

For Intermediaries only

# Residential rates guide

**Mortgages made simple**

Last updated: 4/01/2024

# Residential products

## Key Features

	Purpose	Max loan size	Min loan size	Terms length (years)	Region
LI Resi 0	Purchase/Remortgage	£1,500,000	£50,000	7-40	England, Wales & Scotland
LI Resi 1	Purchase/Remortgage	£1,500,000	£50,000	7-40	England, Wales & Scotland
LI Resi 2	Purchase/Remortgage	£1,500,000	£50,000	7-40	England, Wales & Scotland
LI Resi 3	Purchase/Remortgage	£750,000	£50,000	7-40	England, Wales & Scotland
LI Resi 4	Purchase/Remortgage	£500,000	£50,000	7-40	England, Wales & Scotland
LI Key Worker 0	Purchase/Remortgage	£1,000,000	£50,000	7-40	England, Wales & Scotland
LI Key Worker 1	Purchase/Remortgage	£1,000,000	£50,000	7-40	England, Wales & Scotland
LI Key Worker 2	Purchase/Remortgage	£1,000,000	£50,000	7-40	England, Wales & Scotland
LI Qualified Professional 0	Purchase/Remortgage	£1,500,000	£50,000	7-40	England, Wales & Scotland
LI Qualified Professional 1	Purchase/Remortgage	£1,500,000	£50,000	7-40	England, Wales & Scotland

## Valuation Fee Contribution Conditions

LendInvest will pay a contribution towards the borrower's valuation fees (including VAT) relating to their residential mortgage up to a maximum £400 (the Valuation Fee Contribution). The Valuation Fee Contribution is paid by LendInvest to the valuer when the valuation is instructed. The amount of the Valuation Fee Contribution will never exceed the total of the actual valuation costs (including VAT). The borrower(s) will be responsible for the payment of any amount in excess of the £400 Valuation Fee Contribution.

# LI Resi 0 – Standard

## 2-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR0-2F75S9852	6.04%	£995	£1,500,000
	EPiC	LIR0-2F75G9851	5.99%	£995	£1,500,000
80%	Standard	LIR0-2F80S9858	6.34%	£995	£1,000,000
	EPiC	LIR0-2F80G9857	6.29%	£995	£1,000,000
85%	Standard	LIR0-2F85S9864	6.69%	£995	£1,000,000
	EPiC	LIR0-2F85G9863	6.64%	£995	£1,000,000

ERC Year 1/2: **2%/1%**

Reversion rate: **BBR + 4.2%**

# LI Resi 0 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR0-2F75S9854	6.19%	£995	£1,500,000
	EPiC	LIR0-2F75G9853	6.14%	£995	£1,500,000
80%	Standard	LIR0-2F80S9860	6.49%	£995	£1,000,000
	EPiC	LIR0-2F80G9859	6.44%	£995	£1,000,000
85%	Standard	LIR0-2F85S9866	6.84%	£995	£1,000,000
	EPiC	LIR0-2F85G9865	6.79%	£995	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Resi 0 – Rate/Fee Combination

## 2-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR0-2F75S9850	5.89%	£1,995	£1,500,000
	EPiC	LIR0-2F75G9849	5.84%	£1,995	£1,500,000
80%	Standard	LIR0-2F80S9856	6.19%	£1,995	£1,000,000
	EPiC	LIR0-2F80G9855	6.14%	£1,995	£1,000,000
85%	Standard	LIR0-2F85S9862	6.54%	£1,995	£1,000,000
	EPiC	LIR0-2F85G9861	6.49%	£1,995	£1,000,000

ERC Year 1/2: **2%/1%**

Reversion rate: **BBR + 4.2%**

# LI Resi 0 – Tracker

## 2-year tracker

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIR0-2T65S9394	BBR + 2.19%	£995	£1,500,000
	EPiC	LIR0-2T65G9393	BBR + 2.09%	£995	£1,500,000
75%	Standard	LIR0-2T75S9396	BBR + 2.39%	£995	£1,500,000
	EPiC	LIR0-2T75G9395	BBR + 2.29%	£995	£1,500,000
85%	Standard	LIR0-2T85S9410	BBR + 2.79%	£995	£1,000,000
	EPiC	LIR0-2T85G9409	BBR + 2.69%	£995	£1,000,000

ERC Year 1/2: **2%/1%**

Reversion rate: **BBR + 4.2%**

# LI Resi 0 – Standard

## 5-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR0-5F75S9871	5.59%	£1,195	£1,500,000
	EPiC	LIR0-5F75G9868	5.54%	£1,195	£1,500,000
80%	Standard	LIR0-5F80S9877	5.94%	£1,195	£1,000,000
	EPiC	LIR0-5F80G9874	5.89%	£1,195	£1,000,000
85%	Standard	LIR0-5F85S9883	6.29%	£1,195	£1,000,000
	EPiC	LIR0-5F85G9880	6.24%	£1,195	£1,000,000
90%	Standard	LIR0-5F90S9889	6.49%	£1,195	£750,000
	EPiC	LIR0-5F90G9886	6.44%	£1,195	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Resi 0 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR0-5F75S9872	5.64%	£1,195	£1,500,000
	EPiC	LIR0-5F75G9870	5.59%	£1,195	£1,500,000
80%	Standard	LIR0-5F80S9878	5.99%	£1,195	£1,000,000
	EPiC	LIR0-5F80G9876	5.94%	£1,195	£1,000,000
85%	Standard	LIR0-5F85S9884	6.34%	£1,195	£1,000,000
	EPiC	LIR0-5F85G9882	6.29%	£1,195	£1,000,000
90%	Standard	LIR0-5F90S9890	6.54%	£1,195	£750,000
	EPiC	LIR0-5F90G9888	6.49%	£1,195	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%



