FOR THE USE OF PROFESSIONAL MORTGAGE INTERMEDIARIES ONLY

RESIDENTIAL PRODUCT RATES

(CORRECT AS AT 12TH AUGUST 2019)

Don't forget Vida's selection of Summer Headliner products

Vida Homeloans

	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
Combined total of CCJs and Defaults	0 in last 24 Months	0 in last 18 months of £250 or more 1 in last 24 Months	0 in last 12 months of £250 or more 2 in last 24 months	0 in last 9 months of £500 or more 3 in last 24 months (including max 2 unsecured defaults)	0 in last 6 months of £500 or more 4 in last 24 months (including max 3 unsecured defaults)
Unsatisfied CCJs	No unsatisfied CCJs	No unsatisfied CCJs	Max £5,000 in total	Max £5,000 in total	Max £5,000 in total
Missed Mortgage/Secured Loan Payments (inc. car HP)	0 in last 36 months	0 in last 12 months	0 in last 12 months	0 in last 9 months	0 in last 6 months
Maximum Worst Status	1 in last 36 months	1 in last 24 months	2 in last 24 months	2 in last 24 months	3 in last 24 months
Unsecured credit/loan arrears (e.g. credit cards, catalogues, and personal loans)	1 missed payment, none over £50 in last 6 months Max product LTV 80%	1 missed payment, none over £100 in last 6 months Max product LTV 80%	2 missed payments, none over £100 in last 6 months Max product LTV 80%	3 missed payments up to a combined total of £250 in last 6 months Max product LTV 75%	3 missed payments up to a combined total of £250 in last 6 months Max product LTV 75%
Maximum Current Status	1	1	1	2	3

- DMPs considered providing satisfactorily conducted
- Customers repossessed in the last 10 years not acceptable
- Bankruptcy/IVA/DRO discharged over 6 years
- Adverse criteria assessed on combined adverse from all applicants

2 YEAR FIXED FROM COMPLETION

Max LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
90%*	4.89%	5.09%	-	-	-
85%	3.99%	4.29%	4.99%	5.49%	-
80%	3.59%	3.99%	4.79%	5.34%	-
75%	3.54%	3.94%	4.49%	4.99%	5.59%
70%	2.94%	3.54%	4.09%	4.64%	5.54%
65%	-	-	3.64%	4.29%	5.39%
60%	-	-	-	-	5.34%
Product Fee (can be added to the loan above Max LTV except at 90%)	£995			£1,495	
Revert Rate	Up to 75% LTV: 5.34% (VVR + 2.54%) Over 75% LTV: 5.74% (VVR + 2.94%)			Up to 70% LTV: 5.44% (VVR + 2.64%) Over 70% LTV: 5.74% (VVR + 2.94%)	
ERC	3% / 2% (from completion)				
Maximum Loan (including fees)	Up to 90%: £400k, Up to 85%: £500k Up to 80%: £750k, Up to 75%: £1m			Up to 85%: £500k	

Exclude fees when calculating Maximum LTV, include fees when calculating Maximum Loan
***90% LTV including fees available to FTB's and Movers with a minimum 12 months mortgage history**

Vida Variable Rate (VVR) is:	2.80% set on 28.06.19

£180 assessment fee is payable on all applications

+ 0.30% for I/O, RTB, £1M+ LOANS, HELPING HAND

PLUS RANGE (INTEREST ONLY, LOANS ABOVE £1M, RIGHT TO BUY, HELPING HAND)

PLUS – 2 YEAR FIXED FROM COMPLETION

Max LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
90%*	5.19%	5.39%	-	-	-
85%	4.29%	4.59%	5.29%	5.79%	-
80%	3.89%	4.29%	5.09%	5.64%	-
75%	3.84%	4.24%	4.79%	5.29%	5.89%
70%	3.24%	3.84%	4.39%	4.94%	5.84%
65%	-	-	-	-	5.69%
Helping Hand (Max 90%)	✓	✓	✓	✓	✓
RTB (Max 75%)	✓	✓	✓	✓	✓
I/O or £1m+ (Max 75%)	✓	✓	✗	✗	✗
Maximum Loan (including fees)	Up to 90%: £400k, Up to 85%: £500k Up to 80%: £750k, Up to 75%: £1m, Up to 70%: £1.5m			Up to 85%: £500k	

Product Fee, revert rate & ERC on the PLUS range are the same as the standard range (see left)

