



# Residential rates guide



Mortgages made simple

Last updated: 14/02/2024



# Residential products

#### Key Features

|                             | Purpose             | Max Ioan 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 |

#### Free Valuation Conditions

LendInvest Mortgages will pay the borrower's valuation fees (including VAT) relating to their residential mortgage for properties valued up to £400k or will deduct £380 for the total cost of the valuation. The Valuation Fee Contribution is paid by LendInvest Mortgages 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 £380.



#### 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 Ioan amount |
|------|----------|--------------|--------------|----------------|---------------------|
| 750/ | Standard | LIR0-2F75S1  | 6.34%        | £995           | £1,500,000          |
| 75%  | EPiC     | LIR0-2F75G1  | 6.29%        | £995           | £1,500,000          |
| 80%  | Standard | LIR0-2F80S1  | 6.69%        | £995           | £1,000,000          |
|      | EPiC     | LIR0-2F80G1  | 6.64%        | £995           | £1,000,000          |
| 0.5% | Standard | LIR0-2F85S1  | 7.04%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIR0-2F85G1  | 6.99%        | £995           | £1,000,000          |
| 90%  | Standard | LIR0-2F90S1  | 7.39%        | £995           | £750,000            |
|      | EPiC     | LIRO-2F90G1  | 7.34%        | £995           | £750,000            |

ERC Year 1/2: 2%/1%



#### LI Resi 0 – Free Valuation

#### 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 | LIR0-2F75S2  | 6.49%        | £995           | £1,500,000          |
| 75%  | EPiC     | LIRO-2F75G2  | 6.44%        | £995           | £1,500,000          |
| 220/ | Standard | LIR0-2F80S2  | 6.84%        | £995           | £1,000,000          |
| 80%  | EPiC     | LIRO-2F80G2  | 6.79%        | £995           | £1,000,000          |
| 0.5% | Standard | LIR0-2F85S2  | 7.19%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIRO-2F85G2  | 7.14%        | £995           | £1,000,000          |
| 90%  | Standard | LIR0-2F90S2  | 7.54%        | £995           | £750,000            |
|      | EPiC     | LIR0-2F90G2  | 7.49%        | £995           | £750,000            |

ERC Year 1/2: 2%/1%



#### 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 |
|------|----------|--------------|--------------|----------------|---------------------|
| 750/ | Standard | LIR0-2F75S3  | 6.19%        | £1,995         | £1,500,000          |
| 75%  | EPiC     | LIR0-2F75G3  | 6.14%        | £1,995         | £1,500,000          |
| 80%  | Standard | LIR0-2F80S3  | 6.54%        | £1,995         | £1,000,000          |
| 00%  | EPiC     | LIR0-2F80G3  | 6.49%        | £1,995         | £1,000,000          |
| 0.5% | Standard | LIR0-2F85S3  | 6.89%        | £1,995         | £1,000,000          |
| 85%  | EPiC     | LIR0-2F85G3  | 6.84%        | £1,995         | £1,000,000          |
| 90%  | Standard | LIR0-2F90S3  | 7.24%        | £1,995         | £750,000            |
|      | EPiC     | LIR0-2F90G3  | 7.19%        | £1,995         | £750,000            |

ERC Year 1/2: 2%/1%



#### 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 Ioan amount |
|------|----------|----------------|--------------|----------------|---------------------|
| 050/ | Standard | LIR0-2T65S9394 | BBR + 2.19%  | £995           | £1,500,000          |
| 65%  | EPiC     | LIR0-2T65G9393 | BBR + 2.09%  | £995           | £1,500,000          |
| 759/ | Standard | LIR0-2T75S9396 | BBR + 2.39%  | £995           | £1,500,000          |
| 75%  | 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%



#### 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 | LIR0-5F75S1  | 5.99%        | £1,195         | £1,500,000          |
|       | EPiC     | LIR0-5F75G1  | 5.94%        | £1,195         | £1,500,000          |
| 80%   | Standard | LIR0-5F80S1  | 6.34%        | £1,195         | £1,000,000          |
|       | EPiC     | LIR0-5F80G1  | 6.29%        | £1,195         | £1,000,000          |
| OE 9/ | Standard | LIR0-5F85S1  | 6.69%        | £1,195         | £1,000,000          |
| 85%   | EPiC     | LIR0-5F85G1  | 6.64%        | £1,195         | £1,000,000          |
| 90%   | Standard | LIR0-5F90S1  | 6.89%        | £1,195         | £750,000            |
|       | EPiC     | LIR0-5F90G1  | 6.84%        | £1,195         | £750,000            |

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



#### LI Resi 0 – Free Valuation

#### 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 |
|------|----------|--------------|--------------|----------------|---------------------|
| 750/ | Standard | LIR0-5F75S2  | 6.04%        | £1,195         | £1,500,000          |
| 75%  | EPiC     | LIR0-5F75G2  | 5.99%        | £1,195         | £1,500,000          |
| 80%  | Standard | LIR0-5F80S2  | 6.39%        | £1,195         | £1,000,000          |
|      | EPiC     | LIR0-5F80G2  | 6.34%        | £1,195         | £1,000,000          |
| 0.5% | Standard | LIR0-5F85S2  | 6.74%        | £1,195         | £1,000,000          |
| 85%  | EPiC     | LIR0-5F85G2  | 6.69%        | £1,195         | £1,000,000          |
| 90%  | Standard | LIR0-5F90S2  | 6.94%        | £1,195         | £750,000            |
|      | EPiC     | LIR0-5F90G2  | 6.89%        | £1,195         | £750,000            |

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



#### 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 | LIR0-5F75S3  | 5.94%        | £2,195         | £1,500,000          |
|       | EPiC     | LIR0-5F75G3  | 5.89%        | £2,195         | £1,500,000          |
| 80%   | Standard | LIR0-5F80S3  | 6.29%        | £2,195         | £1,000,000          |
|       | EPiC     | LIRO-5F80G3  | 6.24%        | £2,195         | £1,000,000          |
| 05.0/ | Standard | LIR0-5F85S3  | 6.64%        | £2,195         | £1,000,000          |
| 85%   | EPiC     | LIRO-5F85G3  | 6.59%        | £2,195         | £1,000,000          |
| 90%   | Standard | LIR0-5F90S3  | 6.84%        | £2,195         | £750,000            |
|       | EPiC     | LIRO-5F90G3  | 6.79%        | £2,195         | £750,000            |