# LI Resi 0 – Rate/Fee Combination

## 5-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR0-5F75S9869	5.54%	£2,195	£1,500,000
	EPiC	LIR0-5F75G9867	5.49%	£2,195	£1,500,000
80%	Standard	LIR0-5F80S9875	5.89%	£2,195	£1,000,000
	EPiC	LIR0-5F80G9873	5.84%	£2,195	£1,000,000
85%	Standard	LIR0-5F85S9881	6.24%	£2,195	£1,000,000
	EPiC	LIR0-5F85G9879	6.19%	£2,195	£1,000,000
90%	Standard	LIR0-5F90S9887	6.44%	£2,195	£750,000
	EPiC	LIR0-5F90G9885	6.39%	£2,195	£750,000

ERC Year 1/2/3/4/5: **5%/4%/3%/2%/1%**

Reversion rate: **BBR + 4.2%**

# LI Resi 1 – Standard

## 2-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR1-2F75S9894	6.19%	£995	£1,500,000
	EPiC	LIR1-2F75G9893	6.14%	£995	£1,500,000
80%	Standard	LIR1-2F80S9900	6.49%	£995	£1,000,000
	EPiC	LIR1-2F80G9899	6.44%	£995	£1,000,000
85%	Standard	LIR1-2F85S9906	6.89%	£995	£1,000,000
	EPiC	LIR1-2F85G9905	6.84%	£995	£1,000,000

ERC Year 1/2: **2%/1%**

Reversion rate: **BBR + 4.2%**

# LI Resi 1 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR1-2F75S9896	6.34%	£995	£1,500,000
	EPiC	LIR1-2F75G9895	6.29%	£995	£1,500,000
80%	Standard	LIR1-2F80S9902	6.64%	£995	£1,000,000
	EPiC	LIR1-2F80G9901	6.59%	£995	£1,000,000
85%	Standard	LIR1-2F85S9908	7.04%	£995	£1,000,000
	EPiC	LIR1-2F85G9907	6.99%	£995	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 4.2%

# LI Resi 1 – Rate/Fee Combination

## 2-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR1-2F75S9892	6.04%	£1,995	£1,500,000
	EPiC	LIR1-2F75G9891	5.99%	£1,995	£1,500,000
80%	Standard	LIR1-2F80S9898	6.34%	£1,995	£1,000,000
	EPiC	LIR1-2F80G9897	6.29%	£1,995	£1,000,000
85%	Standard	LIR1-2F85S9904	6.74%	£1,995	£1,000,000
	EPiC	LIR1-2F85G9903	6.69%	£1,995	£1,000,000

ERC Year 1/2: **2%/1%**

Reversion rate: **BBR + 4.2%**

# LI Resi 1 – Tracker

## 2-year tracker

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIR1-2T65S9442	BBR + 2.34%	£995	£1,500,000
	EPiC	LIR1-2T65G9441	BBR + 2.24%	£995	£1,500,000
75%	Standard	LIR1-2T75S9444	BBR + 2.59%	£995	£1,500,000
	EPiC	LIR1-2T75G9443	BBR + 2.49%	£995	£1,500,000
85%	Standard	LIR1-2T85S9458	BBR + 2.99%	£995	£1,000,000
	EPiC	LIR1-2T85G9457	BBR + 2.89%	£995	£1,000,000

ERC Year 1/2: **2%/1%**

Reversion rate: **BBR + 4.2%**

# LI Resi 1 – Standard

## 5-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR1-5F75S9913	5.74%	£1,195	£1,500,000
	EPiC	LIR1-5F75G9910	5.69%	£1,195	£1,500,000
80%	Standard	LIR1-5F80S9919	6.09%	£1,195	£1,000,000
	EPiC	LIR1-5F80G9916	6.04%	£1,195	£1,000,000
85%	Standard	LIR1-5F85S9925	6.44%	£1,195	£1,000,000
	EPiC	LIR1-5F85G9922	6.39%	£1,195	£1,000,000
90%	Standard	LIR1-5F90S9931	6.69%	£1,195	£750,000
	EPiC	LIR1-5F90G9928	6.64%	£1,195	£750,000

ERC Year 1/2/3/4/5: **5%/4%/3%/2%/1%**

Reversion rate: **BBR + 4.2%**

# LI Resi 1 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR1-5F75S9914	5.79%	£1,195	£1,500,000
	EPiC	LIR1-5F75G9912	5.74%	£1,195	£1,500,000
80%	Standard	LIR1-5F80S9920	6.14%	£1,195	£1,000,000
	EPiC	LIR1-5F80G9918	6.09%	£1,195	£1,000,000
85%	Standard	LIR1-5F85S9926	6.49%	£1,195	£1,000,000
	EPiC	LIR1-5F85G9924	6.44%	£1,195	£1,000,000
90%	Standard	LIR1-5F90S9932	6.74%	£1,195	£750,000
	EPiC	LIR1-5F90G9930	6.69%	£1,195	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: **BBR + 4.2%**

# LI Resi 1 – Rate/Fee Combination

## 5-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR1-5F75S9911	5.69%	£2,195	£1,500,000
	EPiC	LIR1-5F75G9909	5.64%	£2,195	£1,500,000
80%	Standard	LIR1-5F80S9917	6.04%	£2,195	£1,000,000
	EPiC	LIR1-5F80G9915	5.99%	£2,195	£1,000,000
85%	Standard	LIR1-5F85S9923	6.39%	£2,195	£1,000,000
	EPiC	LIR1-5F85G9921	6.34%	£2,195	£1,000,000
90%	Standard	LIR1-5F90S9929	6.64%	£2,195	£750,000
	EPiC	LIR1-5F90G9927	6.59%	£2,195	£750,000

