



SUPER-POWERED

PRODUCTS

THE GUIDE | 16 JULY 2025

Intermediaries only.

DEDICATED TO BUY TO LET LENDING

Rely helps brokers and landlords alike prosper with an all-encompassing offering that levels-up the lending experience.

From our new mortgage technology platform to our teams of super specialists, we've adopted a data-led approach that enables greater speed to decisions and places our experts where they're needed most.

Crucially, our broad range of innovative, market-leading solutions is designed to give you the winning edge time and time again, fortifying our commitment to getting the job done and securing your success.

Welcome to the **Rely revolution**.

PICKING YOUR HERO PRODUCTS

PROPERTY PROFILE

NUMBER OF PROPERTIES

PROPERTY TYPE

LOAN TO VALUE



ADVERSE LEVEL

NO ADVERSE

LIGHT ADVERSE

LIGHT ADVERSE +



RATE CARD

Initial Term	Product Fee
2-year fixed	2%
	5%
5-year fixed	2%
	5%

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

CCJS

Must be satisfied at time of search
0 in 72 months or <£300

DEFAULTS

0 in 72 months

SECURED LOAN ARREARS

0 in 36 months

ALL ARREARS

0 in last 6 months (all accounts)

LIGHT ADVERSE

CCJS

Must be satisfied at time of search
>=£300 & 0 in 24 months

DEFAULTS

0 in 24 months

SECURED LOAN ARREARS

0 in 36 months

ALL ARREARS

1 in last 6 months (all accounts)

LIGHT ADVERSE +

CCJS

Must be satisfied at time of search
>=£300 & in 12 months
and 1 in 24 months & <£3,000

DEFAULTS

0 in 12 months

SECURED LOAN ARREARS

0 in 12 months and >=1 in 36 months

ALL ARREARS

2 in last 6 months (all accounts)

BANKRUPTCY, IVA, DEBT RELIEF ORDER, REPOSSESSION AND DMP

0 in 72 months

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
55%	2-year fixed	No Adverse	3.00%	5%	5%, 4%	5.50%	AAC0010	Remortgage
							AAC0266	Purchase
			4.41%	2%	5%, 4%	5.96%	AAC0009	Remortgage
							AAC0265	Purchase
		Light Adverse	3.08%	5%	5%, 4%	5.50%	AAC0106	Remortgage
							AAC0362	Purchase
			4.49%	2%	5%, 4%	6.04%	AAC0105	Remortgage
							AAC0361	Purchase
		Light Adverse +	3.19%	5%	5%, 4%	5.50%	AAC0202	Remortgage
							AAC0458	Purchase
			4.60%	2%	5%, 4%	6.15%	AAC0201	Remortgage
							AAC0457	Purchase
	5-year fixed	No Adverse	4.37%	5%	5%, 4%, 4%, 3%, 3%	4.37%	AAC0002	Remortgage
							AAC0258	Purchase
			4.88%	2%	5%, 4%, 4%, 3%, 3%	4.88%	AAC0001	Remortgage
							AAC0257	Purchase
		Light Adverse	4.45%	5%	5%, 4%, 4%, 3%, 3%	4.45%	AAC0098	Remortgage
							AAC0354	Purchase
			4.96%	2%	5%, 4%, 4%, 3%, 3%	4.96%	AAC0097	Remortgage
							AAC0353	Purchase
		Light Adverse +	4.56%	5%	5%, 4%, 4%, 3%, 3%	4.56%	AAC0194	Remortgage
							AAC0450	Purchase
			5.07%	2%	5%, 4%, 4%, 3%, 3%	5.07%	AAC0193	Remortgage
							AAC0449	Purchase

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
65%	2-year fixed	No Adverse	3.15%	5%	5%, 4%	5.50%	AAC0012	Remortgage
							AAC0268	Purchase
			4.56%	2%	5%, 4%	6.11%	AAC0011	Remortgage
							AAC0267	Purchase
		Light Adverse	3.23%	5%	5%, 4%	5.50%	AAC0108	Remortgage
							AAC0364	Purchase
			4.64%	2%	5%, 4%	6.19%	AAC0107	Remortgage
							AAC0363	Purchase
		Light Adverse +	3.34%	5%	5%, 4%	5.50%	AAC0204	Remortgage
							AAC0460	Purchase
			4.75%	2%	5%, 4%	6.30%	AAC0203	Remortgage
							AAC0459	Purchase
	5-year fixed	No Adverse	4.52%	5%	5%, 4%, 4%, 3%, 3%	4.52%	AAC0004	Remortgage
							AAC0260	Purchase
			5.03%	2%	5%, 4%, 4%, 3%, 3%	5.03%	AAC0003	Remortgage
							AAC0259	Purchase
		Light Adverse	4.60%	5%	5%, 4%, 4%, 3%, 3%	4.60%	AAC0100	Remortgage
							AAC0356	Purchase
			5.11%	2%	5%, 4%, 4%, 3%, 3%	5.11%	AAC0099	Remortgage
							AAC0355	Purchase
		Light Adverse +	4.71%	5%	5%, 4%, 4%, 3%, 3%	4.71%	AAC0196	Remortgage
							AAC0452	Purchase
			5.22%	2%	5%, 4%, 4%, 3%, 3%	5.22%	AAC0195	Remortgage
							AAC0451	Purchase