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



#### 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 | LIR1-2F75S1  | 6.49%        | £995           | £1,500,000          |
| 75%  | EPiC     | LIR1-2F75G1  | 6.44%        | £995           | £1,500,000          |
| 80%  | Standard | LIR1-2F80S1  | 6.84%        | £995           | £1,000,000          |
| 00%  | EPiC     | LIR1-2F80G1  | 6.79%        | £995           | £1,000,000          |
| QE9/ | Standard | LIR1-2F85S1  | 7.19%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIR1-2F85G1  | 7.14%        | £995           | £1,000,000          |
| 90%  | Standard | LIR1-2F90S1  | 7.54%        | £995           | £750,000            |
|      | EPiC     | LIR1-2F90G1  | 7.49%        | £995           | £750,000            |

ERC Year 1/2: 2%/1%



#### LI Resi 1 – Free Valuation

#### 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 | LIR1-2F75S2  | 6.64%        | £995           | £1,500,000          |
| 75%  | EPiC     | LIR1-2F75G2  | 6.59%        | £995           | £1,500,000          |
| 000/ | Standard | LIR1-2F80S2  | 6.99%        | £995           | £1,000,000          |
| 80%  | EPiC     | LIR1-2F80G2  | 6.94%        | £995           | £1,000,000          |
| QE9/ | Standard | LIR1-2F85S2  | 7.34%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIR1-2F85G2  | 7.29%        | £995           | £1,000,000          |
| 90%  | Standard | LIR1-2F90S2  | 7.69%        | £995           | £750,000            |
|      | EPiC     | LIR1-2F90G2  | 7.64%        | £995           | £750,000            |

ERC Year 1/2: 2%/1%



#### 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 | LIR1-2F75S3  | 6.34%        | £1,995         | £1,500,000          |
| 75%  | EPiC     | LIR1-2F75G3  | 6.29%        | £1,995         | £1,500,000          |
| 000/ | Standard | LIR1-2F80S3  | 6.69%        | £1,995         | £1,000,000          |
| 80%  | EPiC     | LIR1-2F80G3  | 6.64%        | £1,995         | £1,000,000          |
| OE%  | Standard | LIR1-2F85S3  | 7.04%        | £1,995         | £1,000,000          |
| 85%  | EPiC     | LIR1-2F85G3  | 6.99%        | £1,995         | £1,000,000          |
| 90%  | Standard | LIR1-2F90S3  | 7.39%        | £1,995         | £750,000            |
|      | EPiC     | LIR1-2F90G3  | 7.34%        | £1,995         | £750,000            |

ERC Year 1/2: 2%/1%



#### 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          |
| 750/ | Standard | LIR1-2T75S9444 | BBR + 2.59%  | £995           | £1,500,000          |
| 75%  | 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%



#### 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 |
|------|----------|--------------|--------------|----------------|---------------------|
| 750/ | Standard | LIR1-5F75S1  | 6.14%        | £1,195         | £1,500,000          |
| 75%  | EPiC     | LIR1-5F75G1  | 6.09%        | £1,195         | £1,500,000          |
| 000/ | Standard | LIR1-5F80S1  | 6.49%        | £1,195         | £1,000,000          |
| 80%  | EPiC     | LIR1-5F80G1  | 6.44%        | £1,195         | £1,000,000          |
| 0.5% | Standard | LIR1-5F85S1  | 6.84%        | £1,195         | £1,000,000          |
| 85%  | EPiC     | LIR1-5F85G1  | 6.79%        | £1,195         | £1,000,000          |
| 000/ | Standard | LIR1-5F90S1  | 7.09%        | £1,195         | £750,000            |
| 90%  | EPiC     | LIR1-5F90G1  | 7.04%        | £1,195         | £750,000            |

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



#### LI Resi 1 – Free Valuation

#### 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 |
|-------|---|--------------|--------------|----------------|---------------------|
|       | Standard                                | LIR1-5F75S2  | 6.19%        | £1,195         | £1,500,000          |
| 75%   | EPIC <b>LIR1-5F75G2 6.14</b> % <b>£</b> | £1,195       | £1,500,000   |                |                     |
| 222   | Standard                                | LIR1-5F80S2  | 6.54%        | £1,195         | £1,000,000          |
| 80%   | EPiC                                    | LIR1-5F80G2  | 6.49%        | £1,195         | £1,000,000          |
| 0.50/ | Standard                                | LIR1-5F85S2  | 6.89%        | £1,195         | £1,000,000          |
| 85%   | EPiC                                    | LIR1-5F85G2  | 6.84%        | £1,195         | £1,000,000          |
| 00%   | Standard                                | LIR1-5F90S2  | 7.14%        | £1,195         | £750,000            |
| 90%   | EPiC                                    | LIR1-5F90G2  | 7.09%        | £1,195         | £750,000            |

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



#### 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 | LIR1-5F75S3  | 6.09%        | £2,195         | £1,500,000          |
|       | EPiC     | LIR1-5F75G3  | 6.04%        | £2,195         | £1,500,000          |
|       | Standard | LIR1-5F80S3  | 6.44%        | £2,195         | £1,000,000          |
| 80%   | EPiC     | LIR1-5F80G3  | 6.39%        | £2,195         | £1,000,000          |
| 05.0/ | Standard | LIR1-5F85S3  | 6.79%        | £2,195         | £1,000,000          |
| 85%   | EPiC     | LIR1-5F85G3  | 6.74%        | £2,195         | £1,000,000          |
| 200/  | Standard | LIR1-5F90S3  | 7.04%        | £2,195         | £750,000            |
| 90%   | EPiC     | LIR1-5F90G3  | 6.99%        | £2,195         | £750,000            |

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



#### 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 |
|------|----------|--------------|--------------|----------------|---------------------|
| 750/ | Standard | LIR2-2F75S1  | 6.69%        | £995           | £1,500,000          |
| 75%  | EPiC     | LIR2-2F75G1  | 6.64% £995   | £995           | £1,500,000          |
| 0.0% | Standard | LIR2-2F80S1  | 7.09%        | £995           | £1,000,000          |
| 80%  | EPiC     | LIR2-2F80G1  | 7.04%        | £995           | £1,000,000          |
| 05%  | Standard | LIR2-2F85S1  | 7.49%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIR2-2F85G1  | 7.44%        | £995           | £1,000,000          |

ERC Year 1/2: 2%/1%



#### LI Resi 2 – Free Valuation

#### 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 |
|------|----------|--------------|--------------|----------------|---------------------|
| 750/ | Standard | LIR2-2F75S2  | 6.84%        | £995           | £1,500,000          |
| 75%  | EPiC     | LIR2-2F75G2  | 6.79% £995   | £995           | £1,500,000          |
| 0.0% | Standard | LIR2-2F80S2  | 7.24%        | £995           | £1,000,000          |
| 80%  | EPiC     | LIR2-2F80G2  | 7.19%        | £995           | £1,000,000          |
| 0=0/ | Standard | LIR2-2F85S2  | 7.64%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIR2-2F85G2  | 7.59%        | £995           | £1,000,000          |