ERC Year 1/2/3/4/5: **5%/4%/3%/2%/1%**

Reversion rate: **BBR + 4.2%**



# LI Resi 2 – Standard

## 2-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR2-2F75S9936	6.39%	£995	£1,500,000
	EPiC	LIR2-2F75G9935	6.34%	£995	£1,500,000
80%	Standard	LIR2-2F80S9942	6.79%	£995	£1,000,000
	EPiC	LIR2-2F80G9941	6.74%	£995	£1,000,000
85%	Standard	LIR2-2F85S9948	7.24%	£995	£1,000,000
	EPiC	LIR2-2F85G9947	7.19%	£995	£1,000,000

ERC Year 1/2: **2%/1%**

Reversion rate: **BBR + 4.2%**

# LI Resi 2 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR2-2F75S9938	6.54%	£995	£1,500,000
	EPiC	LIR2-2F75G9937	6.49%	£995	£1,500,000
80%	Standard	LIR2-2F80S9944	6.94%	£995	£1,000,000
	EPiC	LIR2-2F80G9943	6.89%	£995	£1,000,000
85%	Standard	LIR2-2F85S9950	7.39%	£995	£1,000,000
	EPiC	LIR2-2F85G9949	7.34%	£995	£1,000,000

ERC Year 1/2: **2%/1%**

Reversion rate: **BBR + 4.2%**

# LI Resi 2 – Rate/Fee Combination

## 2-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR2-2F75S9934	6.24%	£1,995	£1,500,000
	EPiC	LIR2-2F75G9933	6.19%	£1,995	£1,500,000
80%	Standard	LIR2-2F80S9940	6.64%	£1,995	£1,000,000
	EPiC	LIR2-2F80G9939	6.59%	£1,995	£1,000,000
85%	Standard	LIR2-2F85S9946	7.09%	£1,995	£1,000,000
	EPiC	LIR2-2F85G9945	7.04%	£1,995	£1,000,000

ERC Year 1/2: **2%/1%**

Reversion rate: **BBR + 4.2%**

# LI Resi 2 – Tracker

## 2-year tracker

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIR2-2T65S9490	BBR + 2.69%	£995	£1,000,000
	EPiC	LIR2-2T65G9489	BBR + 2.59%	£995	£1,000,000
75%	Standard	LIR2-2T75S9492	BBR + 2.99%	£995	£1,000,000
	EPiC	LIR2-2T75G9491	BBR + 2.89%	£995	£1,000,000
85%	Standard	LIR2-2T85S9506	BBR + 3.29%	£995	£750,000
	EPiC	LIR2-2T85G9505	BBR + 3.19%	£995	£750,000

ERC Year 1/2: **2%/1%**

Reversion rate: **BBR + 4.4%**

# LI Resi 2 – Standard

## 5-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR2-5F75S9955	6.24%	£1,195	£1,500,000
	EPiC	LIR2-5F75G9952	6.19%	£1,195	£1,500,000
80%	Standard	LIR2-5F80S9961	6.59%	£1,195	£1,000,000
	EPiC	LIR2-5F80G9958	6.54%	£1,195	£1,000,000
85%	Standard	LIR2-5F85S9967	6.99%	£1,195	£1,000,000
	EPiC	LIR2-5F85G9964	6.94%	£1,195	£1,000,000

ERC Year 1/2/3/4/5: **5%/4%/3%/2%/1%**

Reversion rate: **BBR + 4.2%**

# LI Resi 2 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR2-5F75S9956	6.29%	£1,195	£1,500,000
	EPiC	LIR2-5F75G9954	6.24%	£1,195	£1,500,000
80%	Standard	LIR2-5F80S9962	6.64%	£1,195	£1,000,000
	EPiC	LIR2-5F80G9960	6.59%	£1,195	£1,000,000
85%	Standard	LIR2-5F85S9968	7.04%	£1,195	£1,000,000
	EPiC	LIR2-5F85G9966	6.99%	£1,195	£1,000,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: **BBR + 4.2%**

# LI Resi 2 – Rate/Fee Combination

## 5-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR2-5F75S9953	6.19%	£2,195	£1,500,000
	EPiC	LIR2-5F75G9951	6.14%	£2,195	£1,500,000
80%	Standard	LIR2-5F80S9959	6.54%	£2,195	£1,000,000
	EPiC	LIR2-5F80G9957	6.49%	£2,195	£1,000,000
85%	Standard	LIR2-5F85S9965	6.94%	£2,195	£1,000,000
	EPiC	LIR2-5F85G9963	6.89%	£2,195	£1,000,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: **BBR + 4.2%**

# LI Resi 3 – Standard

## 2-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR3-2F75S9970	6.94%	£995	£750,000
	EPiC	LIR3-2F75G9969	6.89%	£995	£750,000

ERC Year 1/2: **2%/1%**

Reversion rate: **BBR + 4.4%**



# LI Resi 3 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR3-2F75S9972	7.09%	£995	£750,000
	EPiC	LIR3-2F75G9971	7.04%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 4.4%

# LI Resi 3 – Standard

## 5-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR3-5F75S9975	6.69%	£1,195	£750,000
	EPiC	LIR3-5F75G9973	6.64%	£1,195	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: **BBR + 4.4%**

# LI Resi 3 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR3-5F75S9976	6.74%	£1,195	£750,000
	EPiC	LIR3-5F75G9974	6.69%	£1,195	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: **BBR + 4.4%**

# LI Resi 4 – Standard

## 2-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR4-2F75S9978	7.34%	£995	£500,000
	EPiC	LIR4-2F75G9977	7.29%	£995	£500,000