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
75%	2-year fixed	No Adverse	3.21%	5%	5%, 4%	5.50%	AAC0014	Remortgage
							AAC0270	Purchase
		Light Adverse	4.62%	2%	5%, 4%	6.17%	AAC0013	Remortgage
							AAC0269	Purchase
			3.29%	5%	5%, 4%	5.50%	AAC0110	Remortgage
							AAC0366	Purchase
			4.70%	2%	5%, 4%	6.25%	AAC0109	Remortgage
							AAC0365	Purchase
		Light Adverse +	3.40%	5%	5%, 4%	5.50%	AAC0206	Remortgage
							AAC0462	Purchase
			4.81%	2%	5%, 4%	6.36%	AAC0205	Remortgage
							AAC0461	Purchase
	5-year fixed	No Adverse	4.58%	5%	5%, 4%, 4%, 3%, 3%	4.58%	AAC0006	Remortgage
							AAC0262	Purchase
		Light Adverse	5.09%	2%	5%, 4%, 4%, 3%, 3%	5.09%	AAC0005	Remortgage
							AAC0261	Purchase
			4.66%	5%	5%, 4%, 4%, 3%, 3%	4.66%	AAC0102	Remortgage
							AAC0358	Purchase
			5.17%	2%	5%, 4%, 4%, 3%, 3%	5.17%	AAC0101	Remortgage
							AAC0357	Purchase
		Light Adverse +	4.77%	5%	5%, 4%, 4%, 3%, 3%	4.77%	AAC0198	Remortgage
							AAC0454	Purchase
			5.28%	2%	5%, 4%, 4%, 3%, 3%	5.28%	AAC0197	Remortgage
							AAC0453	Purchase

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
80%	2-year fixed	No Adverse	3.60%	5%	5%, 4%	5.50%	AAC0016	Remortgage
							AAC0272	Purchase
			5.01%	2%	5%, 4%	6.56%	AAC0015	Remortgage
							AAC0271	Purchase
		Light Adverse	3.68%	5%	5%, 4%	5.50%	AAC0112	Remortgage
							AAC0368	Purchase
			5.09%	2%	5%, 4%	6.64%	AAC0111	Remortgage
							AAC0367	Purchase
		Light Adverse +	3.79%	5%	5%, 4%	5.50%	AAC0208	Remortgage
							AAC0464	Purchase
			5.20%	2%	5%, 4%	6.75%	AAC0207	Remortgage
							AAC0463	Purchase
	5-year fixed	No Adverse	4.97%	5%	5%, 4%, 4%, 3%, 3%	4.97%	AAC0008	Remortgage
							AAC0264	Purchase
			5.48%	2%	5%, 4%, 4%, 3%, 3%	5.48%	AAC0007	Remortgage
							AAC0263	Purchase
		Light Adverse	5.05%	5%	5%, 4%, 4%, 3%, 3%	5.05%	AAC0104	Remortgage
							AAC0360	Purchase
			5.56%	2%	5%, 4%, 4%, 3%, 3%	5.56%	AAC0103	Remortgage
							AAC0359	Purchase
		Light Adverse +	5.16%	5%	5%, 4%, 4%, 3%, 3%	5.16%	AAC0200	Remortgage
							AAC0456	Purchase
			5.67%	2%	5%, 4%, 4%, 3%, 3%	5.67%	AAC0199	Remortgage
							AAC0455	Purchase

For investors with 1-3 properties on completion - single HMOs, multiple flats on single freeholds, multiple house/bungalows on single freeholds or hybrid properties.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
55%	2-year fixed	No Adverse	3.17%	5%	5%, 4%	5.50%	AAC0058	Remortgage
							AAC0314	Purchase
		Light Adverse	4.58%	2%	5%, 4%	6.13%	AAC0057	Remortgage
							AAC0313	Purchase
			3.25%	5%	5%, 4%	5.50%	AAC0154	Remortgage
							AAC0410	Purchase
			4.66%	2%	5%, 4%	6.21%	AAC0153	Remortgage
							AAC0409	Purchase
		Light Adverse +	3.36%	5%	5%, 4%	5.50%	AAC0234	Remortgage
							AAC0490	Purchase
			4.77%	2%	5%, 4%	6.32%	AAC0233	Remortgage
							AAC0489	Purchase
	5-year fixed	No Adverse	4.54%	5%	5%, 4%, 4%, 3%, 3%	4.54%	AAC0050	Remortgage
							AAC0306	Purchase
			5.05%	2%	5%, 4%, 4%, 3%, 3%	5.05%	AAC0049	Remortgage
		Light Adverse					AAC0305	Purchase
			4.62%	5%	5%, 4%, 4%, 3%, 3%	4.62%	AAC0146	Remortgage
							AAC0402	Purchase
			5.13%	2%	5%, 4%, 4%, 3%, 3%	5.13%	AAC0145	Remortgage
							AAC0401	Purchase
		Light Adverse +	4.73%	5%	5%, 4%, 4%, 3%, 3%	4.73%	AAC0226	Remortgage
							AAC0482	Purchase
			5.24%	2%	5%, 4%, 4%, 3%, 3%	5.24%	AAC0225	Remortgage
							AAC0481	Purchase

