Vida Homeloans

Buy to Let Product Guide

What's New?

- Improved criteria for customers taking their mortgage into retirement
- Now accepting layered company structures (maximum 1 shareholding company)
- Foreign National criteria for BTL
- Portfolios up to £7.5m and 20 properties with Vida
- New Holiday Let and Consumer Buy to Let product range

Now accepting Let to Buy / Let to Rent / Let to Move

Criteria Highlights

- ICR for HMOs and MUBs reduced to 125% for SPVs
- Up to 85% LTV with a minimum loan of £50,000
- First time and experienced landlords
- No maximum limit of storeys in a flat block
- Expats in selected worldwide and EEA countries

Seriously √ Satisfying √ Service

PremierHub

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Lending for first homes, next homes and later-life plans

At Vida, we're here to help your clients find a home for every chapter of life — and now we've gone even further.

From first-time buyers in their 40s, to mid-life movers in their 50s, to those remortgaging in retirement to keep their plans on track, our enhanced **Later Life Lending** proposition is designed to help you say "yes" more often. Put simply, it's lending for the first homes, next homes and later-life plans — giving you the flexibility to support more clients, for longer.

We've refreshed our criteria for lending into or in retirement to make things simpler, clearer and more transparent when a mortgage runs beyond working life.

SERIOUSLY SATISFYING SERVICE

We've taken **everything you love** about working with us and turned it up a notch, enhancing our proposition and building a dedicated team of experts around you and your client's needs.

- √ **No assessment fee** exclusive, saving your customer £195.
- √ Access to our **Packager Tier** (available to you through a non-Packaged route) for those clients with more recent credit blips.
- √ **Premier Hub Specialists** – dedicated to **helping you** every step of the way.
- √ A **dedicated team** of experienced underwriters and lending specialists working for you and your clients.
- √ **Dedicated contact,** with priority phone line and email.
- √ We'll **prioritise your cases,** offering comprehensive case support from pre-application to completion.
- √ And don't forget our Service Pledge - **£195 payment** to the customer for anything other than excellent service.

Contact us at
premierhub@vidahomeloans.co.uk
03300 532 045

What you can expect from the PremierHub

Enhanced Proposition

Dedicated Team

Priority Service

Precision Engagement

Product Ranges

Standard Range | 2 year & 5 year fixed

- For portfolio and non-portfolio landlords to purchase or remortgage single BTL units.
- Available for both individuals and SPVs.

Holiday Let Range | 2 year & 5 year fixed

- For landlords investing in the UK holiday home market.
- Includes Fee Saver options (temporarily removed).

HMO / MUB Range | 2 year & 5 year fixed

- For portfolio and non-portfolio landlords to purchase or remortgage specialist property types such as HMOs and MUBs.
- Available for both individuals and SPVs, including First Time Landlords.

Consumer Buy to Let Range | 2 year & 5 year fixed

- Typically where clients didn't originally plan to rent out their property, such as inheriting a home or moving in with a partner.

Expat Range | 2 year & 5 year fixed

- For British Citizens living or working overseas wanting to invest in the UK property market.
- Available for the purchase or remortgage of single units, HMOs and MUBs and both by individuals and SPVs.

Fee Saver Range | 2 year & 5 year fixed

- No assessment fee and reduced product fees.
- Free valuation for properties up to £500k.
- Available on single units, HMO and MUB properties.

Customer **Credit Profile**

See where your customer fits within our Vida tiers.

<table>
<tr><th>Criteria</th><th>VIDA 36</th><th>VIDA 24</th><th>VIDA 6</th><th>PACKAGER</th></tr>
<tr><td>Time since the last default where the amount was £500 or more***</td><td>0 in 36</td><td>0 in 24</td><td>0 in 6</td><td>Considered <6 months</td></tr>
<tr><td>Time since the last CCJ where the amount was £500 or more***</td><td>0 in 36</td><td>0 in 24</td><td>0 in 6</td><td>Considered <6 months</td></tr>
<tr><td rowspan="2">Worst Status Secured Payments* (months)</td><td>0 in last 36</td><td colspan="2">3 in last 24</td><td>Considered (no max)</td></tr>
<tr><td colspan="4">No secured arrears allowed within the last 6 months</td></tr>
<tr><td>Number of missed unsecured payments ≥ £250 in the last 6 months**</td><td>1 in 6</td><td>2 in 6</td><td>3 in 6</td><td>Considered (no max)</td></tr>
<tr><td>Bankruptcy / IVA / DRO / Trust Deed</td><td colspan="3">3 years +</td><td>1 year +</td></tr>
<tr><td>Previous repossessions</td><td colspan="3">6 years +</td><td>3 years +</td></tr>
</table>

KEY INFORMATION

*All historic secured arrears must have been made up to date for at least 6 months prior to application.