ERC Year 1/2: **2%/1%**

Reversion rate: **BBR + 4.4%**

# LI Resi 4 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR4-2F75S9980	7.49%	£995	£500,000
	EPiC	LIR4-2F75G9979	7.44%	£995	£500,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.4%**

# LI Resi 4 – Standard

## 5-year fixed

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	<b>LIR4-5F75S9983</b>	<b>7.04%</b>	<b>£1,195</b>	<b>£500,000</b>
	EPiC	<b>LIR4-5F75G9981</b>	<b>6.99%</b>	<b>£1,195</b>	<b>£500,000</b>

ERC Year 1/2/3/4/5: **5%/4%/3%/2%/1%**

Reversion rate: **BBR + 4.4%**

# LI Resi 4 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR4-5F75S9984	7.09%	£1,195	£500,000
	EPiC	LIR4-5F75G9982	7.04%	£1,195	£500,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.4%

# LI Key Worker 0

## 2-year fixed

Max LTI: 5.49x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKWO-2F75S9989	6.09%	£795	£1,000,000
	EPiC	LIKWO-2F75G9987	6.04%	£795	£1,000,000
80%	Standard	LIKWO-2F80S9997	6.39%	£795	£1,000,000
	EPiC	LIKWO-2F80G9995	6.34%	£795	£1,000,000
85%	Standard	LIKWO-2F85S10005	6.79%	£795	£1,000,000
	EPiC	LIKWO-2F85G10003	6.74%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 4.2%



# LI Key Worker 0 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

Max LTI: 5.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKWO-2F75S9992	6.24%	£795	£1,000,000
	EPiC	LIKWO-2F75G9991	6.19%	£795	£1,000,000
80%	Standard	LIKWO-2F80S10000	6.54%	£795	£1,000,000
	EPiC	LIKWO-2F80G9999	6.49%	£795	£1,000,000
85%	Standard	LIKWO-2F85S10008	6.94%	£795	£1,000,000
	EPiC	LIKWO-2F85G10007	6.89%	£795	£1,000,000

ERC Year 1/2: **2%/1%**

Reversion rate: **BBR + 4.2%**

# LI Key Worker 0

## 2-year fixed

Max LTI: 4.99x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKWO-2F75S9986	5.99%	£795	£1,000,000
	EPiC	LIKWO-2F75G9985	5.94%	£795	£1,000,000
80%	Standard	LIKWO-2F80S9994	6.29%	£795	£1,000,000
	EPiC	LIKWO-2F80G9993	6.24%	£795	£1,000,000
85%	Standard	LIKWO-2F85S10002	6.64%	£795	£1,000,000
	EPiC	LIKWO-2F85G10001	6.59%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 0 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

Max LTI: 4.99x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKWO-2F75S9990	6.14%	£795	£1,000,000
	EPiC	LIKWO-2F75G9988	6.09%	£795	£1,000,000
80%	Standard	LIKWO-2F80S9998	6.44%	£795	£1,000,000
	EPiC	LIKWO-2F80G9996	6.39%	£795	£1,000,000
85%	Standard	LIKWO-2F85S10006	6.79%	£795	£1,000,000
	EPiC	LIKWO-2F85G10004	6.74%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 0 – Tracker

## 2-year tracker

Max LTI: 5.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIKWO-2T65S9548	BBR + 2.19%	£795	£1,000,000
	EPiC	LIKWO-2T65G9547	BBR + 2.09%	£795	£1,000,000
75%	Standard	LIKWO-2T75S9550	BBR + 2.39%	£795	£1,000,000
	EPiC	LIKWO-2T75G9549	BBR + 2.29%	£795	£1,000,000
85%	Standard	LIKWO-2T85S9568	BBR + 2.79%	£795	£1,000,000
	EPiC	LIKWO-2T85G9567	BBR + 2.69%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 0

## 5-year fixed

Max LTI: 5.49x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW0-5F75S10015	5.64%	£995	£1,000,000
	EPiC	LIKW0-5F75G10012	5.59%	£995	£1,000,000
80%	Standard	LIKW0-5F80S10023	6.04%	£995	£1,000,000
	EPiC	LIKW0-5F80G10021	5.99%	£995	£1,000,000
85%	Standard	LIKW0-5F85S10031	6.39%	£995	£1,000,000
	EPiC	LIKW0-5F85G10029	6.34%	£995	£1,000,000
90%	Standard	LIKW0-5F90S10039	6.59%	£995	£750,000
	EPiC	LIKW0-5F90G10037	6.54%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 0 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

Max LTI: 5.49x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKWO-5F75S10016	5.69%	£995	£1,000,000
	EPiC	LIKWO-5F75G10014	5.64%	£995	£1,000,000
80%	Standard	LIKWO-5F80S10024	6.09%	£995	£1,000,000
	EPiC	LIKWO-5F80G10022	6.04%	£995	£1,000,000
85%	Standard	LIKWO-5F85S10032	6.44%	£995	£1,000,000
	EPiC	LIKWO-5F85G10030	6.39%	£995	£1,000,000
90%	Standard	LIKWO-5F90S10040	6.64%	£995	£750,000
	EPiC	LIKWO-5F90G10038	6.59%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 0

## 5-year fixed

Max LTI: 4.99x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKWO-5F75S10011	5.54%	£995	£1,000,000
	EPiC	LIKWO-5F75G10009	5.49%	£995	£1,000,000
80%	Standard	LIKWO-5F80S10019	5.89%	£995	£1,000,000
	EPiC	LIKWO-5F80G10017	5.84%	£995	£1,000,000
85%	Standard	LIKWO-5F85S10027	6.24%	£995	£1,000,000
	EPiC	LIKWO-5F85G10025	6.19%	£995	£1,000,000
90%	Standard	LIKWO-5F90S10035	6.44%	£995	£750,000
	EPiC	LIKWO-5F90G10033	6.39%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 0 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