For investors with 1-3 properties on completion - single HMOs, multiple flats on single freeholds, multiple house/bungalows on single freeholds or hybrid properties.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
65%	2-year fixed	No Adverse	3.32%	5%	5%, 4%	5.50%	AAC0060	Remortgage
							AAC0316	Purchase
		Light Adverse	4.73%	2%	5%, 4%	6.28%	AAC0059	Remortgage
							AAC0315	Purchase
			3.40%	5%	5%, 4%	5.50%	AAC0156	Remortgage
							AAC0412	Purchase
			4.81%	2%	5%, 4%	6.36%	AAC0155	Remortgage
							AAC0411	Purchase
		Light Adverse +	3.51%	5%	5%, 4%	5.50%	AAC0236	Remortgage
							AAC0492	Purchase
			4.92%	2%	5%, 4%	6.47%	AAC0235	Remortgage
							AAC0491	Purchase
	5-year fixed	No Adverse	4.69%	5%	5%, 4%, 4%, 3%, 3%	4.69%	AAC0052	Remortgage
							AAC0308	Purchase
		Light Adverse	5.20%	2%	5%, 4%, 4%, 3%, 3%	5.20%	AAC0051	Remortgage
							AAC0307	Purchase
			4.77%	5%	5%, 4%, 4%, 3%, 3%	4.77%	AAC0148	Remortgage
							AAC0404	Purchase
			5.28%	2%	5%, 4%, 4%, 3%, 3%	5.28%	AAC0147	Remortgage
							AAC0403	Purchase
		Light Adverse +	4.88%	5%	5%, 4%, 4%, 3%, 3%	4.88%	AAC0228	Remortgage
							AAC0484	Purchase
			5.39%	2%	5%, 4%, 4%, 3%, 3%	5.39%	AAC0227	Remortgage
							AAC0483	Purchase

For investors with 1-3 properties on completion - single HMOs, multiple flats on single freeholds, multiple house/bungalows on single freeholds or hybrid properties.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
75%	2-year fixed	No Adverse	3.38%	5%	5%, 4%	5.50%	AAC0062	Remortgage
							AAC0318	Purchase
		Light Adverse	4.79%	2%	5%, 4%	6.34%	AAC0061	Remortgage
							AAC0317	Purchase
			3.46%	5%	5%, 4%	5.50%	AAC0158	Remortgage
							AAC0414	Purchase
			4.87%	2%	5%, 4%	6.42%	AAC0157	Remortgage
							AAC0413	Purchase
		Light Adverse +	3.57%	5%	5%, 4%	5.50%	AAC0238	Remortgage
							AAC0494	Purchase
			4.98%	2%	5%, 4%	6.53%	AAC0237	Remortgage
							AAC0493	Purchase
	5-year fixed	No Adverse	4.75%	5%	5%, 4%, 4%, 3%, 3%	4.75%	AAC0054	Remortgage
							AAC0310	Purchase
			5.26%	2%	5%, 4%, 4%, 3%, 3%	5.26%	AAC0053	Remortgage
		Light Adverse					AAC0309	Purchase
			4.83%	5%	5%, 4%, 4%, 3%, 3%	4.83%	AAC0150	Remortgage
							AAC0406	Purchase
			5.34%	2%	5%, 4%, 4%, 3%, 3%	5.34%	AAC0149	Remortgage
							AAC0405	Purchase
		Light Adverse +	4.94%	5%	5%, 4%, 4%, 3%, 3%	4.94%	AAC0230	Remortgage
							AAC0486	Purchase
			5.45%	2%	5%, 4%, 4%, 3%, 3%	5.45%	AAC0229	Remortgage
							AAC0485	Purchase