ERC Year 1/2: 2%/1%



#### 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 |
|------|----------|--------------|--------------|----------------|---------------------|
| 750/ | Standard | LIR2-2F75S3  | 6.54%        | £1,995         | £1,500,000          |
| 75%  | EPiC     | LIR2-2F75G3  | 6.49%        | £1,995         | £1,500,000          |
| 80%  | Standard | LIR2-2F80S3  | 6.94%        | £1,995         | £1,000,000          |
| 80%  | EPiC     | LIR2-2F80G3  | 6.89%        | £1,995         | £1,000,000          |
| 0=0/ | Standard | LIR2-2F85S3  | 7.34%        | £1,995         | £1,000,000          |
| 85%  | EPiC     | LIR2-2F85G3  | 7.29%        | £1,995         | £1,000,000          |

ERC Year 1/2: 2%/1%



#### 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 |
|------|----------|----------------|--------------|----------------|---------------------|
| 05%  | Standard | LIR2-2T65S9490 | BBR + 2.69%  | £995           | £1,000,000          |
| 65%  | EPiC     | LIR2-2T65G9489 | BBR + 2.59%  | £995           | £1,000,000          |
| 759/ | Standard | LIR2-2T75S9492 | BBR + 2.99%  | £995           | £1,000,000          |
| 75%  | EPiC     | LIR2-2T75G9491 | BBR + 2.89%  | £995           | £1,000,000          |
| 0=0/ | Standard | LIR2-2T85S9506 | BBR + 3.29%  | £995           | £750,000            |
| 85%  | EPiC     | LIR2-2T85G9505 | BBR + 3.19%  | £995           | £750,000            |

ERC Year 1/2: 2%/1%



#### 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 |
|------|----------|--------------|--------------|----------------|---------------------|
| 750/ | Standard | LIR2-5F75S1  | 6.54%        | £1,195         | £1,500,000          |
| 75%  | EPiC     | LIR2-5F75G1  | 6.49%        | £1,195         | £1,500,000          |
| 80%  | Standard | LIR2-5F80S1  | 6.89%        | £1,195         | £1,000,000          |
| 00%  | EPiC     | LIR2-5F80G1  | 6.84%        | £1,195         | £1,000,000          |
| 0.5% | Standard | LIR2-5F85S1  | 7.24%        | £1,195         | £1,000,000          |
| 85%  | EPiC     | LIR2-5F85G1  | 7.19%        | £1,195         | £1,000,000          |

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



#### LI Resi 2 – Free Valuation

#### 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 |
|------|----------|--------------|--------------|----------------|---------------------|
| 750/ | Standard | LIR2-5F75S2  | 6.59%        | £1,195         | £1,500,000          |
| 75%  | EPiC     | LIR2-5F75G2  | 6.54%        | £1,195         | £1,500,000          |
| 00%  | Standard | LIR2-5F80S2  | 6.94%        | £1,195         | £1,000,000          |
| 80%  | EPiC     | LIR2-5F80G2  | 6.89%        | £1,195         | £1,000,000          |
| 05%  | Standard | LIR2-5F85S2  | 7.29%        | £1,195         | £1,000,000          |
| 85%  | EPiC     | LIR2-5F85G2  | 7.24%        | £1,195         | £1,000,000          |

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



#### 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 |
|------|----------|--------------------------|--------------|----------------|---------------------|
| 750/ | Standard | LIR2-5F75S3              | 6.49%        | £2,195         | £1,500,000          |
| 75%  | EPiC     | LIR2-5F75G3 6.44% £2,195 | £2,195       | £1,500,000     |                     |
| 80%  | Standard | LIR2-5F80S3              | 6.84%        | £2,195         | £1,000,000          |
| 00%  | EPiC     | LIR2-5F80G3              | 6.79%        | £2,195         | £1,000,000          |
| 05%  | Standard | LIR2-5F85S3              | 7.19%        | £2,195         | £1,000,000          |
| 85%  | EPiC     | LIR2-5F85G3              | 7.14%        | £2,195         | £1,000,000          |

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



#### 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 Ioan amount |
|-----|----------|--------------|--------------|----------------|---------------------|
|     | Standard | LIR3-2F75S1  | 7.09%        | £995           | £750,000            |
| 75% | EPiC     | LIR3-2F75G1  | 7.04%        | £995           | £750,000            |

ERC Year 1/2: 2%/1%



#### LI Resi 3 – Free Valuation





#### LI Resi 3 – Standard

# 5-year fixed

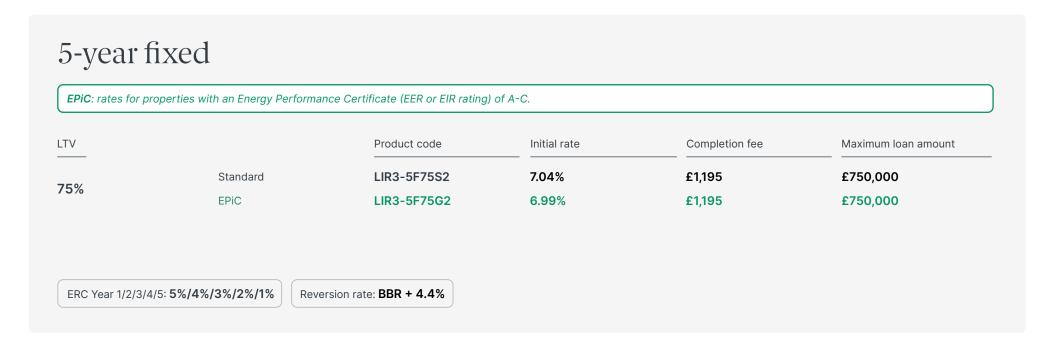
**EPIC**: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

| LTV         |          | Product code | Initial rate | Completion fee | Maximum loan amount |
|-------------|----------|--------------|--------------|----------------|---------------------|
| <del></del> |          |              |              |                |                     |
| 75%         | Standard | LIR3-5F75S1  | 6.99%        | £1,195         | £750,000            |
| /5/0        | EPiC     | LIR3-5F75G1  | 6.94%        | £1,195         | £750,000            |

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



#### LI Resi 3 – Free Valuation





#### 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 Ioan amount |
|-----|----------|--------------|--------------|----------------|---------------------|
| 75% | Standard | LIR4-2F75S1  | 7.59%        | £995           | £500,000            |
|     | EPiC     | LIR4-2F75G1  | 7.54%        | £995           | £500,000            |

