	2%	5%, 4%	7.13%	RAAT0563	Remortgage	Up to 4 units	
							RAAT0617	Purchase		
			5.74%	2%	5%, 4%	7.29%	RAAT0581	Remortgage	Up to 4 units	
							RAAT0635	Purchase		
			6.69%	£0	5%, 4%	8.24%	RAAT0564	Remortgage	Up to 4 units	
							RAAT0618	Purchase		
			6.85%	£0	5%, 4%	8.40%	RAAT0582	Remortgage	Up to 4 units	
							RAAT0636	Purchase		
			5-year fixed	Light Adverse	5.33%	5%	5%, 4%, 4%, 3%, 3%	5.33%	RAAT0565	Remortgage
								RAAT0619	Purchase	
5.49%	5%	5%, 4%, 4%, 3%, 3%			5.49%	RAAT0583	Remortgage	Up to 4 units		
						RAAT0637	Purchase			
5.84%	2%	5%, 4%, 4%, 3%, 3%			5.84%	RAAT0566	Remortgage	Up to 4 units		
						RAAT0620	Purchase			
6.00%	2%	5%, 4%, 4%, 3%, 3%			6.00%	RAAT0584	Remortgage	Up to 4 units		
				RAAT0638	Purchase					
6.35%	£0	5%, 4%, 4%, 3%, 3%	6.35%	RAAT0567	Remortgage	Up to 4 units				
				RAAT0621	Purchase					
6.51%	£0	5%, 4%, 4%, 3%, 3%	6.51%	RAAT0585	Remortgage	Up to 4 units				
				RAAT0639	Purchase					

Complex properties - £550,001 and over

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	1-year fixed	Light Adverse	4.70%	3%	3%	6.25%	RAAT0568	Remortgage	Up to 4 units
							RAAT0622	Purchase	
			4.86%	3%	3%	6.41%	RAAT0586	Remortgage	
							RAAT0640	Purchase	
			5.69%	2%	3%	7.24%	RAAT0569	Remortgage	Up to 4 units
							RAAT0623	Purchase	
			5.85%	2%	3%	7.40%	RAAT0587	Remortgage	
							RAAT0641	Purchase	
			7.80%	£0	3%	9.35%	RAAT0570	Remortgage	Up to 4 units
							RAAT0624	Purchase	
			7.96%	£0	3%	9.51%	RAAT0588	Remortgage	
							RAAT0642	Purchase	
	2-year fixed	Light Adverse	4.72%	5%	5%, 4%	6.27%	RAAT0571	Remortgage	Up to 4 units
							RAAT0625	Purchase	
			4.88%	5%	5%, 4%	6.43%	RAAT0589	Remortgage	
							RAAT0643	Purchase	
			6.13%	2%	5%, 4%	7.68%	RAAT0572	Remortgage	Up to 4 units
							RAAT0626	Purchase	
			6.29%	2%	5%, 4%	7.84%	RAAT0590	Remortgage	
							RAAT0644	Purchase	
			7.24%	£0	5%, 4%	8.79%	RAAT0573	Remortgage	Up to 4 units
							RAAT0627	Purchase	
			7.40%	£0	5%, 4%	8.95%	RAAT0591	Remortgage	
							RAAT0645	Purchase	
5-year fixed	Light Adverse	5.88%	5%	5%, 4%, 4%, 3%, 3%	5.88%	RAAT0574	Remortgage	Up to 4 units	
						RAAT0628	Purchase		
		6.04%	5%	5%, 4%, 4%, 3%, 3%	6.04%	RAAT0592	Remortgage		
						RAAT0646	Purchase		
		6.39%	2%	5%, 4%, 4%, 3%, 3%	6.39%	RAAT0575	Remortgage	Up to 4 units	
						RAAT0629	Purchase		
		6.55%	2%	5%, 4%, 4%, 3%, 3%	6.55%	RAAT0593	Remortgage		
						RAAT0647	Purchase		
6.90%	£0	5%, 4%, 4%, 3%, 3%	6.90%	RAAT0576	Remortgage	Up to 4 units			
				RAAT0630	Purchase				
7.06%	£0	5%, 4%, 4%, 3%, 3%	7.06%	RAAT0594	Remortgage				
				RAAT0648	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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