For investors with 1-3 properties on completion - single HMOs, multiple flats on single freeholds, multiple house/bungalows on single freeholds or hybrid properties.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
80%	2-year fixed	No Adverse	3.77%	5%	5%, 4%	5.50%	AAC0064	Remortgage
							AAC0320	Purchase
		Light Adverse	5.18%	2%	5%, 4%	6.73%	AAC0063	Remortgage
							AAC0319	Purchase
			3.85%	5%	5%, 4%	5.50%	AAC0160	Remortgage
							AAC0416	Purchase
			5.26%	2%	5%, 4%	6.81%	AAC0159	Remortgage
							AAC0415	Purchase
		Light Adverse +	3.96%	5%	5%, 4%	5.51%	AAC0240	Remortgage
							AAC0496	Purchase
			5.37%	2%	5%, 4%	6.92%	AAC0239	Remortgage
							AAC0495	Purchase
	5-year fixed	No Adverse	5.14%	5%	5%, 4%, 4%, 3%, 3%	5.14%	AAC0056	Remortgage
							AAC0312	Purchase
			5.65%	2%	5%, 4%, 4%, 3%, 3%	5.65%	AAC0055	Remortgage
							AAC0311	Purchase
		Light Adverse	5.22%	5%	5%, 4%, 4%, 3%, 3%	5.22%	AAC0152	Remortgage
							AAC0408	Purchase
			5.73%	2%	5%, 4%, 4%, 3%, 3%	5.73%	AAC0151	Remortgage
							AAC0407	Purchase
		Light Adverse +	5.33%	5%	5%, 4%, 4%, 3%, 3%	5.33%	AAC0232	Remortgage
							AAC0488	Purchase
			5.84%	2%	5%, 4%, 4%, 3%, 3%	5.84%	AAC0231	Remortgage
							AAC0487	Purchase

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
55%	2-year fixed	No Adverse	3.15%	5%	5%, 4%	5.50%	AAC0026	Remortgage
							AAC0282	Purchase
		Light Adverse	4.56%	2%	5%, 4%	6.11%	AAC0025	Remortgage
							AAC0281	Purchase
			3.23%	5%	5%, 4%	5.50%	AAC0122	Remortgage
							AAC0378	Purchase
			4.64%	2%	5%, 4%	6.19%	AAC0121	Remortgage
							AAC0377	Purchase
		Light Adverse +	3.34%	5%	5%, 4%	5.50%	AAC0218	Remortgage
							AAC0474	Purchase
			4.75%	2%	5%, 4%	6.30%	AAC0217	Remortgage
							AAC0473	Purchase
	5-year fixed	No Adverse	4.52%	5%	5%, 4%, 4%, 3%, 3%	4.52%	AAC0018	Remortgage
							AAC0274	Purchase
			5.03%	2%	5%, 4%, 4%, 3%, 3%	5.03%	AAC0017	Remortgage
		Light Adverse					AAC0273	Purchase
			4.60%	5%	5%, 4%, 4%, 3%, 3%	4.60%	AAC0114	Remortgage
							AAC0370	Purchase
			5.11%	2%	5%, 4%, 4%, 3%, 3%	5.11%	AAC0113	Remortgage
							AAC0369	Purchase
		Light Adverse +	4.71%	5%	5%, 4%, 4%, 3%, 3%	4.71%	AAC0210	Remortgage
							AAC0466	Purchase
			5.22%	2%	5%, 4%, 4%, 3%, 3%	5.22%	AAC0209	Remortgage
							AAC0465	Purchase

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
65%	2-year fixed	No Adverse	3.34%	5%	5%, 4%	5.50%	AAC0028	Remortgage
							AAC0284	Purchase
		Light Adverse	4.75%	2%	5%, 4%	6.30%	AAC0027	Remortgage
							AAC0283	Purchase
			3.42%	5%	5%, 4%	5.50%	AAC0124	Remortgage
							AAC0380	Purchase
			4.83%	2%	5%, 4%	6.38%	AAC0123	Remortgage
							AAC0379	Purchase
		Light Adverse +	3.53%	5%	5%, 4%	5.50%	AAC0220	Remortgage
							AAC0476	Purchase
			4.94%	2%	5%, 4%	6.49%	AAC0219	Remortgage
							AAC0475	Purchase
	5-year fixed	No Adverse	4.71%	5%	5%, 4%, 4%, 3%, 3%	4.71%	AAC0020	Remortgage
							AAC0276	Purchase
			5.22%	2%	5%, 4%, 4%, 3%, 3%	5.22%	AAC0019	Remortgage
							AAC0275	Purchase
		Light Adverse	4.79%	5%	5%, 4%, 4%, 3%, 3%	4.79%	AAC0116	Remortgage
							AAC0372	Purchase
			5.30%	2%	5%, 4%, 4%, 3%, 3%	5.30%	AAC0115	Remortgage
							AAC0371	Purchase
		Light Adverse +	4.90%	5%	5%, 4%, 4%, 3%, 3%	4.90%	AAC0212	Remortgage
							AAC0468	Purchase
			5.41%	2%	5%, 4%, 4%, 3%, 3%	5.41%	AAC0211	Remortgage
							AAC0467	Purchase