ERC Year 1/2: 2%/1%



#### LI Resi 4 – Free Valuation





#### LI Resi 4 – Standard

#### 5-year fixed

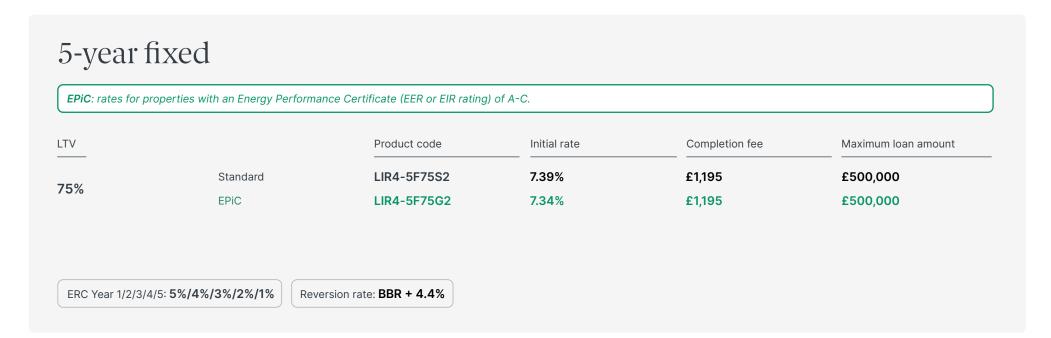
EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

| LTV         |          | Product code | Initial rate | Completion fee | Maximum loan amount |
|-------------|----------|--------------|--------------|----------------|---------------------|
| <del></del> |          |              |              |                |                     |
| 75%         | Standard | LIR4-5F75S1  | 7.34%        | £1,195         | £500,000            |
|             | EPiC     | LIR4-5F75G1  | 7.29%        | £1,195         | £500,000            |

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



#### LI Resi 4 – Free Valuation





# LI Key Worker 0

#### 2-year fixed

Max LTI: 5.49x

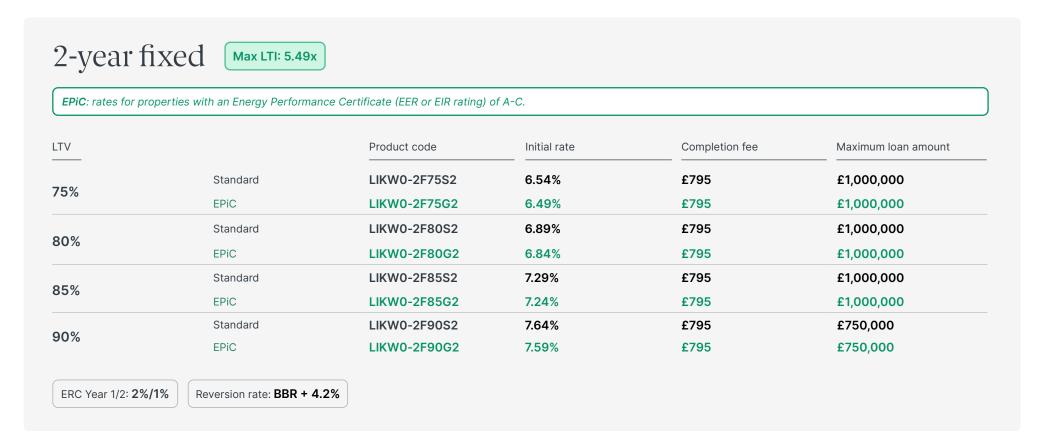
EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

| LTV |          | Product code | Initial rate | Completion fee | Maximum loan amount |
|-----|----------|--------------|--------------|----------------|---------------------|
| 75% | Standard | LIKW0-2F75S1 | 6.39%        | £795           | £1,000,000          |
|     | EPiC     | LIKW0-2F75G1 | 6.34%        | £795           | £1,000,000          |
| 80% | Standard | LIKW0-2F80S1 | 6.74%        | £795           | £1,000,000          |
|     | EPiC     | LIKW0-2F80G1 | 6.69%        | £795           | £1,000,000          |
| 85% | Standard | LIKW0-2F85S1 | 7.14%        | £795           | £1,000,000          |
|     | EPiC     | LIKW0-2F85G1 | 7.09%        | £795           | £1,000,000          |
| 90% | Standard | LIKW0-2F90S1 | 7.49%        | £795           | £750,000            |
|     | EPiC     | LIKW0-2F90G1 | 7.44%        | £795           | £750,000            |

ERC Year 1/2: 2%/1%



## LI Key Worker 0 – Free Valuation



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# LI Key Worker 0

#### 2-year fixed

Max LTI: 4.99x

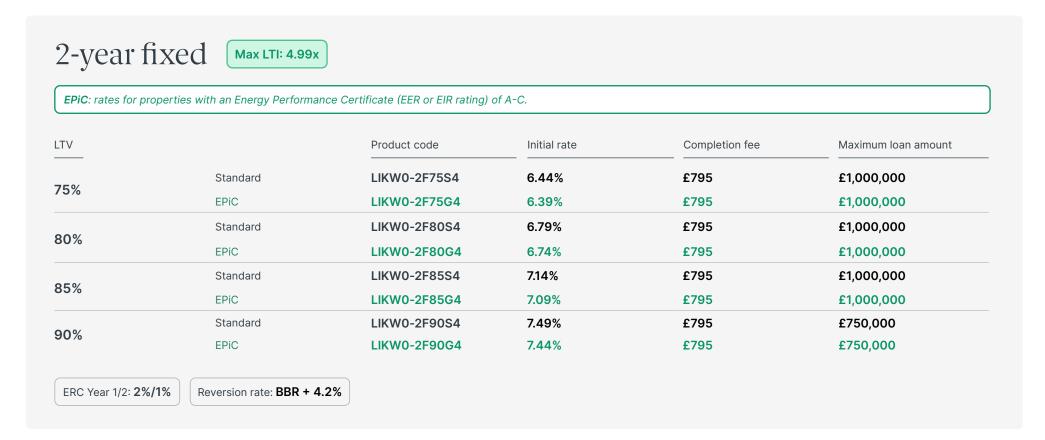
EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

| LTV |          | Product code | Initial rate | Completion fee | Maximum loan amount |
|-----|----------|--------------|--------------|----------------|---------------------|
| 75% | Standard | LIKW0-2F75S3 | 6.29%        | £795           | £1,000,000          |
|     | EPiC     | LIKW0-2F75G3 | 6.24%        | £795           | £1,000,000          |
| 80% | Standard | LIKW0-2F80S3 | 6.64%        | £795           | £1,000,000          |
|     | EPiC     | LIKW0-2F80G3 | 6.59%        | £795           | £1,000,000          |
| 85% | Standard | LIKW0-2F85S3 | 6.99%        | £795           | £1,000,000          |
|     | EPiC     | LIKW0-2F85G3 | 6.94%        | £795           | £1,000,000          |
| 90% | Standard | LIKW0-2F90S3 | 7.34%        | £795           | £750,000            |
|     | EPiC     | LIKW0-2F90G3 | 7.29%        | £795           | £750,000            |

