65% LTV Residential Exclusives

Features & Highlights

Helping more of your clients take their next step, our Residential Exclusive is designed with flexibility in mind. Whether they're looking to move or remortgage with a higher deposit or equity in their property, are a foreign national or have other circumstances that don't fit the high street mould, Vida offers a common-sense approach to specialist lending.

- √ **No £195** assessment fee across all Vida products
- √ Best suited to **home-movers** and **remortgage** customers
- √ **2-year fixed** as a flexible option
- √ Competitive **0.70% Proc Fee** paid
- √ Set **£1,995 product fee**
- √ Minor adverse credit or complex income structures considered
- √ **Cashback of £250** on products for limited time
- √ **Foreign Nationals** accepted, with up to **12 different Visa** types considered

Product	Tier	LTV	Initial Rate	Product Fee	Product Code
2 Year Standard	Vida 36	65%	5.58%	£1,995	RCB3643499
2 Year Foreign National			5.68%		FCB3643500

£250 Cashback applicable on **all** products for limited time!

Valuation Fees
Standard valuation fees apply

Minimum Loan
£50K

Maximum Loan
£2m

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

ERC's
4% until 31/05/2028
3% until 31/05/2029

Product Terms fixed until
31/05/2029

Revert rate
8.44% (VVR + 2.64%)

Cashback ends 17th Dec 26.



Exclusive products may be withdrawn without notice and at any time.

PremierHub

vidahomeloans.co.uk

V1 12.11.26

For intermediary use only. Not intended for retail consumer use.