Max LTI: 4.99x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKWO-5F75S10013	5.59%	£995	£1,000,000
	EPiC	LIKWO-5F75G10010	5.54%	£995	£1,000,000
80%	Standard	LIKWO-5F80S10020	5.94%	£995	£1,000,000
	EPiC	LIKWO-5F80G10018	5.89%	£995	£1,000,000
85%	Standard	LIKWO-5F85S10028	6.29%	£995	£1,000,000
	EPiC	LIKWO-5F85G10026	6.24%	£995	£1,000,000
90%	Standard	LIKWO-5F90S10036	6.49%	£995	£750,000
	EPiC	LIKWO-5F90G10034	6.44%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%



# LI Key Worker 1

## 2-year fixed

Max LTI: 5.49x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW1-2F75S10045	6.24%	£795	£1,000,000
	EPiC	LIKW1-2F75G10043	6.19%	£795	£1,000,000
80%	Standard	LIKW1-2F80S10053	6.59%	£795	£1,000,000
	EPiC	LIKW1-2F80G10051	6.54%	£795	£1,000,000
85%	Standard	LIKW1-2F85S10061	6.99%	£795	£1,000,000
	EPiC	LIKW1-2F85G10059	6.94%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 1 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

Max LTI: 5.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW1-2F75S10048	6.39%	£795	£1,000,000
	EPiC	LIKW1-2F75G10047	6.34%	£795	£1,000,000
80%	Standard	LIKW1-2F80S10056	6.74%	£795	£1,000,000
	EPiC	LIKW1-2F80G10055	6.69%	£795	£1,000,000
85%	Standard	LIKW1-2F85S10064	7.14%	£795	£1,000,000
	EPiC	LIKW1-2F85G10063	7.09%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Key Worker 1

## 2-year fixed

Max LTI: 4.99x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW1-2F75S10042	6.14%	£795	£1,000,000
	EPiC	LIKW1-2F75G10041	6.09%	£795	£1,000,000
80%	Standard	LIKW1-2F80S10050	6.44%	£795	£1,000,000
	EPiC	LIKW1-2F80G10049	6.39%	£795	£1,000,000
85%	Standard	LIKW1-2F85S10058	6.84%	£795	£1,000,000
	EPiC	LIKW1-2F85G10057	6.79%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Key Worker 1 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

Max LTI: 4.99x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW1-2F75S10046	6.29%	£795	£1,000,000
	EPiC	LIKW1-2F75G10044	6.24%	£795	£1,000,000
80%	Standard	LIKW1-2F80S10054	6.59%	£795	£1,000,000
	EPiC	LIKW1-2F80G10052	6.54%	£795	£1,000,000
85%	Standard	LIKW1-2F85S10062	6.99%	£795	£1,000,000
	EPiC	LIKW1-2F85G10060	6.94%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Key Worker 1 – Tracker

## 2-year tracker

Max LTI: 5.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIKW1-2T65S9610	BBR + 2.34%	£795	£1,000,000
	EPiC	LIKW1-2T65G9609	BBR + 2.24%	£795	£1,000,000
75%	Standard	LIKW1-2T75S9612	BBR + 2.59%	£795	£1,000,000
	EPiC	LIKW1-2T75G9611	BBR + 2.49%	£795	£1,000,000
85%	Standard	LIKW1-2T85S9630	BBR + 2.99%	£795	£1,000,000
	EPiC	LIKW1-2T85G9629	BBR + 2.89%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 1

## 5-year fixed

Max LTI: 5.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW1-5F75S10071	5.79%	£995	£1,000,000
	EPiC	LIKW1-5F75G10068	5.74%	£995	£1,000,000
80%	Standard	LIKW1-5F80S10079	6.14%	£995	£1,000,000
	EPiC	LIKW1-5F80G10076	6.09%	£995	£1,000,000
85%	Standard	LIKW1-5F85S10087	6.49%	£995	£1,000,000
	EPiC	LIKW1-5F85G10084	6.44%	£995	£1,000,000
90%	Standard	LIKW1-5F90S10095	6.74%	£995	£750,000
	EPiC	LIKW1-5F90G10092	6.69%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 1 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

Max LTI: 5.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW1-5F75S10072	5.84%	£995	£1,000,000
	EPiC	LIKW1-5F75G10070	5.79%	£995	£1,000,000
80%	Standard	LIKW1-5F80S10080	6.19%	£995	£1,000,000
	EPiC	LIKW1-5F80G10078	6.14%	£995	£1,000,000
85%	Standard	LIKW1-5F85S10088	6.54%	£995	£1,000,000
	EPiC	LIKW1-5F85G10086	6.49%	£995	£1,000,000
90%	Standard	LIKW1-5F90S10096	6.79%	£995	£750,000
	EPiC	LIKW1-5F90G10094	6.74%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 1

## 5-year fixed

Max LTI: 4.99x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW1-5F75S10067	5.69%	£995	£1,000,000
	EPiC	LIKW1-5F75G10065	5.64%	£995	£1,000,000
80%	Standard	LIKW1-5F80S10075	6.04%	£995	£1,000,000
	EPiC	LIKW1-5F80G10073	5.99%	£995	£1,000,000
85%	Standard	LIKW1-5F85S10083	6.39%	£995	£1,000,000
	EPiC	LIKW1-5F85G10081	6.34%	£995	£1,000,000
90%	Standard	LIKW1-5F90S10091	6.64%	£995	£750,000
	EPiC	LIKW1-5F90G10089	6.59%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%