ERC Year 1/2: 2%/1%



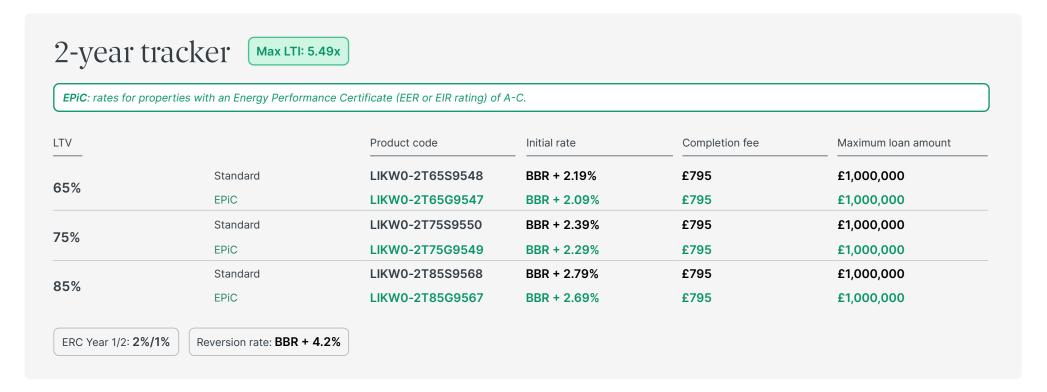
## LI Key Worker 0 – Free Valuation



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# LI Key Worker 0 – Tracker





#### 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 |
|------|----------|--------------|--------------|----------------|---------------------|
|      | Standard | LIKW0-5F75S1 | 6.04%        | £995           | £1,000,000          |
| 75%  | EPiC     | LIKW0-5F75G1 | 5.99%        | £995           | £1,000,000          |
| 0004 | Standard | LIKW0-5F80S1 | 6.44%        | £995           | £1,000,000          |
| 80%  | EPiC     | LIKW0-5F80G1 | 6.39%        | £995           | £1,000,000          |
| 05%  | Standard | LIKW0-5F85S1 | 6.79%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIKW0-5F85G1 | 6.74%        | £995           | £1,000,000          |
| 000/ | Standard | LIKW0-5F90S1 | 6.99%        | £995           | £750,000            |
| 90%  | EPiC     | LIKW0-5F90G1 | 6.94%        | £995           | £750,000            |

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



### LI Key Worker 0 – Free Valuation

#### 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 | LIKW0-5F75S2 | 6.09%        | £995           | £1,000,000          |
|      | EPiC     | LIKW0-5F75G2 | 6.04%        | £995           | £1,000,000          |
| 80%  | Standard | LIKW0-5F80S2 | 6.49%        | £995           | £1,000,000          |
|      | EPiC     | LIKW0-5F80G2 | 6.44%        | £995           | £1,000,000          |
| 85%  | Standard | LIKW0-5F85S2 | 6.84%        | £995           | £1,000,000          |
| 05/6 | EPiC     | LIKW0-5F85G2 | 6.79%        | £995           | £1,000,000          |
| 220/ | Standard | LIKW0-5F90S2 | 7.04%        | £995           | £750,000            |
| 90%  | EPiC     | LIKW0-5F90G2 | 6.99%        | £995           | £750,000            |

ERC Year 1/2/3/4/5: **5%/4%/3%/2%/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 |
|------|----------|--------------|--------------|----------------|---------------------|
|      | Standard | LIKW0-5F75S3 | 5.94%        | £995           | £1,000,000          |
| 75%  | EPiC     | LIKW0-5F75G3 | 5.89%        | £995           | £1,000,000          |
| 0004 | Standard | LIKW0-5F80S3 | 6.29%        | £995           | £1,000,000          |
| 80%  | EPiC     | LIKW0-5F80G3 | 6.24%        | £995           | £1,000,000          |
| 0E9/ | Standard | LIKW0-5F85S3 | 6.64%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIKW0-5F85G3 | 6.59%        | £995           | £1,000,000          |
| 000/ | Standard | LIKW0-5F90S3 | 6.84%        | £995           | £750,000            |
| 90%  | EPiC     | LIKW0-5F90G3 | 6.79%        | £995           | £750,000            |

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



### LI Key Worker 0 – Free Valuation

#### 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 |
|------|----------|--------------|--------------|----------------|---------------------|
|      | Standard | LIKW0-5F75S4 | 5.99%        | £995           | £1,000,000          |
| 75%  | EPiC     | LIKW0-5F75G4 | 5.94%        | £995           | £1,000,000          |
| 80%  | Standard | LIKW0-5F80S4 | 6.34%        | £995           | £1,000,000          |
|      | EPiC     | LIKW0-5F80G4 | 6.29%        | £995           | £1,000,000          |
| 0.5% | Standard | LIKW0-5F85S4 | 6.69%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIKW0-5F85G4 | 6.64%        | £995           | £1,000,000          |
| 000/ | Standard | LIKW0-5F90S4 | 6.89%        | £995           | £750,000            |
| 90%  | EPiC     | LIKW0-5F90G4 | 6.84%        | £995           | £750,000            |