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
75%	2-year fixed	No Adverse	3.42%	5%	5%, 4%	5.50%	AAC0030	Remortgage
							AAC0286	Purchase
		Light Adverse	4.83%	2%	5%, 4%	6.38%	AAC0029	Remortgage
							AAC0285	Purchase
			3.50%	5%	5%, 4%	5.50%	AAC0126	Remortgage
							AAC0382	Purchase
			4.91%	2%	5%, 4%	6.46%	AAC0125	Remortgage
							AAC0381	Purchase
		Light Adverse +	3.61%	5%	5%, 4%	5.50%	AAC0222	Remortgage
							AAC0478	Purchase
			5.02%	2%	5%, 4%	6.57%	AAC0221	Remortgage
							AAC0477	Purchase
	5-year fixed	No Adverse	4.79%	5%	5%, 4%, 4%, 3%, 3%	4.79%	AAC0022	Remortgage
							AAC0278	Purchase
			5.30%	2%	5%, 4%, 4%, 3%, 3%	5.30%	AAC0021	Remortgage
		Light Adverse					AAC0277	Purchase
			4.87%	5%	5%, 4%, 4%, 3%, 3%	4.87%	AAC0118	Remortgage
							AAC0374	Purchase
			5.38%	2%	5%, 4%, 4%, 3%, 3%	5.38%	AAC0117	Remortgage
							AAC0373	Purchase
		Light Adverse +	4.98%	5%	5%, 4%, 4%, 3%, 3%	4.98%	AAC0214	Remortgage
							AAC0470	Purchase
			5.49%	2%	5%, 4%, 4%, 3%, 3%	5.49%	AAC0213	Remortgage
							AAC0469	Purchase

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
80%	2-year fixed	No Adverse	3.92%	5%	5%, 4%	5.50%	AAC0032	Remortgage
							AAC0288	Purchase
			5.33%	2%	5%, 4%	6.88%	AAC0031	Remortgage
							AAC0287	Purchase
		Light Adverse	4.00%	5%	5%, 4%	5.55%	AAC0128	Remortgage
							AAC0384	Purchase
			5.41%	2%	5%, 4%	6.96%	AAC0127	Remortgage
							AAC0383	Purchase
		Light Adverse +	4.11%	5%	5%, 4%	5.66%	AAC0224	Remortgage
							AAC0480	Purchase
			5.52%	2%	5%, 4%	7.07%	AAC0223	Remortgage
							AAC0479	Purchase
	5-year fixed	No Adverse	5.29%	5%	5%, 4%, 4%, 3%, 3%	5.29%	AAC0024	Remortgage
							AAC0280	Purchase
			5.80%	2%	5%, 4%, 4%, 3%, 3%	5.80%	AAC0023	Remortgage
							AAC0279	Purchase
		Light Adverse	5.37%	5%	5%, 4%, 4%, 3%, 3%	5.37%	AAC0120	Remortgage
							AAC0376	Purchase
			5.88%	2%	5%, 4%, 4%, 3%, 3%	5.88%	AAC0119	Remortgage
							AAC0375	Purchase
		Light Adverse +	5.48%	5%	5%, 4%, 4%, 3%, 3%	5.48%	AAC0216	Remortgage
							AAC0472	Purchase
			5.99%	2%	5%, 4%, 4%, 3%, 3%	5.99%	AAC0215	Remortgage
							AAC0471	Purchase

For investors with 4-10 properties on completion - single HMOs, multiple flats on single freeholds, multiple house/bungalows on single freeholds or hybrid properties.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	
55%	2-year fixed	No Adverse	3.32%	5%	5%, 4%	5.50%	AAC0074	Remortgage	
							AAC0330	Purchase	
			4.73%	2%	5%, 4%	6.28%	AAC0073	Remortgage	
							AAC0329	Purchase	
		Light Adverse	3.40%	5%	5%, 4%	5.50%	AAC0170	Remortgage	
							AAC0426	Purchase	
			4.81%	2%	5%, 4%	6.36%	AAC0169	Remortgage	
							AAC0425	Purchase	
		Light Adverse +	3.51%	5%	5%, 4%	5.50%	AAC0250	Remortgage	
							AAC0506	Purchase	
	5-year fixed		No Adverse	4.69%	5%	5%, 4%, 4%, 3%, 3%	4.69%	AAC0066	Remortgage
								AAC0322	Purchase
			5.20%	2%	5%, 4%, 4%, 3%, 3%	5.20%	AAC0065	Remortgage	
							AAC0321	Purchase	
		Light Adverse	4.77%	5%	5%, 4%, 4%, 3%, 3%	4.77%	AAC0162	Remortgage	
							AAC0418	Purchase	
			5.28%	2%	5%, 4%, 4%, 3%, 3%	5.28%	AAC0161	Remortgage	
							AAC0417	Purchase	
		Light Adverse +	4.88%	5%	5%, 4%, 4%, 3%, 3%	4.88%	AAC0242	Remortgage	
							AAC0498	Purchase	
			5.39%	2%	5%, 4%, 4%, 3%, 3%	5.39%	AAC0241	Remortgage	
							AAC0497	Purchase	

