

Residential product guide




- ✓ New Lending Tiers - simplified and more flexible criteria
- ✓ Up to 90% LTV
- ✓ Fee Saver - One free valuation, £0 product fee and £250 contribution towards legal costs
- ✓ Key Worker range with up to 5.5x Loan to Income
- ✓ 5 year flex range with just 3 years ERC
- ✓ Complex incomes and low credit scores
- ✓ Flexible on property types

**We're increasing your
specialist broker fees.**

**Thank Proc
for that!**



Complete 
Your specialist packager distributor

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 www.complete-fs.co.uk

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Vida Homeloans is a trading style of Belmont Green Finance Limited, registered in England and Wales no. 09837692. Registered office: 1 Bridge Street, Staines-upon-Thames, Surrey TW18 4TW.

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Product Ranges

Introducing our product range effective from 11 January 2022

Standard Range | 2 and 5 year terms

- For applicants looking to purchase or remortgage their property
- Up to 90% LTV
- First Time Buyers welcomed

Key Worker Range | 2 and 5 year terms

- Up to 90% LTV and available on tiers 48 to 24
- Up to 5.5x Loan to Income
- Initial rates discounted compared to our Standard range
- Available to those employed in essential public sector roles: Armed Forces Personnel (Army, Navy, RAF), Firefighters and Police Officers, NHS Clinicians (including Nurses and Paramedics), Teachers and Lecturers in the public sector.

Fee Saver | 2 and 5 year terms

- Available on Standard and Key Worker ranges for both purchase and remortgage
- Provides one free valuation for properties up to £500,000
- £0 product fee
- A £250 contribution towards legal costs paid within 30 days of completion

Flex | 5 year term only

- Available on our Standard Range
- 5 year Flex: Early repayment charges only payable in the first 3 years, allowing flexibility with the benefits of a longer fixed term rate
- Product fee of £1,495

Help to Buy | 2 and 5 year terms

- Purchase applications on the HTB England, London and Wales schemes
- One free standard valuation
- A £250 contribution towards legal costs paid within 30 days of completion
- £995 Product Fee

Criteria Highlights and Updates

Recently updated criteria:

- 90% LTV now available
- HTB extended to all tiers

Impaired and improving credit

- Defaults and CCJs accepted
- Up to £5,000 unsatisfied CCJs accepted
- Mortgage & unsecured arrears considered

Self employed

- Minimum 2 years trading required
- 2 years accounts or SA302
- Dividends & net profit considered
- Accepted across all products

Buy together

- Up to 4 applicants accepted
- All incomes considered in affordability
- Minimum income of main applicant £15,000
- Available up to 90% LTV

Specialist properties

- Ex-Public Sector properties
- New Build
- Flats above or adjacent to commercial accepted
- High-rise up to 20 floors considered

Contractor and short work history

- Day rate x 46 weeks for self employed
- 6 months contract or a rolling 3 month contract renewed at least once
- Only 1 year track record of employment in same line of work required
- CIS & Umbrella contractors considered

Customer Credit Profile

See where your customer fits within our Vida tiers

Criteria	VIDA 48	VIDA 36	VIDA 24	VIDA 12	VIDA 6
Registered Defaults (months)	0 in 48	0 in 36	0 in 24	0 in 12	0 in 6
Registered CCJs (months)	0 in 72	0 in 36	0 in 24	0 in 12	0 in 6
Value of unsatisfied CCJs	£0	£0	£1,000	£2,500	£5,000
Missed Mortgage/Secured Payments (months)	0 in 36	0 in 36	0 in 12	0 in 12	0 in 6
Unsecured Arrears (last 6 months)	0	1	2	2	3
Unsecured Missed Payments in the last 6 months Combined Value	£0	£500	£500	£500	£500
Worst Status Secured Payments* (months)	0 in 36	3 in 24	3 in 24	3 in 24	3 in 24

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

- Debt Management Plan/Debt Arrangement Schemes may be considered at Underwriter discretion – subject to satisfactory affordability and conduct checks.
- Bankruptcy/IVA/DRO/Trust Deed discharged over 6 years.
- Previous Repossession in last 10 years not acceptable.