**All CCJs and Defaults less than £500 are excluded from product tiering.

• Debt Management Plan/Debt Arrangement Schemes may be considered at Underwriter discretion - subject to satisfactory affordability and conduct checks.

Should your customer have adverse that falls outside of our three Credit Tiers above, we still may be able to help with our Packager Tier. Our 15 Packager Partners have access to this exclusive credit tier and products.

Click here to take a look at our **Packagers**

Fixed Rate Products

Available for both purchase and remortgages

Standard range – 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Min loan	Max loan	Cashback	Product Code
Cashback	**75%**	**Vida 36**	5.28%	2%	£50k	£2m	£500	**BCB3642889**
Standard	**75%**	**Vida 36**	3.62%	5%	£150k	£2m	n/a	**BST3642911**
Standard	**75%**	**Vida 36**	5.07%	2%	£50k	£2m	n/a	**BST3642853**
		Vida 24	5.87%					**BST2442854**
		Vida 6	6.68%					**BST0642855**
		Packager	**6.89%**					**BSTPA42885**
Standard	**80%**	**Vida 36**	5.58%	2%	£50k	£750k	n/a	**BST3642856**
		Vida 24	6.03%					**BST2442857**
		Vida 6	6.78%					**BST0642858**
Standard	**85%**	**Vida 36**	5.94%	2%	£50k	£500k	n/a	**BST3642859**

Expat and HMO/MUB range – 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Min loan	Max loan	Cashback	Product Code
Expat (Single Unit & HMO/MUB)	**75%**	**Vida 36**	6.18%	2%	£50k	£2m	n/a	**EST3642881**
HMO/MUB	**75%**	**Vida 36**	3.88%	5%	£150k	£2m	n/a	**MST3642912**
HMO/MUB	**75%**	**Vida 36**	5.28%	2%	£50k	£2m	n/a	**MST3642867**
		Vida 24	6.12%					**MST2442868**
		Vida 6	6.79%					**MST0642869**
		Packager	7.09%					**MSTPA42887**
HMO/MUB	**80%**	**Vida 36**	5.93%	2%	£50k	£750k	n/a	**MST3642870**
		Vida 24	6.14%					**MST2442871**
		Vida 6	6.99%					**MST0642872**
HMO/MUB	**85%**	**Vida 36**	6.58%	2%	£50k	£500k	n/a	**MST3642873**

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
31/03/2029

ERC's

4% until 31/03/2028
3% until 31/03/2029

Fees

A non-refundable assessment fee of £195 is payable on all applications

Fixed Rate Products

Available for both purchase and remortgages

Standard range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Min loan	Max loan	Cashback	Product Code
Cashback	75%	Vida 36	6.23%	2%	£50k	£2m	£500	BCB3642890
Standard	75%	Vida 36	5.07%	7%	£150k	£2m	n/a	BST3642913
Standard	75%	Vida 36	6.07%	2%	£50k	£2m	n/a	BST3642860
		Vida 24	6.59%					BST2442861
		Vida 6	6.87%					BST0642862
		Packager	6.88%					BSTPA42886
Standard	80%	Vida 36	6.38%	2%	£50k	£750k	n/a	BST3642863
		Vida 24	6.71%					BST2442864
		Vida 6	7.12%					BST0642865
Standard	85%	Vida 36	6.83%	2%	£50k	£500k	n/a	BST3642866

Expat and HMO/MUB range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Min loan	Max loan	Cashback	Product Code
Expat (Single Unit & HMO/MUB)	75%	Vida 36	6.51%	2%	£50k	£2m	n/a	EST3642882
HMO/MUB	75%	Vida 36	5.32%	7%	£150k	£2m	n/a	MST3642914
HMO/MUB	75%	Vida 36	6.24%	2%	£50k	£2m	n/a	MST3642874
		Vida 24	6.74%					MST2442875
		Vida 6	7.03%					MST0642876
		Packager	7.14%					MSTPA42888
HMO/MUB	80%	Vida 36	6.50%	2%	£50k	£750k	n/a	MST3642877
		Vida 24	7.18%					MST2442878
		Vida 6	7.44%					MST0642879
HMO/MUB	85%	Vida 36	6.94%	2%	£50k	£500k	n/a	MST3642880

Rate Information
Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
31/03/2032

ERC's
5% until 31/03/2028
5% until 31/03/2029
4% until 31/03/2030
3% until 31/03/2031
2% until 31/03/2032

Fees
A non-refundable assessment fee of £195 is payable on all applications

**A minimum term of 6 years is required.*

Fee Saver Products

Available for both purchase and remortgages. No assessment fee, free valuation on properties up to £500k and a reduced product fee.