For investors with 4-10 properties on completion - single HMOs, multiple flats on single freeholds, multiple house/bungalows on single freeholds or hybrid properties.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
65%	2-year fixed	No Adverse	3.51%	5%	5%, 4%	5.50%	AAC0076	Remortgage
							AAC0332	Purchase
			4.92%	2%	5%, 4%	6.47%	AAC0075	Remortgage
							AAC0331	Purchase
		Light Adverse	3.59%	5%	5%, 4%	5.50%	AAC0172	Remortgage
							AAC0428	Purchase
			5.00%	2%	5%, 4%	6.55%	AAC0171	Remortgage
							AAC0427	Purchase
		Light Adverse +	3.70%	5%	5%, 4%	5.50%	AAC0252	Remortgage
							AAC0508	Purchase
	5.11%		2%	5%, 4%	6.66%	AAC0251	Remortgage	
						AAC0507	Purchase	
	5-year fixed	No Adverse	4.88%	5%	5%, 4%, 4%, 3%, 3%	4.88%	AAC0068	Remortgage
							AAC0324	Purchase
			5.39%	2%	5%, 4%, 4%, 3%, 3%	5.39%	AAC0067	Remortgage
							AAC0323	Purchase
		Light Adverse	4.96%	5%	5%, 4%, 4%, 3%, 3%	4.96%	AAC0164	Remortgage
							AAC0420	Purchase
			5.47%	2%	5%, 4%, 4%, 3%, 3%	5.47%	AAC0163	Remortgage
							AAC0419	Purchase
		Light Adverse +	5.07%	5%	5%, 4%, 4%, 3%, 3%	5.07%	AAC0244	Remortgage
							AAC0500	Purchase
			5.58%	2%	5%, 4%, 4%, 3%, 3%	5.58%	AAC0243	Remortgage
							AAC0499	Purchase

For investors with 4-10 properties on completion - single HMOs, multiple flats on single freeholds, multiple house/bungalows on single freeholds or hybrid properties.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
75%	2-year fixed	No Adverse	3.59%	5%	5%, 4%	5.50%	AAC0078	Remortgage
							AAC0334	Purchase
		Light Adverse	5.00%	2%	5%, 4%	6.55%	AAC0077	Remortgage
							AAC0333	Purchase
			3.67%	5%	5%, 4%	5.50%	AAC0174	Remortgage
							AAC0430	Purchase
			5.08%	2%	5%, 4%	6.63%	AAC0173	Remortgage
							AAC0429	Purchase
		Light Adverse +	3.78%	5%	5%, 4%	5.50%	AAC0254	Remortgage
							AAC0510	Purchase
			5.19%	2%	5%, 4%	6.74%	AAC0253	Remortgage
	5-year fixed	No Adverse					AAC0509	Purchase
			4.96%	5%	5%, 4%, 4%, 3%, 3%	4.96%	AAC0070	Remortgage
							AAC0326	Purchase
			5.47%	2%	5%, 4%, 4%, 3%, 3%	5.47%	AAC0069	Remortgage
							AAC0325	Purchase
		Light Adverse	5.04%	5%	5%, 4%, 4%, 3%, 3%	5.04%	AAC0166	Remortgage
							AAC0422	Purchase
			5.55%	2%	5%, 4%, 4%, 3%, 3%	5.55%	AAC0165	Remortgage
							AAC0421	Purchase
		Light Adverse +	5.15%	5%	5%, 4%, 4%, 3%, 3%	5.15%	AAC0246	Remortgage
							AAC0502	Purchase
			5.66%	2%	5%, 4%, 4%, 3%, 3%	5.66%	AAC0245	Remortgage
							AAC0501	Purchase

For investors with 4-10 properties on completion - single HMOs, multiple flats on single freeholds, multiple house/bungalows on single freeholds or hybrid properties.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	
80%	2-year fixed	No Adverse	4.09%	5%	5%, 4%	5.64%	AAC0080	Remortgage	
							AAC0336	Purchase	
			5.50%	2%	5%, 4%	7.05%	AAC0079	Remortgage	
							AAC0335	Purchase	
		Light Adverse	4.17%	5%	5%, 4%	5.72%	AAC0176	Remortgage	
							AAC0432	Purchase	
			5.58%	2%	5%, 4%	7.13%	AAC0175	Remortgage	
							AAC0431	Purchase	
		Light Adverse +	4.28%	5%	5%, 4%	5.83%	AAC0256	Remortgage	
							AAC0512	Purchase	
	5-year fixed		No Adverse	5.46%	5%	5%, 4%, 4%, 3%, 3%	5.46%	AAC0072	Remortgage
								AAC0328	Purchase
			5.97%	2%	5%, 4%, 4%, 3%, 3%	5.97%	AAC0071	Remortgage	
							AAC0327	Purchase	
		Light Adverse	5.54%	5%	5%, 4%, 4%, 3%, 3%	5.54%	AAC0168	Remortgage	
							AAC0424	Purchase	
			6.05%	2%	5%, 4%, 4%, 3%, 3%	6.05%	AAC0167	Remortgage	
							AAC0423	Purchase	
		Light Adverse +	5.65%	5%	5%, 4%, 4%, 3%, 3%	5.65%	AAC0248	Remortgage	
							AAC0504	Purchase	
			6.16%	2%	5%, 4%, 4%, 3%, 3%	6.16%	AAC0247	Remortgage	
							AAC0503	Purchase	