# LI Key Worker 1 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

Max LTI: 4.99x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW1-5F75S10069	5.74%	£995	£1,000,000
	EPiC	LIKW1-5F75G10066	5.69%	£995	£1,000,000
80%	Standard	LIKW1-5F80S10077	6.09%	£995	£1,000,000
	EPiC	LIKW1-5F80G10074	6.04%	£995	£1,000,000
85%	Standard	LIKW1-5F85S10085	6.44%	£995	£1,000,000
	EPiC	LIKW1-5F85G10082	6.39%	£995	£1,000,000
90%	Standard	LIKW1-5F90S10093	6.69%	£995	£750,000
	EPiC	LIKW1-5F90G10090	6.64%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 2

## 2-year fixed

Max LTI: 5.49x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW2-2F75S10101	6.49%	£795	£1,000,000
	EPiC	LIKW2-2F75G10099	6.44%	£795	£1,000,000
80%	Standard	LIKW2-2F80S10109	6.89%	£795	£1,000,000
	EPiC	LIKW2-2F80G10107	6.84%	£795	£1,000,000
85%	Standard	LIKW2-2F85S10117	7.34%	£795	£750,000
	EPiC	LIKW2-2F85G10115	7.29%	£795	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Key Worker 2 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

Max LTI: 5.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW2-2F75S10104	6.64%	£795	£1,000,000
	EPiC	LIKW2-2F75G10103	6.59%	£795	£1,000,000
80%	Standard	LIKW2-2F80S10112	7.04%	£795	£1,000,000
	EPiC	LIKW2-2F80G10111	6.99%	£795	£1,000,000
85%	Standard	LIKW2-2F85S10120	7.49%	£795	£750,000
	EPiC	LIKW2-2F85G10119	7.44%	£795	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Key Worker 2

## 2-year fixed

Max LTI: 4.99x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW2-2F75S10098	6.34%	£795	£1,000,000
	EPiC	LIKW2-2F75G10097	6.29%	£795	£1,000,000
80%	Standard	LIKW2-2F80S10106	6.74%	£795	£1,000,000
	EPiC	LIKW2-2F80G10105	6.69%	£795	£1,000,000
85%	Standard	LIKW2-2F85S10114	7.19%	£795	£1,000,000
	EPiC	LIKW2-2F85G10113	7.14%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 2 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

Max LTI: 4.99x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW2-2F75S10102	6.49%	£795	£1,000,000
	EPiC	LIKW2-2F75G10100	6.44%	£795	£1,000,000
80%	Standard	LIKW2-2F80S10110	6.89%	£795	£1,000,000
	EPiC	LIKW2-2F80G10108	6.84%	£795	£1,000,000
85%	Standard	LIKW2-2F85S10118	7.34%	£795	£1,000,000
	EPiC	LIKW2-2F85G10116	7.29%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Key Worker 2 – Tracker

## 2-year tracker

Max LTI: 5.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIKW2-2T65S9672	BBR + 2.69%	£795	£1,000,000
	EPiC	LIKW2-2T65G9671	BBR + 2.59%	£795	£1,000,000
75%	Standard	LIKW2-2T75S9674	BBR + 2.99%	£795	£1,000,000
	EPiC	LIKW2-2T75G9673	BBR + 2.89%	£795	£1,000,000
85%	Standard	LIKW2-2T85S9692	BBR + 3.29%	£795	£750,000
	EPiC	LIKW2-2T85G9691	BBR + 3.19%	£795	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 4.4%

# LI Key Worker 2

## 5-year fixed

Max LTI: 5.49x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW2-5F75S10127	6.29%	£995	£1,000,000
	EPiC	LIKW2-5F75G10124	6.24%	£995	£1,000,000
80%	Standard	LIKW2-5F80S10135	6.64%	£995	£1,000,000
	EPiC	LIKW2-5F80G10132	6.59%	£995	£1,000,000
85%	Standard	LIKW2-5F85S10143	7.04%	£995	£750,000
	EPiC	LIKW2-5F85G10140	6.99%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 2 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

Max LTI: 5.49x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW2-5F75S10128	6.34%	£995	£1,000,000
	EPiC	LIKW2-5F75G10126	6.29%	£995	£1,000,000
80%	Standard	LIKW2-5F80S10136	6.69%	£995	£1,000,000
	EPiC	LIKW2-5F80G10134	6.64%	£995	£1,000,000
85%	Standard	LIKW2-5F85S10144	7.09%	£995	£750,000
	EPiC	LIKW2-5F85G10142	7.04%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%



# LI Key Worker 2

## 5-year fixed

Max LTI: 4.99x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW2-5F75S10123	6.19%	£995	£1,000,000
	EPiC	LIKW2-5F75G10121	6.14%	£995	£1,000,000
80%	Standard	LIKW2-5F80S10131	6.54%	£995	£1,000,000
	EPiC	LIKW2-5F80G10129	6.49%	£995	£1,000,000
85%	Standard	LIKW2-5F85S10139	6.94%	£995	£750,000
	EPiC	LIKW2-5F85G10137	6.89%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Key Worker 2 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

Max LTI: 4.99x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW2-5F75S10125	6.24%	£995	£1,000,000
	EPiC	LIKW2-5F75G10122	6.19%	£995	£1,000,000
80%	Standard	LIKW2-5F80S10133	6.59%	£995	£1,000,000
	EPiC	LIKW2-5F80G10130	6.54%	£995	£1,000,000
85%	Standard	LIKW2-5F85S10141	6.99%	£995	£750,000
	EPiC	LIKW2-5F85G10138	6.94%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: **BBR + 4.2%**