Completr
Your Specialist Packager Distributor

023 8045 6999 (Option 1)
resi@complete-fs.co.uk
www.complete-fs.co.uk

RESIDENTIAL PRODUCT RATES

5 YEAR FIXED FROM COMPLETION

Max LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
90%*	5.29%	5.49%	-	-	-
85%	4.59%	4.99%	5.39%	5.99%	-
80%	4.14%	4.84%	5.24%	5.74%	-
75%	4.04%	4.59%	4.99%	5.39%	5.79%
70%	3.54%	4.04%	4.74%	5.14%	5.69%
65%	-	-	4.29%	4.59%	5.49%
60%	-	-	-	-	5.44%
Product Fee (can be added to the loan above Max LTV except at 90%)	£995			£1,495	
Revert Rate	Up to 75% LTV: 5.34% (VVR + 2.54%) Over 75% LTV: 5.74% (VVR + 2.94%)			Up to 70% LTV: 5.44% (VVR + 2.64%) Over 70% LTV: 5.74% (VVR + 2.94%)	
ERC	3% / 2% / 2% / 2% /1% (from completion)				
Maximum Loan (including fees)	Up to 90%: £400k, Up to 85%: £500k Up to 80%: £750k, Up to 75%: £1m			Up to 85%: £500k	

Exclude fees when calculating Maximum LTV, include fees when calculating Maximum Loan
***90% LTV including fees available to FTB's and Movers with a minimum 12 months mortgage history**

£180 assessment fee is payable on all applications

Procuration Fee	**0.40%**

RSRV29 120819

+ 0.30% for I/O, RTB, £1M+ LOANS, HELPING HAND

PLUS RANGE

(INTEREST ONLY, LOANS ABOVE £1M, RIGHT TO BUY, HELPING HAND)

Vida Homeloans

PLUS – 5 YEAR FIXED FROM COMPLETION

Max LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
90%*	5.59%	5.79%	-	-	-
85%	4.89%	5.29%	5.69%	6.29%	-
80%	4.44%	5.14%	5.54%	6.04%	-
75%	4.34%	4.89%	5.29%	5.69%	6.09%
70%	3.84%	4.34%	5.04%	5.44%	5.99%
65%	-	-	-	-	5.79%
Helping Hand (Max 90%)	✓	✓	✓	✓	✓
RTB (Max 75%)	✓	✓	✓	✓	✓
I/O or £1m+ (Max 75%)	✓	✓	✗	✗	✗
Maximum Loan (including fees)	Up to 90%: £400k, Up to 85%: £500k Up to 80%: £750k, Up to 75%: £1m, Up to 70%: £1.5m			Up to 85%: £500k	

Product Fee, revert rate & ERC on the PLUS range are the same as the standard range (see left)

RESIDENTIAL HIGHLIGHTS

RESIDENTIAL PRODUCT RATES - FEE SAVER RANGE

FEE SAVER PRODUCT FEATURES

- £0 Product Fee
- For properties up to £500,000, one free standard valuation and refund of £49 assessment fee*
- For properties over £500,000 refund of valuation and assessment fee (maximum £650)**
- Free standard remortgage legal services includes Scotland***

*For properties up to £500,000, one free standard valuation and refund of the reduced £49 assessment fee paid at application within 30 days of completion into the mortgage direct debit account.

**For properties valued above £500,000, the standard valuation and assessment fee is payable upon application, but is refunded (up to a maximum of £650) within 30 days of completion into the mortgage direct debit account.

***When applying for a Fee Saver remortgage simply click 'free legals' on the mortgage details page of our portal. Vida Homeloans will cover the costs for standard remortgage legal/conveyancing work using our nominated firm of solicitors. Any additional legal work which is not part of standard conveyancing will be payable by your customer directly to the lender-nominated firm, who will provide a quotation for any extra work before it is carried out. Not available for properties with no outstanding mortgage. Any additional fees or charges that may be payable in respect of leasehold properties under the terms of the lease are excluded and will be payable by the borrower, and the mortgage can only complete if there are no outstanding service charges or ground rent on the leasehold property.