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





Max LTI: 5.49x

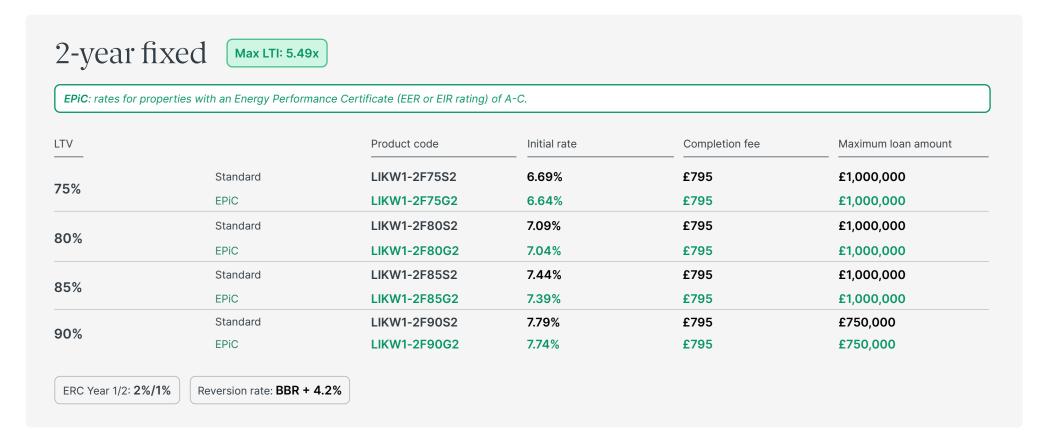
EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

| LTV  |          | Product code | Initial rate | Completion fee | Maximum loan amount |
|------|----------|--------------|--------------|----------------|---------------------|
| 75%  | Standard | LIKW1-2F75S1 | 6.54%        | £795           | £1,000,000          |
|      | EPiC     | LIKW1-2F75G1 | 6.49%        | £795           | £1,000,000          |
| 80%  | Standard | LIKW1-2F80S1 | 6.94%        | £795           | £1,000,000          |
|      | EPiC     | LIKW1-2F80G1 | 6.89%        | £795           | £1,000,000          |
| 0.5% | Standard | LIKW1-2F85S1 | 7.29%        | £795           | £1,000,000          |
| 85%  | EPiC     | LIKW1-2F85G1 | 7.24%        | £795           | £1,000,000          |
| 00%  | Standard | LIKW1-2F90S1 | 7.64%        | £795           | £750,000            |
| 90%  | EPiC     | LIKW1-2F90G1 | 7.59%        | £795           | £750,000            |

ERC Year 1/2: 2%/1%



### LI Key Worker 1 – Free Valuation





#### 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 | LIKW1-2F75S3 | 6.44%        | £795           | £1,000,000          |
|       | EPiC     | LIKW1-2F75G3 | 6.39%        | £795           | £1,000,000          |
| 80%   | Standard | LIKW1-2F80S3 | 6.79%        | £795           | £1,000,000          |
|       | EPiC     | LIKW1-2F80G3 | 6.74%        | £795           | £1,000,000          |
| OE 9/ | Standard | LIKW1-2F85S3 | 7.14%        | £795           | £1,000,000          |
| 85%   | EPiC     | LIKW1-2F85G3 | 7.09%        | £795           | £1,000,000          |
| 90%   | Standard | LIKW1-2F90S3 | 7.49%        | £795           | £750,000            |
|       | EPiC     | LIKW1-2F90G3 | 7.44%        | £795           | £750,000            |

ERC Year 1/2: 2%/1%

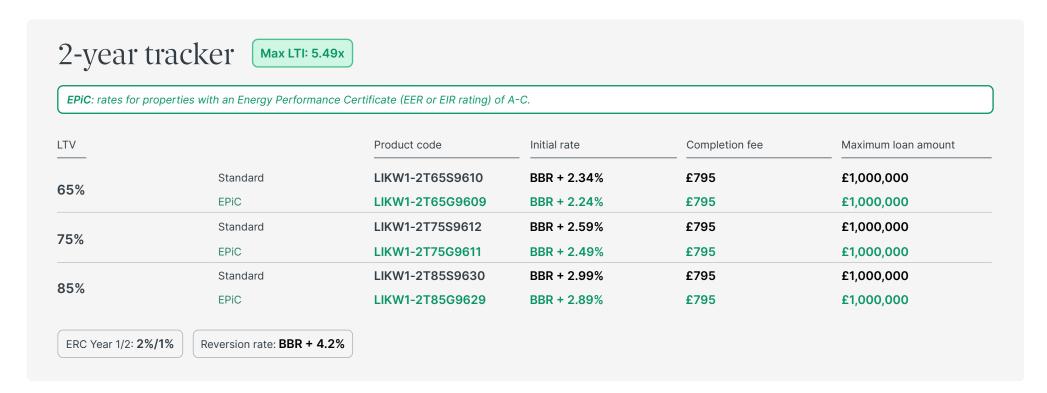


# LI Key Worker 1 – Free Valuation

| <b>EPIC</b> : rates for pr | operties with an Energy Performance | Certificate (EER or EIR rating) | of A-C.      |                |                     |
|----------------------------|-------------------------------------|---------------------------------|--------------|----------------|---------------------|
| TV                         |                                     | Product code                    | Initial rate | Completion fee | Maximum loan amount |
|                            | Standard                            | LIKW1-2F75S4                    | 6.59%        | £795           | £1,000,000          |
| 75%                        | EPiC                                | LIKW1-2F75G4                    | 6.54%        | £795           | £1,000,000          |
| 200/                       | Standard                            | LIKW1-2F80S4                    | 6.94%        | £795           | £1,000,000          |
| 80%                        | EPiC                                | LIKW1-2F80G4                    | 6.89%        | £795           | £1,000,000          |
| <b>NE</b> 0/               | Standard                            | LIKW1-2F85S4                    | 7.29%        | £795           | £1,000,000          |
| 35%                        | EPiC                                | LIKW1-2F85G4                    | 7.24%        | £795           | £1,000,000          |
| 00%                        | Standard                            | LIKW1-2F90S4                    | 7.64%        | £795           | £750,000            |
| 90%                        | EPiC                                | LIKW1-2F90G4                    | 7.59%        | £795           | £750,000            |



### LI Key Worker 1 – Tracker





#### 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 | LIKW1-5F75S1 | 6.19%        | £995           | £1,000,000          |
|      | EPiC     | LIKW1-5F75G1 | 6.14%        | £995           | £1,000,000          |
| 80%  | Standard | LIKW1-5F80S1 | 6.54%        | £995           | £1,000,000          |
|      | EPiC     | LIKW1-5F80G1 | 6.49%        | £995           | £1,000,000          |
| 05%  | Standard | LIKW1-5F85S1 | 6.89%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIKW1-5F85G1 | 6.84%        | £995           | £1,000,000          |
| 220/ | Standard | LIKW1-5F90S1 | 7.14%        | £995           | £750,000            |
| 90%  | EPiC     | LIKW1-5F90G1 | 7.09%        | £995           | £750,000            |

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



### LI Key Worker 1 – Free Valuation

#### 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 | LIKW1-5F75S2 | 6.24%        | £995           | £1,000,000          |
|      | EPiC     | LIKW1-5F75G2 | 6.19%        | £995           | £1,000,000          |
| 80%  | Standard | LIKW1-5F80S2 | 6.59%        | £995           | £1,000,000          |
|      | EPiC     | LIKW1-5F80G2 | 6.54%        | £995           | £1,000,000          |
| 059/ | Standard | LIKW1-5F85S2 | 6.94%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIKW1-5F85G2 | 6.89%        | £995           | £1,000,000          |
| 90%  | Standard | LIKW1-5F90S2 | 7.19%        | £995           | £750,000            |
|      | EPiC     | LIKW1-5F90G2 | 7.14%        | £995           | £750,000            |