# LI Qualified Professional 0

## 2-year fixed

Max LTI: 6.49x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP0-2F75S10149	6.09%	£795	£1,500,000
	EPiC	LIQP0-2F75G10147	6.04%	£795	£1,500,000
80%	Standard	LIQP0-2F80S10157	6.39%	£795	£1,000,000
	EPiC	LIQP0-2F80G10155	6.34%	£795	£1,000,000
85%	Standard	LIQP0-2F85S10165	6.74%	£795	£1,000,000
	EPiC	LIQP0-2F85G10163	6.69%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 4.2%

# LI Qualified Professional 0 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

Max LTI: 6.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP0-2F75S10152	6.24%	£795	£1,500,000
	EPiC	LIQP0-2F75G10151	6.19%	£795	£1,500,000
80%	Standard	LIQP0-2F80S10160	6.54%	£795	£1,000,000
	EPiC	LIQP0-2F80G10159	6.49%	£795	£1,000,000
85%	Standard	LIQP0-2F85S10168	6.89%	£795	£1,000,000
	EPiC	LIQP0-2F85G10167	6.84%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Qualified Professional 0

## 2-year fixed

Max LTI: 4.99x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP0-2F75S10146	5.99%	£795	£1,500,000
	EPiC	LIQP0-2F75G10145	5.94%	£795	£1,500,000
80%	Standard	LIQP0-2F80S10154	6.29%	£795	£1,000,000
	EPiC	LIQP0-2F80G10153	6.24%	£795	£1,000,000
85%	Standard	LIQP0-2F85S10162	6.64%	£795	£1,000,000
	EPiC	LIQP0-2F85G10161	6.59%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Qualified Professional 0 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

Max LTI: 4.99x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP0-2F75S10150	6.14%	£795	£1,500,000
	EPiC	LIQP0-2F75G10148	6.09%	£795	£1,500,000
80%	Standard	LIQP0-2F80S10158	6.44%	£795	£1,000,000
	EPiC	LIQP0-2F80G10156	6.39%	£795	£1,000,000
85%	Standard	LIQP0-2F85S10166	6.79%	£795	£1,000,000
	EPiC	LIQP0-2F85G10164	6.74%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Qualified Professional 0 – Tracker

## 2-year tracker

Max LTI: 6.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIQP0-2T65S9726	BBR + 2.19%	£795	£1,500,000
	EPiC	LIQP0-2T65G9725	BBR + 2.09%	£795	£1,500,000
75%	Standard	LIQP0-2T75S9728	BBR + 2.39%	£795	£1,500,000
	EPiC	LIQP0-2T75G9727	BBR + 2.29%	£795	£1,500,000
85%	Standard	LIQP0-2T85S9746	BBR + 2.79%	£795	£1,000,000
	EPiC	LIQP0-2T85G9745	BBR + 2.69%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 4.2%

# LI Qualified Professional 0

## 5-year fixed

Max LTI: 6.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP0-5F75S10174	5.59%	£995	£1,500,000
	EPiC	LIQP0-5F75G10170	5.54%	£995	£1,500,000
80%	Standard	LIQP0-5F80S10182	5.94%	£995	£1,000,000
	EPiC	LIQP0-5F80G10178	5.89%	£995	£1,000,000
85%	Standard	LIQP0-5F85S10190	6.29%	£995	£1,000,000
	EPiC	LIQP0-5F85G10186	6.24%	£995	£1,000,000
90%	Standard	LIQP0-5F90S10198	6.49%	£995	£750,000
	EPiC	LIQP0-5F90G10194	6.44%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%



# LI Qualified Professional 0 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

Max LTI: 6.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP0-5F75S10176	5.64%	£995	£1,500,000
	EPiC	LIQP0-5F75G10173	5.59%	£995	£1,500,000
80%	Standard	LIQP0-5F80S10184	5.99%	£995	£1,000,000
	EPiC	LIQP0-5F80G10181	5.94%	£995	£1,000,000
85%	Standard	LIQP0-5F85S10192	6.34%	£995	£1,000,000
	EPiC	LIQP0-5F85G10189	6.29%	£995	£1,000,000
90%	Standard	LIQP0-5F90S10200	6.54%	£995	£750,000
	EPiC	LIQP0-5F90G10197	6.49%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Qualified Professional 0

## 5-year fixed

Max LTI: 4.99x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP0-5F75S10172	5.54%	£995	£1,500,000
	EPiC	LIQP0-5F75G10169	5.49%	£995	£1,500,000
80%	Standard	LIQP0-5F80S10180	5.89%	£995	£1,000,000
	EPiC	LIQP0-5F80G10177	5.84%	£995	£1,000,000
85%	Standard	LIQP0-5F85S10188	6.24%	£995	£1,000,000
	EPiC	LIQP0-5F85G10185	6.19%	£995	£1,000,000
90%	Standard	LIQP0-5F90S10196	6.44%	£995	£750,000
	EPiC	LIQP0-5F90G10193	6.39%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Qualified Professional 0 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

Max LTI: 4.99x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP0-5F75S10175	5.59%	£995	£1,500,000
	EPiC	LIQP0-5F75G10171	5.54%	£995	£1,500,000
80%	Standard	LIQP0-5F80S10183	5.94%	£995	£1,000,000
	EPiC	LIQP0-5F80G10179	5.89%	£995	£1,000,000
85%	Standard	LIQP0-5F85S10191	6.29%	£995	£1,000,000
	EPiC	LIQP0-5F85G10187	6.24%	£995	£1,000,000
90%	Standard	LIQP0-5F90S10199	6.49%	£995	£750,000
	EPiC	LIQP0-5F90G10195	6.44%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Qualified Professional 1