For investors with 11+ properties on completion - single family lets.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
55%	2-year fixed	No Adverse	3.18%	5%	5%, 4%	5.50%	AAC0042	Remortgage
							AAC0298	Purchase
			4.59%	2%	5%, 4%	6.14%	AAC0041	Remortgage
							AAC0297	Purchase
		Light Adverse	3.26%	5%	5%, 4%	5.50%	AAC0138	Remortgage
							AAC0394	Purchase
			4.67%	2%	5%, 4%	6.22%	AAC0137	Remortgage
							AAC0393	Purchase
	5-year fixed	No Adverse	4.55%	5%	5%, 4%, 4%, 3%, 3%	4.55%	AAC0034	Remortgage
							AAC0290	Purchase
			5.06%	2%	5%, 4%, 4%, 3%, 3%	5.06%	AAC0033	Remortgage
							AAC0289	Purchase
		Light Adverse	4.63%	5%	5%, 4%, 4%, 3%, 3%	4.63%	AAC0130	Remortgage
							AAC0386	Purchase
			5.14%	2%	5%, 4%, 4%, 3%, 3%	5.14%	AAC0129	Remortgage
							AAC0385	Purchase

For investors with 11+ properties on completion - single family lets.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
65%	2-year fixed	No Adverse	3.37%	5%	5%, 4%	5.50%	AAC0044	Remortgage
							AAC0300	Purchase
			4.78%	2%	5%, 4%	6.33%	AAC0043	Remortgage
							AAC0299	Purchase
		Light Adverse	3.45%	5%	5%, 4%	5.50%	AAC0140	Remortgage
							AAC0396	Purchase
			4.86%	2%	5%, 4%	6.41%	AAC0139	Remortgage
							AAC0395	Purchase
	5-year fixed	No Adverse	4.74%	5%	5%, 4%, 4%, 3%, 3%	4.74%	AAC0036	Remortgage
							AAC0292	Purchase
			5.25%	2%	5%, 4%, 4%, 3%, 3%	5.25%	AAC0035	Remortgage
							AAC0291	Purchase
		Light Adverse	4.82%	5%	5%, 4%, 4%, 3%, 3%	4.82%	AAC0132	Remortgage
							AAC0388	Purchase
			5.33%	2%	5%, 4%, 4%, 3%, 3%	5.33%	AAC0131	Remortgage
							AAC0387	Purchase

For investors with 11+ properties on completion - single family lets.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
75%	2-year fixed	No Adverse	3.45%	5%	5%, 4%	5.50%	AAC0046	Remortgage
							AAC0302	Purchase
			4.86%	2%	5%, 4%	6.41%	AAC0045	Remortgage
							AAC0301	Purchase
		Light Adverse	3.53%	5%	5%, 4%	5.50%	AAC0142	Remortgage
							AAC0398	Purchase
			4.94%	2%	5%, 4%	6.49%	AAC0141	Remortgage
							AAC0397	Purchase
	5-year fixed	No Adverse	4.82%	5%	5%, 4%, 4%, 3%, 3%	4.82%	AAC0038	Remortgage
							AAC0294	Purchase
			5.33%	2%	5%, 4%, 4%, 3%, 3%	5.33%	AAC0037	Remortgage
							AAC0293	Purchase
		Light Adverse	4.90%	5%	5%, 4%, 4%, 3%, 3%	4.90%	AAC0134	Remortgage
							AAC0390	Purchase
			5.41%	2%	5%, 4%, 4%, 3%, 3%	5.41%	AAC0133	Remortgage
							AAC0389	Purchase

For investors with 11+ properties on completion - single family lets.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
80%	2-year fixed	No Adverse	3.95%	5%	5%, 4%	5.50%	AAC0048	Remortgage
							AAC0304	Purchase
		Light Adverse	5.36%	2%	5%, 4%	6.91%	AAC0047	Remortgage
							AAC0303	Purchase
			4.03%	5%	5%, 4%	5.58%	AAC0144	Remortgage
							AAC0400	Purchase
			5.44%	2%	5%, 4%	6.99%	AAC0143	Remortgage
							AAC0399	Purchase
	5-year fixed	No Adverse	5.32%	5%	5%, 4%, 4%, 3%, 3%	5.32%	AAC0040	Remortgage
							AAC0296	Purchase
			5.83%	2%	5%, 4%, 4%, 3%, 3%	5.83%	AAC0039	Remortgage
							AAC0295	Purchase
		Light Adverse	5.40%	5%	5%, 4%, 4%, 3%, 3%	5.40%	AAC0136	Remortgage
							AAC0392	Purchase
			5.91%	2%	5%, 4%, 4%, 3%, 3%	5.91%	AAC0135	Remortgage
							AAC0391	Purchase