ERC Year 1/2/3/4/5: **5%/4%/3%/2%/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 |
|------|---------------------------------|--------------|--------------|----------------|---------------------|
|      | Standard                        | LIKW1-5F75S3 | 6.09%        | £995           | £1,000,000          |
| 75%  | EPIC <b>LIKW1-5F75G3 6.04</b> % | £995         | £1,000,000   |                |                     |
| 000/ | Standard                        | LIKW1-5F80S3 | 6.44%        | £995           | £1,000,000          |
| 80%  | EPiC                            | LIKW1-5F80G3 | 6.39%        | £995           | £1,000,000          |
| 0E9/ | Standard                        | LIKW1-5F85S3 | 6.79%        | £995           | £1,000,000          |
| 85%  | EPiC                            | LIKW1-5F85G3 | 6.74%        | £995           | £1,000,000          |
| 200/ | Standard                        | LIKW1-5F90S3 | 7.04%        | £995           | £750,000            |
| 90%  | EPiC                            | LIKW1-5F90G3 | 6.99%        | £995           | £750,000            |

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



### LI Key Worker 1 – Free Valuation

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 | LIKW1-5F75S4 | 6.14%        | £995           | £1,000,000          |
|      | EPiC     | LIKW1-5F75G4 | 6.09%        | £995           | £1,000,000          |
| 80%  | Standard | LIKW1-5F80S4 | 6.49%        | £995           | £1,000,000          |
|      | EPiC     | LIKW1-5F80G4 | 6.44%        | £995           | £1,000,000          |
| 05%  | Standard | LIKW1-5F85S4 | 6.84%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIKW1-5F85G4 | 6.79%        | £995           | £1,000,000          |
| 000/ | Standard | LIKW1-5F90S4 | 7.09%        | £995           | £750,000            |
| 90%  | EPiC     | LIKW1-5F90G4 | 7.04%        | £995           | £750,000            |

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



#### 2-year fixed

Max LTI: 5.49x

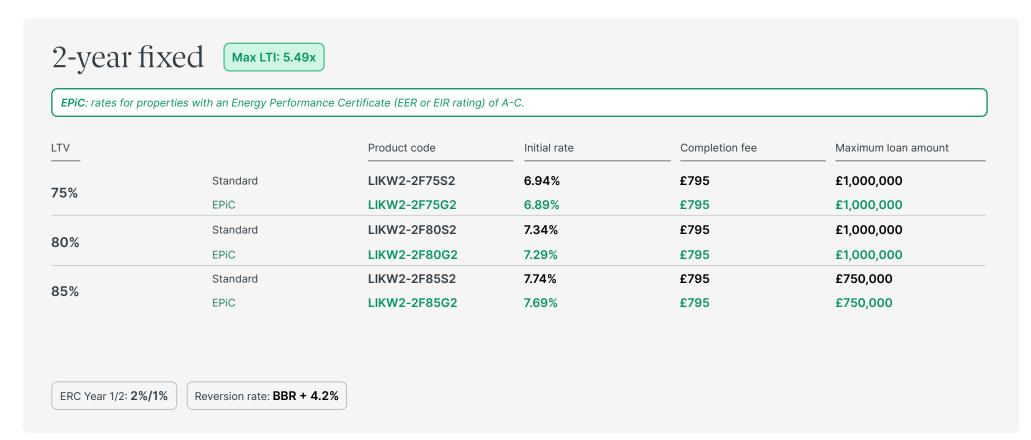
EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

| LTV  |          | Product code | Initial rate | Completion fee | Maximum loan amount |
|------|----------|--------------|--------------|----------------|---------------------|
| 750/ | Standard | LIKW2-2F75S1 | 6.79%        | £795           | £1,000,000          |
| 75%  | EPiC     | LIKW2-2F75G1 | 6.74%        | £795           | £1,000,000          |
| 009/ | Standard | LIKW2-2F80S1 | 7.19%        | £795           | £1,000,000          |
| 80%  | EPiC     | LIKW2-2F80G1 | 7.14%        | £795           | £1,000,000          |
| 0=0/ | Standard | LIKW2-2F85S1 | 7.59%        | £795           | £750,000            |
| 85%  | EPiC     | LIKW2-2F85G1 | 7.54%        | £795           | £750,000            |

ERC Year 1/2: 2%/1%



### LI Key Worker 2 – Free Valuation





#### 2-year fixed

Max LTI: 4.99x

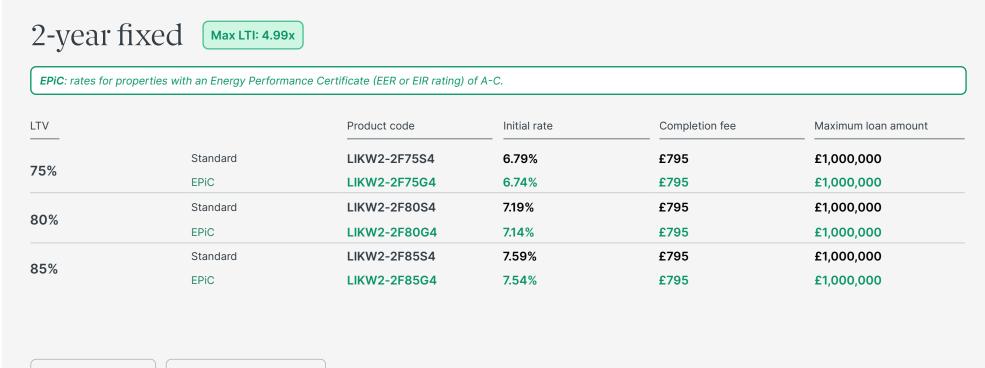
EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

| LTV   |          | Product code | Initial rate | Completion fee | Maximum loan amount |
|-------|----------|--------------|--------------|----------------|---------------------|
| 75%   | Standard | LIKW2-2F75S3 | 6.64%        | £795           | £1,000,000          |
|       | EPiC     | LIKW2-2F75G3 | 6.59%        | £795           | £1,000,000          |
| 80%   | Standard | LIKW2-2F80S3 | 7.04%        | £795           | £1,000,000          |
| 80%   | EPiC     | LIKW2-2F80G3 | 6.99%        | £795           | £1,000,000          |
| OE 9/ | Standard | LIKW2-2F85S3 | 7.44%        | £795           | £1,000,000          |
| 85%   | EPiC     | LIKW2-2F85G3 | 7.39%        | £795           | £1,000,000          |

