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Vida Homeloans

Residential Product Guide

What's New?

- Single mortgages can be split between Capital & Interest and Interest Only repayment methods
- Improved criteria for customers taking their mortgage into retirement

Criteria Highlights

- Maximum age up to the customer's 86th birthday
- Potential for a term of up to 45 years
- Packager credit tier available for higher adverse
- All Defaults and CCJs less than £500 are excluded from product tiering

Seriously √ Satisfying √ Service

PremierHub

Contents

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. We now define lending into retirement as any case where the term extends past a client's expected retirement age or beyond their 76th birthday, **whichever comes sooner.** That means clearer rules, **fewer grey areas and more confidence when placing cases.**

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

Customer Credit Profile

See where your customer fits within our Vida tiers.

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

KEY INFORMATION

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

**Unsecured includes unsecured loans, hire purchases, store cards, credit cards and current accounts.

***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.

Higher LTV Credit Requirements

- All LTVs above 90% require the customer's credit file to be up to date with no current arrears on major unsecured items*.
- For Vida 24 and Vida 6 products, any LTV above 85% requires the customer's credit file to be up to date with no current arrears on major unsecured items*.

*Unsecured includes unsecured loans, hire purchases, store cards, credit cards and current accounts.

Remortgages allowed for any legal purpose. Remortgages with debt consolidation are available up to 90% LTV on the Vida 36 tier and up to 85% LTV across all other tiers. Capital Raising for gambling debts is not allowed.

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	Max loan	Cashback	Product Code
Standard	75%	Vida 36	5.93%	£995	£2m	n/a	RST3642785
		Vida 24	6.22%				RST2442786
		Vida 6	6.43%				RST0642787
		Packager	7.38%				RSTPA42837
Standard	85%	Vida 36	6.50%	£995	£1.5m	n/a	RST3642788
		Vida 24	6.57%				RST2442789
		Vida 6	6.95%				RST0642790
Standard Pathway	90%	Vida 36	7.05%	£995	£1.5m	n/a	RST3642791
		Vida 24	7.19%				RST2442792
		Vida 6	7.73%				RST0642793
	95%	Vida 36	7.13%	£995	£750k	n/a	RST3642794

Fee Saver range – 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Fee Saver Cashback	75%	Vida 36	6.73%	£0	£2m	£500	RCF3642808
		Vida 24	7.02%				RCF2442809
		Vida 6	7.24%				RCF0642810
Fee Saver Cashback	85%	Vida 36	7.32%	£0	£1.5m	£500	RCF3642811
		Vida 24	7.39%				RCF2442812
		Vida 6	7.76%				RCF0642813
Fee Saver Cashback Pathway	90%	Vida 36	8.13%	£0	£1.5m	£1,250	RCF3642814
		Vida 24	8.25%				RCF2442815
		Vida 6	8.80%				RCF0642816
	95%	Vida 36	8.19%	£0	£750k	£1,250	RCF3642817

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
31/03/2029

ERC's

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

Additional Information

Minimum loan **£50k**

Fees
Fee saver products have free valuation on properties up to £500k

Fixed Rate Products

Available for both purchase and remortgages.

Standard range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	6.33%	£995	£2m	n/a	RST3642795
		Vida 24	6.47%				RST2442796
		Vida 6	6.56%				RST0642797
		Packager	6.97%				RSTPA42838
Standard	85%	Vida 36	6.71%	£995	£1.5m	n/a	RST3642798
		Vida 24	6.86%				RST2442799
		Vida 6	7.17%				RST0642800
Standard Pathway	90%	Vida 36	6.88%	£995	£1.5m	n/a	RST3642801
		Vida 24	7.18%				RST2442802
		Vida 6	7.59%				RST0642803
	95%	Vida 36	7.16%	£995	£750k	n/a	RST3642804
		Vida 24	7.56%				RST2442805
		Vida 6	7.86%				RST0642806
	97%	Vida 36	7.61%	£995	£750k	n/a	RST3642807

Fee Saver range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Fee Saver Cashback	75%	Vida 36	6.60%	£0	£2m	£500	RCF3642818
		Vida 24	6.73%				RCF2442819
		Vida 6	6.82%				RCF0642820
Fee Saver Cashback	85%	Vida 36	6.98%	£0	£1.5m	£500	RCF3642821
		Vida 24	7.13%				RCF2442822
		Vida 6	7.43%				RCF0642823
Fee Saver Cashback Pathway	90%	Vida 36	7.22%	£0	£1.5m	£1,250	RCF3642824
		Vida 24	7.51%				RCF2442825
		Vida 6	7.93%				RCF0642826
	95%	Vida 36	7.50%	£0	£750k	£1,250	RCF3642827
		Vida 24	7.90%				RCF2442828
		Vida 6	8.20%				RCF0642829
	97%	Vida 36	7.95%	£0	£750k	£1,250	RCF3642830

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

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

Additional Information

Minimum loan **£50k**

Fees
Fee saver products have free valuation on properties up to £500k

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

Right to Buy Products

Purchase only applications from Local Authorities for Right to Buy and from Housing Associations for Right to Acquire. Available up to lower of 100% of discounted purchase price or 75% of the open market value.

We will need to see:
Section 125 or RTA 3 from the Local Authority/Housing Association.

2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
2 year fixed	75%	Vida 36	7.04%	£995	£2m	GST3642831
		Vida 24	7.09%			GST2442832
		Vida 6	7.44%			GST0642833
		Packager	7.74%			GSTPA42839

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
5 year fixed*	75%	Vida 36	6.83%	£995	£2m	GST3642834
		Vida 24	7.04%			GST2442835
		Vida 6	7.31%			GST0642836
		Packager	7.64%			GSTPA42840

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

Revert rate
8.44% (VVR + 2.64%)

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

ERC's - 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**

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

Foreign Nationals 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	6.33%	£995	£2m	FNS3642841
		Vida 24	6.47%			FNS2442842
		Vida 6	6.93%			FNS0642843
	90% Pathway	Vida 36	7.55%	£995	£1.5m	FNS3642844
		Vida 24	7.69%			FNS2442845
		Vida 6	8.43%			FNS0642846

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

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

ERC's

4% until 31/03/2028

3% until 31/03/2029

Additional Information

Minimum loan **£50k**

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Product Code
Standard	75%	Vida 36	6.73%	£995	£2m	FNS3642847
		Vida 24	6.77%			FNS2442848
		Vida 6	6.81%			FNS0642849
	90% Pathway	Vida 36	7.38%	£995	£1.5m	FNS3642850
		Vida 24	7.68%			FNS2442851
		Vida 6	8.09%			FNS0642852

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
5 year - 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

Additional Information

Minimum loan **£50k**

**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 Residential 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

03300 532 045

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