VIDA 48

Standard range

Available for both purchase and remortgages, with Fee Saver option.

Product	LTV	Initial rate	Type	Product fee	Max loan
2 year fixed	65%	2.99%	Standard	£995	£1.5m
		3.39%	Fee saver	£0	£325k
	70%	3.09%	Standard	£995	£1.5m
		3.49%	Fee saver	£0	£350k
	75%	3.19%	Standard	£995	£1m
		3.59%	Fee saver	£0	£375k
	80%	3.49%	Standard	£995	£750k
		3.69%	Fee saver	£0	£400k
	85%	3.79%	Standard	£995	£500k
		4.29%	Fee saver	£0	£425k
	90%	4.39%	Standard	£995	£400k
		4.89%	Fee saver	£0	£400k
5 year fixed	65%	3.19%	Standard	£995	£1.5m
		3.44%	Fee saver	£0	£325k
	70%	3.29%	Standard	£995	£1.5m
		3.49%	Flex	£1,495	£1.5m
		3.54%	Fee saver	£0	£350k
	75%	3.39%	Standard	£995	£1m
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		3.69%	Flex	£1,495	£750k
		3.74%	Fee saver	£0	£400k
	85%	3.99%	Standard	£995	£500k
		4.34%	Fee saver	£0	£425k
	90%	4.59%	Standard	£995	£400k
4.94%		Fee saver	£0	£400k	

Fees:

Assessment Fees

A non-refundable £180 is payable on all applications

Standard

- £995 product fee can be added to loan above max LTV except at 90%
- Standard valuation fees apply

Fee saver

- £0 product fee
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

Flex

- £1,495 product fee can be added to loan
- Standard valuation fees apply

Additional information:

Minimum loan

£100k

ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

Vida Variable Rate (VVR)

2.15% set on 14.08.20

Revert rate

4.99% (VVR +2.84%)

VIDA 48

Key worker range

Available for both purchase and remortgages, with Fee Saver option.

Product	LTV	Initial rate	Type	Product fee	Max loan
2 year fixed	65%	2.94%	Key Worker Standard	£995	£1.5m
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Fees:

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- Up to 5.5x Loan to Income
- Available to those employed in essential public sector roles:
 - Armed Forces Personnel (Army, Navy and RAF)
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 - NHS Clinicians (including Nurses and Paramedics)
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Revert rate

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VIDA 36

Standard range

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Flex

- £1,495 product fee can be added to loan
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Additional information:

Minimum loan

£100k

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- 5 Year Flex 5%, 5%, 5%

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VIDA 36

Key worker range

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Assessment Fees

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Key Worker

- Up to 5.5x Loan to Income
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Fee saver

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- One free valuation for properties valued up to £500k
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Additional information:

Minimum loan

£100k

ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

Vida Variable Rate (VVR)

2.15% set on 14.08.20

Revert rate

4.99% (VVR +2.84%)

VIDA 24

Standard range

Available for both purchase and remortgages, with Fee Saver option.

Product	LTV	Initial rate	Type	Product fee	Max loan	
2 year fixed	65%	3.29%	Standard	£995	£1.5m	
		3.69%	Fee saver	£0	£325k	
	70%	3.39%	Standard	£995	£1.5m	
		3.79%	Fee saver	£0	£350k	
	75%	3.49%	Standard	£995	£1m	
		3.89%	Fee saver	£0	£375k	
	80%	4.39%	Standard	£995	£750k	
		4.79%	Fee saver	£0	£400k	
	85%	4.79%	Standard	£995	£500k	
		5.39%	Fee saver	£0	£425k	
	5 year fixed	65%	3.49%	Standard	£995	£1.5m
			3.74%	Fee saver	£0	£325k
70%		3.59%	Standard	£995	£1.5m	
		3.79%	Flex	£1,495	£1.5m	
		3.84%	Fee saver	£0	£350k	
75%		3.69%	Standard	£995	£1m	
		3.89%	Flex	£1,495	£1m	
		3.94%	Fee saver	£0	£375k	
80%		4.59%	Standard	£995	£750k	
		4.79%	Flex	£1,495	£750k	
		4.84%	Fee saver	£0	£400k	
85%		4.99%	Standard	£995	£500k	
		5.44%	Fee saver	£0	£425k	

