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Vida Homeloans

Residential Product Guide

What's New?

- Extra **£250 customer cashback** across all products until 17th December
- Proc fee increase on Product Transfers - now **0.50%**
- Right to Buy - now available up to the lower of 100% discounted purchase price or **95%** of the open market value
- New range of 65% LTV remortgage only products added to the range

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

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

Contents

Customer Credit Profile	03
Residential Fixed Rate Products	04
Right to Buy Products	06
Foreign National Products	07
Valuation Fees	08



Break the habit. Take another look at Vida

Whether it's placing a complex new case or supporting an existing customer approaching the end of their deal, brokers play a critical role in delivering the right outcomes.
That's why we're backing advisers with a market-leading 0.7% procuration fee on new business, an enhanced **0.50%** fee on Product Transfers.

In addition to ongoing investment in our criteria, products, Service Pledge and V-Hub support, we're giving your customers an **additional £250 cashback**, until 17th December 2026.

If it's been a while since you last considered Vida, there's never been a better time to **rediscover what we can do for your clients.**

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

Extra **£250 customer cashback** across all products until 17th December

Available for both purchase and remortgages.

Standard range – 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Remortgage Only	65%	Vida 36	5.68%	£995	£2m	£250	RCB3643337
		Vida 24	5.78%				RCB2443338
		Vida 6	6.18%				RCB0643339
Standard	75%	Vida 36	5.93%	£995	£2m	£250	RCB3643340
		Vida 24	6.22%				RCB2443341
		Vida 6	6.43%				RCB0643342
		Packager	7.38%				RCFPA43421
Standard	80%	Vida 36	6.19%	£995	£1.5m	£250	RCB3643343
		Vida 24	6.38%				RCB2443344
		Vida 6	6.64%				RCB0643345
Standard	85%	Vida 36	6.60%	£995	£1.5m	£250	RCB3643346
		Vida 24	6.67%				RCB2443347
		Vida 6	7.05%				RCB0643348
Standard Pathway	90%	Vida 36	7.05%	£995	£1.5m	£250	RCB3643349
		Vida 24	7.19%				RCB2443350
		Vida 6	7.73%				RCB0643351
	95%	Vida 36	7.13%	£995	£750k	£250	RCB3643352

Fee Saver range – 2 year fixed rate

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Remortgage Only	65%	Vida 36	6.58%	£0	£2m	£500 + £250	RCF3643372
		Vida 24	6.87%				RCF2443373
		Vida 6	7.09%				RCF0643374
Fee Saver Cashback	75%	Vida 36	6.73%	£0	£2m	£500 + £250	RCF3643375
		Vida 24	7.02%				RCF2443376
		Vida 6	7.24%				RCF0643377
Fee Saver Cashback	80%	Vida 36	7.01%	£0	£1.5m	£500 + £250	RCF3643378
		Vida 24	7.23%				RCF2443379
		Vida 6	7.48%				RCF0643380
Fee Saver Cashback	85%	Vida 36	7.42%	£0	£1.5m	£500 + £250	RCF3643381
		Vida 24	7.49%				RCF2443382
		Vida 6	7.86%				RCF0643383
Fee Saver Cashback Pathway	90%	Vida 36	8.13%	£0	£1.5m	£1,250 + £250	RCF3643384
		Vida 24	8.25%				RCF2443385
		Vida 6	8.80%				RCF0643386
	95%	Vida 36	8.19%	£0	£750k	£1,250 + £250	RCF3643387

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
31/05/2029

ERC's

4% until 31/05/2028
3% until 31/05/2029

Additional Information

Minimum loan **£50k**

Fees

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

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

Pathway products come with no assessment fee, for a limited time

Fixed Rate Products

Extra **£250 customer cashback** across all products until 17th December

Available for both purchase and remortgages.

Standard range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Remortgage Only	65%	Vida 36	6.06%	£995	£2m	£250	RCB3643353
		Vida 24	6.08%				RCB2443354
		Vida 6	6.34%				RCB0643355
Standard	75%	Vida 36	6.33%	£995	£2m	£250	RCB3643356
		Vida 24	6.47%				RCB2443357
		Vida 6	6.56%				RCB0643358
		Packager	6.97%				RCFPA43422
Standard	80%	Vida 36	6.45%	£995	£1.5m	£250	RCB3643359
		Vida 24	6.65%				RCB2443360
		Vida 6	6.75%				RCB0643361
Standard	85%	Vida 36	6.71%	£995	£1.5m	£250	RCB3643362
		Vida 24	6.86%				RCB2443363
		Vida 6	7.17%				RCB0643364
Standard Pathway	90%	Vida 36	6.88%	£995	£1.5m	£250	RCB3643365
		Vida 24	7.18%				RCB2443366
		Vida 6	7.59%				RCB0643367
	95%	Vida 36	7.16%	£995	£750k	£250	RCB3643368
		Vida 24	7.56%				RCB2443369
		Vida 6	7.86%				RCB0643370
	97%	Vida 36	7.61%	£995	£750k	£250	RCB3643371