2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	**75%**	**Vida 36**	6.57%	0.75% (min £795)	£2m	n/a	**BFS3642883**
Cashback	**75%**	**Vida 36**	6.80%	0.75% (min £795)	£2m	£500	**BCF3642891**

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	**75%**	**Vida 36**	6.62%	0.75% (min £795)	£2m	n/a	**BFS3642884**
Cashback	**75%**	**Vida 36**	6.68%	0.75% (min £795)	£2m	£500	**BCF3642892**

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
2 year - 31/03/2029
5 year - 31/03/2032

ERC's

2 year
4% until 31/03/2028
3% until 31/03/2029

5 year
5% until 31/03/2028
5% until 31/03/2029
4% until 31/03/2030
3% until 31/03/2031
2% until 31/03/2032

Additional Information

Minimum loan **£50k**

Fees
Fee saver products have no assessment fee and free valuation on properties up to £500k

**A minimum term of 6 years is required.*

Holiday Buy to Let **Products**

Available for both purchase and remortgages.

2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	**75%**	**Vida 36**	5.67%	2%	£2m	n/a	**HST3642893**
		Vida 24	5.82%				**HST2442894**
		Vida 6	6.22%				**HST0642895**
Standard	**80%**	**Vida 36**	5.77%	2%	£750k	n/a	**HST3642896**
		Vida 24	5.92%				**HST2442897**
		Vida 6	6.32%				**HST0642898**

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	**75%**	**Vida 36**	6.35%	2%	£2m	n/a	**HST3642899**
		Vida 24	6.50%				**HST2442900**
		Vida 6	6.90%				**HST0642901**
Standard	**80%**	**Vida 36**	6.45%	2%	£750k	n/a	**HST3642902**
		Vida 24	6.60%				**HST2442903**
		Vida 6	7.10%				**HST0642904**

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
2 year - 31/03/2029
5 year - 31/03/2032

ERC's
2 year
4% until 31/03/2028
3% until 31/03/2029

5 year
5% until 31/03/2028
5% until 31/03/2029
4% until 31/03/2030
3% until 31/03/2031
2% until 31/03/2032

Additional Information

Minimum loan **£50k**

Fees
Fee saver products have no assessment fee and free valuation on properties up to £500k

**A minimum term of 6 years is required.*

Consumer Buy to Let Products

Available for both purchase and remortgages.

2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
Standard	**75%**	**Vida 36**	5.42%	2%	£2m	**CST3642905**
Standard	**80%**	**Vida 36**	5.83%	2%	£750k	**CST3642906**
Expat	**75%**	**Vida 36**	6.43%	2%	£2m	**CES3642909**

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
Standard	**75%**	**Vida 36**	6.37%	2%	£2m	**CST3642907**
Standard	**80%**	**Vida 36**	6.63%	2%	£750k	**CST3642908**
Expat	**75%**	**Vida 36**	6.71%	2%	£2m	**CES3642910**

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.64% (VVR + 2.84%)

Product terms fixed until
2 year - 31/03/2029
5 year - 31/03/2032

ERC's

2 year
4% until 31/03/2028
3% until 31/03/2029

5 year
5% until 31/03/2028
5% until 31/03/2029
4% until 31/03/2030
3% until 31/03/2031
2% until 31/03/2032

Additional Information

Minimum loan **£50k**

Fees
Fee saver products have no assessment fee and free valuation on properties up to £500k

**A minimum term of 6 years is required.*

Valuation Fees

Property Value	Valuation Fee
Less than £100,000	£170
£100,000 - £200,000	£230
£200,001 - £300,000	£290
£300,001 - £400,000	£350
£400,001 - £500,000	£450
£500,001 - £600,000	£530
£600,001 - £700,000	£580
£700,001 - £800,000	£625
£800,001 - £900,000	£625
£900,001 - £1m	£675
Over £1m - £1.25m	£990
Over £1.25m - £1.5m	£1,100
Over £1.5m - £1.75m	£1,200
Over £1.75m - £2m	£1,410
Over £2m - £2.25m	£1,650
Over £2.25m - £2.5m	£1,760
Over £2.5m - £2.75m	£1,795
Over £2.75m - £3m	£1,940
Over £3m	By negotiation

For BTL Fee Saver products no assessment fee is payable and one free standard valuation is provided for all properties up to £500k.

A surveyor may be asked to carry out a physical valuation or a remote valuation without visiting the property.

No Search indemnity insurance permitted for residential and BTL remortgage transactions only, other than those under a Fee Saver products, for properties in England and Wales using a specific Vida approved policy - Full details in the UK Finance Handbook.

Contact the PremierHub

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vidahomeloans.co.uk

Vida Homeloans