Fees:

Assessment Fees

A non-refundable £180 is payable on all applications

Standard

- £995 product fee can be added to loan above max LTV except at 90%
- Standard valuation fees apply

Fee saver

- £0 product fee
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

Flex

- £1,495 product fee can be added to loan
- Standard valuation fees apply

Additional information:

Minimum loan

£100k

ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

Vida Variable Rate (VVR)

2.15% set on 14.08.20

Revert rate

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VIDA 24

Key worker range

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Product	LTV	Initial rate	Type	Product fee	Max loan	
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		3.64%	Key Worker Fee Saver	£0	£325k	
	70%	3.34%	Key Worker Standard	£995	£1.5m	
		3.74%	Key Worker Fee Saver	£0	£350k	
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Fees:

Assessment Fees

A non-refundable £180 is payable on all applications

Key Worker

- Up to 5.5x Loan to Income
- Available to those employed in essential public sector roles:
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 - Firefighters and Police Officers
 - NHS Clinicians (including Nurses and Paramedics)
 - Teachers and lecturers in the public sector

Fee saver

- £0 product fee
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

Additional information:

Minimum loan

£100k

ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

Vida Variable Rate (VVR)

2.15% set on 14.08.20

Revert rate

4.99% (VVR +2.84%)

VIDA 12

Standard range

Available for both purchase and remortgages, with Fee Saver option.

Product	LTV	Initial rate	Type	Product fee	Max loan	
2 year fixed	65%	3.69%	Standard	£995	£1m	
		4.09%	Fee saver	£0	£325k	
	70%	3.79%	Standard	£995	£1m	
		4.19%	Fee saver	£0	£350k	
	75%	3.89%	Standard	£995	£1m	
		4.29%	Fee saver	£0	£375k	
	80%	4.79%	Standard	£995	£750k	
		5.59%	Fee saver	£0	£400k	
	85%	5.59%	Standard	£995	£500k	
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	5 year fixed	65%	3.89%	Standard	£995	£1m
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70%		3.99%	Standard	£995	£1m	
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75%		4.09%	Standard	£995	£1m	
		4.29%	Flex	£1,495	£1m	
		4.34%	Fee saver	£0	£375k	
80%		4.99%	Standard	£995	£750k	
		5.59%	Flex	£1,495	£750k	
		5.64%	Fee saver	£0	£400k	
85%		5.79%	Standard	£995	£500k	
		5.84%	Fee saver	£0	£425k	

Fees:

Assessment Fees

A non-refundable £180 is payable on all applications

Standard

- £995 product fee can be added to loan above max LTV except at 90%
- Standard valuation fees apply

Fee saver

- £0 product fee
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

Flex

- £1,495 product fee can be added to loan
- Standard valuation fees apply

Additional information:

Minimum loan

£100k

ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

Vida Variable Rate (VVR)

2.15% set on 14.08.20

Revert rate

4.99% (VVR +2.84%)

VIDA 6

Standard range

Available for both purchase and remortgages, with Fee Saver option.