Fee Saver range – 5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Remortgage Only	65%	Vida 36	6.45%	£0	£2m	£500 + £250	RCF3643388
		Vida 24	6.58%				RCF2443389
		Vida 6	6.67%				RCF0643390
Fee Saver Cashback	75%	Vida 36	6.60%	£0	£2m	£500 + £250	RCF3643391
		Vida 24	6.73%				RCF2443392
		Vida 6	6.82%				RCF0643393
Fee Saver Cashback	80%	Vida 36	6.77%	£0	£1.5m	£500 + £250	RCF3643394
		Vida 24	6.97%				RCF2443395
		Vida 6	7.07%				RCF0643396
Fee Saver Cashback	85%	Vida 36	6.98%	£0	£1.5m	£500 + £250	RCF3643397
		Vida 24	7.13%				RCF2443398
		Vida 6	7.43%				RCF0643399
Fee Saver Cashback Pathway	90%	Vida 36	7.22%	£0	£1.5m	£1,250 + £250	RCF3643400
		Vida 24	7.51%				RCF2443401
		Vida 6	7.93%				RCF0643402
	95%	Vida 36	7.50%	£0	£750k	£1,250 + £250	RCF3643403
		Vida 24	7.90%				RCF2443404
		Vida 6	8.20%				RCF0643405
	97%	Vida 36	7.95%	£0	£750k	£1,250 + £250	RCF3643406

Rate Information

Vida Variable Rate (VVR)
5.80% set on 01.02.2026

Revert rate
8.44% (VVR + 2.64%)

Product terms fixed until
31/05/2032

ERC's

5% until 31/05/2028
5% until 31/05/2029
4% until 31/05/2030
3% until 31/05/2031
2% until 31/05/2032

Additional Information

Minimum loan **£50k**

Fees

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

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

Pathway products come with no assessment fee, for a limited time

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

Right to Buy Products

Extra **£250 customer cashback** across all products until 17th December

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 95% of the open market value.
Ex-local authority flats and maisonettes are restricted to a maximum of 80% LTV against the open market value.
Any product fees added to the loan are included when calculating the maximum LTV.

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	Cashback	Product Code
2 year fixed	75%	Vida 36	7.04%	£995	£2m	£250	GCS3643407
		Vida 24	7.09%				GCS2443408
		Vida 6	7.44%				GCS0643409
		Packager	7.74%				GCSPA43423
	85%	Vida 36	7.94%	£995	£2m	£250	GCS3643413
		Vida 24	8.04%				GCS2443414
Fee Saver Pathway	95%	Vida 36	8.80%	£0	£2m	£250	GCF3643417
		Vida 24	8.90%				GCF2443418

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
5 year fixed	75%	Vida 36	6.83%	£995	£2m	£250	GCS3643410
		Vida 24	7.04%				GCS2443411
		Vida 6	7.31%				GCS0643412
		Packager	7.64%				GCSPA43424
	85%	Vida 36	7.49%	£995	£2m	£250	GCS3643415
		Vida 24	7.59%				GCS2443416
Fee Saver Pathway	95%	Vida 36	8.29%	£0	£2m	£250	GCF3643419
		Vida 24	8.54%				GCF2443420

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 - 31/05/2029
5 year - 31/05/2032

ERC's - 2 year
4% until 31/05/2028
3% until 31/05/2029

5 year
5% until 31/05/2028
5% until 31/05/2029
4% until 31/05/2030
3% until 31/05/2031
2% until 31/05/2032

Additional Information

Minimum loan **£50k**

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

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

Foreign Nationals Products

Extra **£250 customer cashback** across all products until 17th December

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	6.33%	£995	£2m	£250	FCB3643425
		Vida 24	6.47%				FCB2443426
		Vida 6	6.93%				FCB0643427
	90% Pathway	Vida 36	7.55%	£995	£1.5m	£250	FCB3643428
		Vida 24	7.69%				FCB2443429
		Vida 6	8.43%				FCB0643430

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 - 31/05/2029

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

Additional Information

Minimum loan **£50k**

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

Pathway products come with no assessment fee, for a limited time

5 year fixed rate*

Product Type	LTV	Tier	Initial rate	Fee	Max loan	Cashback	Product Code
Standard	75%	Vida 36	6.73%	£995	£2m	£250	FCB3643431
		Vida 24	6.77%				FCB2443432
		Vida 6	6.81%				FCB0643433
	90% Pathway	Vida 36	7.38%	£995	£1.5m	£250	FCB3643434
		Vida 24	7.68%				FCB2443435
		Vida 6	8.09%				FCB0643436

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 - 31/05/2032

ERC's
5% until 31/05/2028
5% until 31/05/2029
4% until 31/05/2030
3% until 31/05/2031
2% until 31/05/2032

Additional Information

Minimum loan **£50k**

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

Pathway products come with no assessment fee, for a limited time

**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 Premier Hub



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Vida Homeloans

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