## 2-year fixed

Max LTI: 6.49x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP1-2F75S10206	6.19%	£795	£1,500,000
	EPiC	LIQP1-2F75G10204	6.14%	£795	£1,500,000
80%	Standard	LIQP1-2F80S10214	6.49%	£795	£1,000,000
	EPiC	LIQP1-2F80G10212	6.44%	£795	£1,000,000
85%	Standard	LIQP1-2F85S10222	6.89%	£795	£1,000,000
	EPiC	LIQP1-2F85G10220	6.84%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Qualified Professional 1 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

Max LTI: 6.49x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP1-2F75S10208	6.34%	£795	£1,500,000
	EPiC	LIQP1-2F75G10207	6.29%	£795	£1,500,000
80%	Standard	LIQP1-2F80S10216	6.64%	£795	£1,000,000
	EPiC	LIQP1-2F80G10215	6.59%	£795	£1,000,000
85%	Standard	LIQP1-2F85S10224	7.04%	£795	£1,000,000
	EPiC	LIQP1-2F85G10223	6.99%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Qualified Professional 1

## 2-year fixed

Max LTI: 4.99x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP1-2F75S10202	5.99%	£795	£1,500,000
	EPiC	LIQP1-2F75G10201	5.94%	£795	£1,500,000
80%	Standard	LIQP1-2F80S10210	6.29%	£795	£1,000,000
	EPiC	LIQP1-2F80G10209	6.24%	£795	£1,000,000
85%	Standard	LIQP1-2F85S10218	6.69%	£795	£1,000,000
	EPiC	LIQP1-2F85G10217	6.64%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Qualified Professional 1 – Valuation Incentive

## 2-year fixed

£400 discounted valuation fee on all products

Max LTI: 4.99x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP1-2F75S10205	6.14%	£795	£1,500,000
	EPiC	LIQP1-2F75G10203	6.09%	£795	£1,500,000
80%	Standard	LIQP1-2F80S10213	6.44%	£795	£1,000,000
	EPiC	LIQP1-2F80G10211	6.39%	£795	£1,000,000
85%	Standard	LIQP1-2F85S10221	6.84%	£795	£1,000,000
	EPiC	LIQP1-2F85G10219	6.79%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 4.2%**

# LI Qualified Professional 1 – Tracker

## 2-year tracker

Max LTI: 6.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIQP1-2T65S9788	BBR + 2.34%	£795	£1,500,000
	EPiC	LIQP1-2T65G9787	BBR + 2.24%	£795	£1,500,000
75%	Standard	LIQP1-2T75S9790	BBR + 2.59%	£795	£1,500,000
	EPiC	LIQP1-2T75G9789	BBR + 2.49%	£795	£1,500,000
85%	Standard	LIQP1-2T85S9808	BBR + 2.99%	£795	£1,000,000
	EPiC	LIQP1-2T85G9807	BBR + 2.89%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 4.2%



# LI Qualified Professional 1

## 5-year fixed

Max LTI: 6.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP1-5F75S10230	5.74%	£995	£1,500,000
	EPiC	LIQP1-5F75G10226	5.69%	£995	£1,500,000
80%	Standard	LIQP1-5F80S10238	6.09%	£995	£1,000,000
	EPiC	LIQP1-5F80G10234	6.04%	£995	£1,000,000
85%	Standard	LIQP1-5F85S10246	6.44%	£995	£1,000,000
	EPiC	LIQP1-5F85G10242	6.39%	£995	£1,000,000
90%	Standard	LIQP1-5F90S10254	6.69%	£995	£750,000
	EPiC	LIQP1-5F90G10250	6.64%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Qualified Professional 1 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

Max LTI: 6.49x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP1-5F75S10232	5.79%	£995	£1,500,000
	EPiC	LIQP1-5F75G10229	5.74%	£995	£1,500,000
80%	Standard	LIQP1-5F80S10240	6.14%	£995	£1,000,000
	EPiC	LIQP1-5F80G10237	6.09%	£995	£1,000,000
85%	Standard	LIQP1-5F85S10248	6.49%	£995	£1,000,000
	EPiC	LIQP1-5F85G10245	6.44%	£995	£1,000,000
90%	Standard	LIQP1-5F90S10256	6.74%	£995	£750,000
	EPiC	LIQP1-5F90G10253	6.69%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Qualified Professional 1

## 5-year fixed

Max LTI: 4.99x

*EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.*

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP1-5F75S10228	5.69%	£995	£1,500,000
	EPiC	LIQP1-5F75G10225	5.64%	£995	£1,500,000
80%	Standard	LIQP1-5F80S10236	6.04%	£995	£1,000,000
	EPiC	LIQP1-5F80G10233	5.99%	£995	£1,000,000
85%	Standard	LIQP1-5F85S10244	6.39%	£995	£1,000,000
	EPiC	LIQP1-5F85G10241	6.34%	£995	£1,000,000
90%	Standard	LIQP1-5F90S10252	6.64%	£995	£750,000
	EPiC	LIQP1-5F90G10249	6.59%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

# LI Qualified Professional 1 – Valuation Incentive

## 5-year fixed

£400 discounted valuation fee on all products

Max LTI: 4.99x

**EPiC:** rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP1-5F75S10231	5.74%	£995	£1,500,000
	EPiC	LIQP1-5F75G10227	5.69%	£995	£1,500,000
80%	Standard	LIQP1-5F80S10239	6.09%	£995	£1,000,000
	EPiC	LIQP1-5F80G10235	6.04%	£995	£1,000,000
85%	Standard	LIQP1-5F85S10247	6.44%	£995	£1,000,000
	EPiC	LIQP1-5F85G10243	6.39%	£995	£1,000,000
90%	Standard	LIQP1-5F90S10255	6.69%	£995	£750,000
	EPiC	LIQP1-5F90G10251	6.64%	£995	£750,000

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1%

Reversion rate: BBR + 4.2%

Mortgages made simple.