For investors with 11+ properties on completion - single HMOs, multiple flats on single freeholds, multiple house/bungalows on single freeholds or hybrid properties.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
55%	2-year fixed	No Adverse	3.35%	5%	5%, 4%	5.50%	AAC0090	Remortgage
							AAC0346	Purchase
			4.76%	2%	5%, 4%	6.31%	AAC0089	Remortgage
							AAC0345	Purchase
		Light Adverse	3.43%	5%	5%, 4%	5.50%	AAC0186	Remortgage
							AAC0442	Purchase
			4.84%	2%	5%, 4%	6.39%	AAC0185	Remortgage
							AAC0441	Purchase
	5-year fixed	No Adverse	4.72%	5%	5%, 4%, 4%, 3%, 3%	4.72%	AAC0082	Remortgage
							AAC0338	Purchase
			5.23%	2%	5%, 4%, 4%, 3%, 3%	5.23%	AAC0081	Remortgage
							AAC0337	Purchase
		Light Adverse	4.80%	5%	5%, 4%, 4%, 3%, 3%	4.80%	AAC0178	Remortgage
							AAC0434	Purchase
			5.31%	2%	5%, 4%, 4%, 3%, 3%	5.31%	AAC0177	Remortgage
							AAC0433	Purchase

For investors with 11+ properties on completion - single HMOs, multiple flats on single freeholds, multiple house/bungalows on single freeholds or hybrid properties.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
65%	2-year fixed	No Adverse	3.54%	5%	5%, 4%	5.50%	AAC0092	Remortgage
							AAC0348	Purchase
			4.95%	2%	5%, 4%	6.50%	AAC0091	Remortgage
							AAC0347	Purchase
		Light Adverse	3.62%	5%	5%, 4%	5.50%	AAC0188	Remortgage
							AAC0444	Purchase
			5.03%	2%	5%, 4%	6.58%	AAC0187	Remortgage
							AAC0443	Purchase
	5-year fixed	No Adverse	4.91%	5%	5%, 4%, 4%, 3%, 3%	4.91%	AAC0084	Remortgage
							AAC0340	Purchase
			5.42%	2%	5%, 4%, 4%, 3%, 3%	5.42%	AAC0083	Remortgage
							AAC0339	Purchase
		Light Adverse	4.99%	5%	5%, 4%, 4%, 3%, 3%	4.99%	AAC0180	Remortgage
							AAC0436	Purchase
			5.50%	2%	5%, 4%, 4%, 3%, 3%	5.50%	AAC0179	Remortgage
							AAC0435	Purchase

For investors with 11+ properties on completion - single HMOs, multiple flats on single freeholds, multiple house/bungalows on single freeholds or hybrid properties.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
75%	2-year fixed	No Adverse	3.62%	5%	5%, 4%	5.50%	AAC0094	Remortgage
							AAC0350	Purchase
			5.03%	2%	5%, 4%	6.58%	AAC0093	Remortgage
							AAC0349	Purchase
		Light Adverse	3.70%	5%	5%, 4%	5.50%	AAC0190	Remortgage
							AAC0446	Purchase
			5.11%	2%	5%, 4%	6.66%	AAC0189	Remortgage
							AAC0445	Purchase
	5-year fixed	No Adverse	4.99%	5%	5%, 4%, 4%, 3%, 3%	4.99%	AAC0086	Remortgage
							AAC0342	Purchase
			5.50%	2%	5%, 4%, 4%, 3%, 3%	5.50%	AAC0085	Remortgage
							AAC0341	Purchase
		Light Adverse	5.07%	5%	5%, 4%, 4%, 3%, 3%	5.07%	AAC0182	Remortgage
							AAC0438	Purchase
			5.58%	2%	5%, 4%, 4%, 3%, 3%	5.58%	AAC0181	Remortgage
							AAC0437	Purchase

For investors with 11+ properties on completion - single HMOs, multiple flats on single freeholds, multiple house/bungalows on single freeholds or hybrid properties.

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose
80%	2-year fixed	No Adverse	4.12%	5%	5%, 4%	5.67%	AAC0096	Remortgage
							AAC0352	Purchase
			5.53%	2%	5%, 4%	7.08%	AAC0095	Remortgage
							AAC0351	Purchase
		Light Adverse	4.20%	5%	5%, 4%	5.75%	AAC0192	Remortgage
							AAC0448	Purchase
			5.61%	2%	5%, 4%	7.16%	AAC0191	Remortgage
							AAC0447	Purchase
	5-year fixed	No Adverse	5.49%	5%	5%, 4%, 4%, 3%, 3%	5.49%	AAC0088	Remortgage
							AAC0344	Purchase
			6.00%	2%	5%, 4%, 4%, 3%, 3%	6.00%	AAC0087	Remortgage
							AAC0343	Purchase
		Light Adverse	5.57%	5%	5%, 4%, 4%, 3%, 3%	5.57%	AAC0184	Remortgage
							AAC0440	Purchase
			6.08%	2%	5%, 4%, 4%, 3%, 3%	6.08%	AAC0183	Remortgage
							AAC0439	Purchase

CONTACT US

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

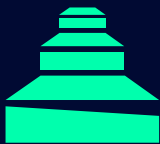
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