FEE SAVER – 2 YEAR FIXED FROM COMPLETION

Max LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
90%*	5.34%	5.54%	-	-	-
85%	4.44%	4.74%	5.44%	5.94%	-
80%	4.04%	4.44%	5.24%	5.79%	-
75%	3.99%	4.39%	4.94%	5.44%	6.04%
70%	3.39%	3.99%	4.54%	5.09%	5.99%
65%	-	-	4.09%	4.74%	5.84%
60%	-	-	-	-	5.79%
Product Fee	No Product Fee				
Revert Rate	Up to 75% LTV: 5.34% (VVR + 2.54%) Over 75% LTV: 5.74% (VVR + 2.94%)			Up to 70% LTV: 5.44% (VVR + 2.64%) Over 70% LTV: 5.74% (VVR + 2.94%)	
ERC	3% / 2% (from completion)				
Maximum Loan (including fees)	Up to 90%: £400k, Up to 85%: £500k Up to 80%: £750k, Up to 75%: £1m			Up to 85%: £500k	

Exclude fees when calculating Maximum LTV, include fees when calculating Maximum Loan
***90% LTV including fees available to FTB's and Movers with a minimum 12 months mortgage history**

Vida Variable Rate (VVR) is:	2.80% set on 28.06.19

PLUS RANGE (INTEREST ONLY, LOANS ABOVE £1M, RIGHT TO BUY, HELPING HAND)

+ 0.30% for I/O, RTB, £1M+ LOANS, HELPING HAND

FEE SAVER PLUS – 2 YEAR FIXED FROM COMPLETION

Max LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
90%*	5.64%	5.84%	-	-	-
85%	4.74%	5.04%	5.74%	6.24%	-
80%	4.34%	4.74%	5.54%	6.09%	-
75%	4.29%	4.69%	5.24%	5.74%	6.34%
70%	3.69%	4.29%	4.84%	5.39%	6.29%
65%	-	-	-	-	6.14%
Helping Hand (Max 90%)	✓	✓	✓	✓	✓
RTB (Max 75%)	✓	✓	✓	✓	✓
I/O or £1m+ (Max 75%)	✓	✓	✗	✗	✗
Maximum Loan (including fees)	Up to 90%: £400k, Up to 85%: £500k Up to 80%: £750k, Up to 75%: £1m, Up to 70%: £1.5m			Up to 85%: £500k	

Product Fee, revert rate & ERC on the PLUS range are the same as the standard range (see left)

RESIDENTIAL PRODUCT RATES - FEE SAVER RANGE

FEE SAVER – 5 YEAR FIXED FROM COMPLETION

Max LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
90%*	5.59%	5.79%	-	-	-
85%	4.89%	5.29%	5.69%	6.29%	-
80%	4.44%	5.14%	5.54%	6.04%	-
75%	4.34%	4.89%	5.29%	5.69%	6.09%
70%	3.84%	4.34%	5.04%	5.44%	5.99%
65%	-	-	4.59%	4.89%	5.79%
60%	-	-	-	-	5.74%
Product Fee	No Product Fee				
Revert Rate	Up to 75% LTV: 5.34% (VVR + 2.54%) Over 75% LTV: 5.74% (VVR + 2.94%)			Up to 70% LTV: 5.44% (VVR + 2.64%) Over 70% LTV: 5.74% (VVR + 2.94%)	
ERC	3% / 2% / 2% / 2% / 1% (from completion)				
Maximum Loan (including fees)	Up to 90%: £400k, Up to 85%: £500k Up to 80%: £750k, Up to 75%: £1m			Up to 85%: £500k	

+ 0.30% for I/O, RTB, £1M+ LOANS, HELPING HAND

PLUS RANGE

(INTEREST ONLY, LOANS ABOVE £1M, RIGHT TO BUY, HELPING HAND)

FEE SAVER PLUS – 5 YEAR FIXED FROM COMPLETION

Max LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
90%*	5.89%	6.09%	-	-	-
85%	5.19%	5.59%	5.99%	6.59%	-
80%	4.74%	5.44%	5.84%	6.34%	-
75%	4.64%	5.19%	5.59%	5.99%	6.39%
70%	4.14%	4.64%	5.34%	5.74%	6.29%
65%	-	-	-	-	6.09%
Helping Hand (Max 90%)	✓	✓	✓	✓	✓
RTB (Max 75%)	✓	✓	✓	✓	✓
I/O or £1m+ (Max 75%)	✓	✓	✗	✗	✗
Maximum Loan (including fees)	Up to 90%: £400k, Up to 85%: £500k Up to 80%: £750k, Up to 75%: £1m, Up to 70%: £1.5m			Up to 85%: £500k	

FEE SAVER – 2 YEAR VARIABLE FROM COMPLETION

Max LTV	VIDA 1
90%*	5.29% VVR + 2.49%
85%	4.59% VVR + 1.79%
80%	4.14% VVR + 1.34%
75%	3.94% VVR + 1.14%
70%	3.54% VVR + 0.74%
Product Fee	No Product Fee
Revert Rate	Up to 75% LTV: 5.34% (VVR + 2.54%) Over 75% LTV: 5.74% (VVR + 2.94%)
ERC	3% / 2% (from completion)
Maximum Loan (including fees)	Up to 90%: £400k, Up to 85%: £500k Up to 80%: £750k, Up to 75%: £1m