Product	LTV	Initial rate	Type	Product fee	Max loan
2 year fixed	65%	4.29%	Standard	£995	£500k
		4.69%	Fee saver	£0	£325k
	70%	4.39%	Standard	£995	£500k
		4.79%	Fee saver	£0	£350k
	75%	4.49%	Standard	£995	£500k
		4.89%	Fee saver	£0	£375k
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Fees:

Assessment Fees

A non-refundable £180 is payable on all applications

Standard

- £995 product fee can be added to loan above max LTV except at 90%
- Standard valuation fees apply

Fee saver

- £0 product fee
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

Flex

- £1,495 product fee can be added to loan
- Standard valuation fees apply

Additional information:

Minimum loan

£100k

ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

Vida Variable Rate (VVR)

2.15% set on 14.08.20

Revert rate

4.99% (VVR +2.84%)

HELP TO BUY

Help to Buy – All tiers

Tier	Product	LTV	Initial rate	Product fee	Max loan
Vida 48	2 year fixed	75%	3.74%	£995	£450k
	5 year fixed	75%	3.84%	£995	£450k
Vida 36	2 year fixed	75%	3.84%	£995	£450k
	5 year fixed	75%	3.94%	£995	£450k
Vida 24	2 year fixed	75%	4.04%	£995	£450k
	5 year fixed	75%	4.14%	£995	£450k
Vida 12	2 year fixed	75%	4.44%	£995	£450k
	5 year fixed	75%	4.54%	£995	£450k
Vida 6	2 year fixed	75%	5.04%	£995	£450k
	5 year fixed	75%	5.14%	£995	£450k

Fees:

Assessment Fees

A non-refundable £180 is payable on all applications

Help to Buy

- £995 product fee which can be added to the loan
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

Additional information:

Minimum loan

£100k

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- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%

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Revert rate

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General and Credit Criteria

Application Criteria

Application Fee (non-refundable)	£180
Overpayments	Up to 10% in any one year without incurring an ERC
Age	21 years at application and up to 70 years at the end of term
Maximum number of applicants	4 (all incomes considered)
Minimum income	One applicant must earn at least £15,000
Minimum loan	£100,000
Maximum loan	£1.5m up to 70%, £1m up to 75%, £750k to 80%, £500k to 85%, £400k to 90%
Term	5-40 years
Interest only	Available up to 70% LTV
FTBs	Accepted on all products across the full range
Remortgage	Not within 6 months of purchase unless from bridging finance
Debt Consolidation	Available up to 75% LTV
Locations	Mainland England, Scotland and Wales. Postcode restrictions apply in Scotland

Valuation Fees

Property Value	Valuation Fee	Assessment Fee (non-refundable)	Total Fee
Up to £100,000	£190	£180	£370
£100,001 - £200,000	£265	£180	£445
£200,001 - £300,000	£340	£180	£520
£300,001 - £400,000	£410	£180	£590
£400,001 - £500,000	£525	£180	£705
£500,001 - £600,000	£585	£180	£765
£600,001 - £700,000	£640	£180	£820
£700,001 - £800,000	£695	£180	£875
£800,001 - £900,000	£695	£180	£875
£900,001 - £1m	£745	£180	£925
Over £1m - £1.25m	£1100	£180	£1,280
Over £1.25m - £1.5m	£1220	£180	£1,400
Over £1.5m - £1.75m	£1325	£180	£1,505
Over £1.75m - £2m	£1565	£180	£1,745
Over £2m - £2.25m	£1835	£180	£2,015
Over £2.25m - £2.5m	£1955	£180	£2,135
Over £2.5m - £2.75m	£1995	£180	£2,175
Over £2.75m - £3m	£2115	£180	£2,295
Over £3m	By negotiation		

'No search indemnity insurance' is now permitted for residential and BTL remortgages for properties in England and Wales using a specific Vida approved policy. This saves time and money for your client during conveyancing by not requiring certain property searches. Available on all owner occupied and BTL property types, including HMOs and Multi Unit Block. Full details in the UK Finance (CML) Handbook. Excludes unencumbered properties or Scotland.

For Residential Fee Saver products, one free valuation is provided for all properties up to £500k