+ 0.30% for I/O, RTB, £1M+ LOANS, HELPING HAND

FEE SAVER PLUS – 2 YEAR VARIABLE FROM COMPLETION

Max LTV	VIDA 1
90%*	5.59% VVR + 2.79%
85%	4.89% VVR + 2.09%
80%	4.44% VVR + 1.64%
75%	4.24% VVR + 1.44%
70%	3.84% VVR + 1.04%
Helping Hand (Max 90%)	✓
RTB (Max 75%)	✓
I/O or £1m+ (Max 75%)	✓
Maximum Loan (including fees)	Up to 90%: £400k, Up to 85%: £500k Up to 80%: £750k, Up to 75%: £1m, Up to 70%: £1.5m

Exclude fees when calculating Maximum LTV, include fees when calculating Maximum Loan
***90% LTV including fees available to FTB's and Movers with a minimum 12 months mortgage history**

Product Fee, revert rate & ERC on the PLUS range are the same as the standard range (see left)

Don't forget, if you are searching our products on a sourcing system, tick 'Fee Free' to ensure you can see our competitive Fee Saver range.

Procuration Fee	0.40%

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RESIDENTIAL PRODUCT RATES - HTB PURCHASE RANGE

One standard free valuation for both Purchase and Re-mortgage
£200 contribution to legal fees (upon completion)
£180 assessment fee is payable on all applications

Help to Buy

2 YEAR FIXED FROM COMPLETION					
Max LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
80%	4.04%	4.44%	5.24%	5.79%	-
75%	3.79%	4.19%	4.74%	5.24%	5.84%
Product Fee	£995			£1,495	
Revert Rate	Up to 75% LTV: 5.34% (VVR + 2.54%) Over 75% LTV: 5.74% (VVR + 2.94%)			5.74% (VVR + 2.94%)	
ERC	3% / 2% (from completion)				

5 YEAR FIXED FROM COMPLETION					
Max LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
80%	4.39%	5.09%	5.49%	5.99%	-
75%	4.24%	4.79%	5.19%	5.59%	5.99%
Product Fee	£995			£1,495	
Revert Rate	Up to 75% LTV: 5.34% (VVR + 2.54%) Over 75% LTV: 5.74% (VVR + 2.94%)			5.74% (VVR + 2.94%)	
ERC	3% / 2% / 2% / 2% / 1% (from completion)				

5 YEAR FIX SPECIAL
4.75% REVERT RATE
FOR PURCHASES

Recent scheme changes require loans with a revert rate above 4.75% to be referred back to the HTB agent/scheme to recheck affordability. Where speed is of the essence, this special product avoids the need for any recheck.

5 YEAR FIXED FROM COMPLETION PURCHASE SPECIAL – 4.75% REVERT RATE		
Max LTV	VIDA 1	VIDA 2
80%	4.90%	5.60%
75%	4.55%	5.10%
Product Fee	£1,495	
Revert Rate	4.75% (VVR + 1.95%)	
ERC	3% / 2% / 2% / 2% / 1% (from completion)	

RESIDENTIAL PRODUCT RATES - HTB REMORTGAGE RANGE

2 YEAR FIXED FROM COMPLETION					
Max LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
85%	4.99%	5.39%	-	-	-
80%	4.59%	4.99%	5.79%	6.34%	-
75%	4.39%	4.79%	5.34%	5.84%	6.44%
Product Fee	£0				
Revert Rate	Up to 75% LTV: 5.34% (VVR + 2.54%) Over 75% LTV: 5.74% (VVR + 2.94%)			5.74% (VVR + 2.94%)	
ERC	3% / 2% (from completion)				

5 YEAR FIXED FROM COMPLETION					
Max LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
85%	5.29%	5.99%	-	-	-
80%	4.89%	5.59%	5.99%	6.49%	-
75%	4.74%	5.29%	5.69%	6.09%	6.49%
Product Fee	£0				
Revert Rate	Up to 75% LTV: 5.34% (VVR + 2.54%) Over 75% LTV: 5.74% (VVR + 2.94%)			5.74% (VVR + 2.94%)	
ERC	3% / 2% / 2% / 2% / 1% (from completion)				

Vida Variable Rate (VVR) is:	2.80% set on 28.06.19

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