ERC Year 1/2: 2%/1%



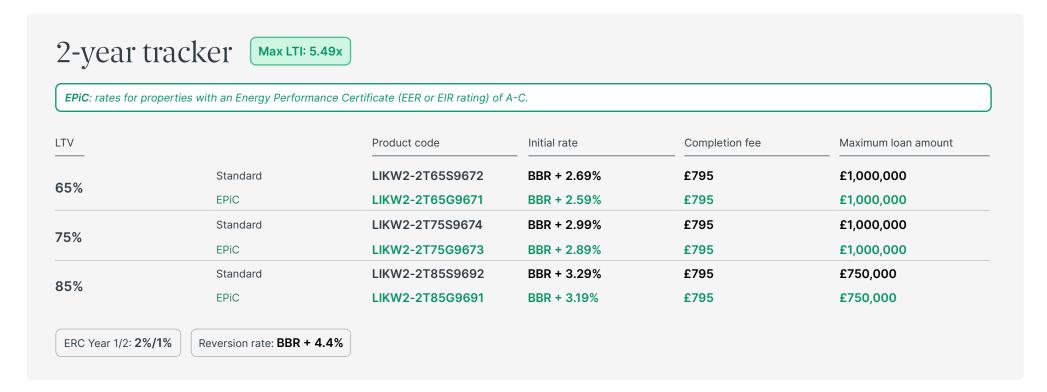
### LI Key Worker 2 – Free Valuation



ERC Year 1/2: 2%/1%



### LI Key Worker 2 – Tracker





#### 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 | LIKW2-5F75S1 | 6.59%        | £995           | £1,000,000          |
| 75%   | EPiC     | LIKW2-5F75G1 | 6.54%        | £995           | £1,000,000          |
| 80%   | Standard | LIKW2-5F80S1 | 6.94%        | £995           | £1,000,000          |
| 80%   | EPiC     | LIKW2-5F80G1 | 6.89%        | £995           | £1,000,000          |
| OF 9/ | Standard | LIKW2-5F85S1 | 7.29%        | £995           | £750,000            |
| 85%   | EPiC     | LIKW2-5F85G1 | 7.24%        | £995           | £750,000            |

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



### LI Key Worker 2 – Free Valuation

#### 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 | LIKW2-5F75S2 | 6.64%        | £995           | £1,000,000          |
| 75%   | EPiC     | LIKW2-5F75G2 | 6.59%        | £995           | £1,000,000          |
| 80%   | Standard | LIKW2-5F80S2 | 6.99%        | £995           | £1,000,000          |
| 00 /6 | EPiC     | LIKW2-5F80G2 | 6.94%        | £995           | £1,000,000          |
| 0.5%  | Standard | LIKW2-5F85S2 | 7.34%        | £995           | £750,000            |
| 85%   | EPiC     | LIKW2-5F85G2 | 7.29%        | £995           | £750,000            |

ERC Year 1/2/3/4/5: 5%/4%/3%/2%/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 | LIKW2-5F75S3 | 6.49%        | £995           | £1,000,000          |
| 75%   | EPiC     | LIKW2-5F75G3 | 6.44%        | £995           | £1,000,000          |
| 0.0%  | Standard | LIKW2-5F80S3 | 6.84%        | £995           | £1,000,000          |
| 80%   | EPiC     | LIKW2-5F80G3 | 6.79%        | £995           | £1,000,000          |
| OF 9/ | Standard | LIKW2-5F85S3 | 7.19%        | £995           | £750,000            |
| 85%   | EPiC     | LIKW2-5F85G3 | 7.14%        | £995           | £750,000            |

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



### LI Key Worker 2 – Free Valuation

#### 5-year fixed

Max LTI: 4.99x

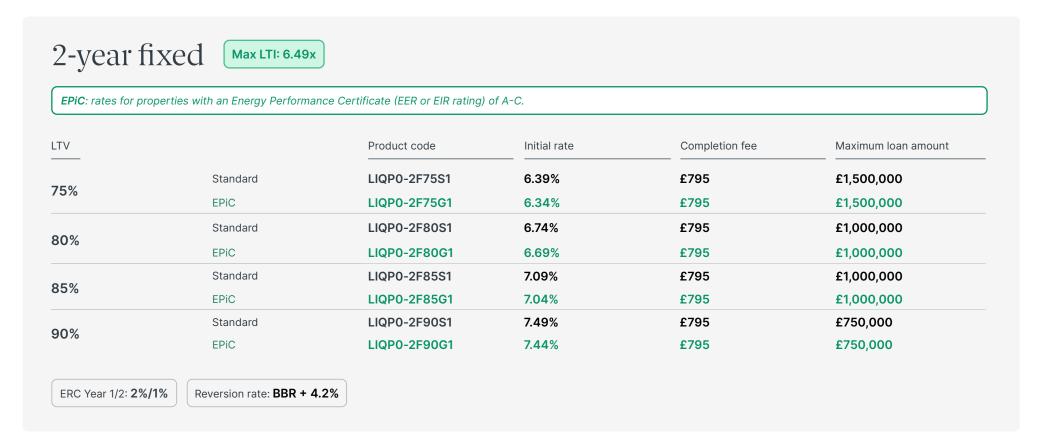
EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

| LTV   |          | Product code | Initial rate | Completion fee | Maximum loan amount |
|-------|----------|--------------|--------------|----------------|---------------------|
| 75%   | Standard | LIKW2-5F75S4 | 6.54%        | £995           | £1,000,000          |
| 75%   | EPiC     | LIKW2-5F75G4 | 6.49%        | £995           | £1,000,000          |
| 80%   | Standard | LIKW2-5F80S4 | 6.89%        | £995           | £1,000,000          |
| 00 /0 | EPiC     | LIKW2-5F80G4 | 6.84%        | £995           | £1,000,000          |
| 0.5%  | Standard | LIKW2-5F85S4 | 7.24%        | £995           | £750,000            |
| 85%   | EPiC     | LIKW2-5F85G4 | 7.19%        | £995           | £750,000            |

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



### LI Qualified Professional 0





# LI Qualified Professional 0 – Free Valuation

| EPiC: rates for p | roperties with an Energy Performa | nce Certificate (EER or EIR rating) | of A-C.      |                |                     |
|-------------------|-----------------------------------|-------------------------------------|--------------|----------------|---------------------|
| .TV               |                                   | Product code                        | Initial rate | Completion fee | Maximum loan amount |
| <b></b>           | Standard                          | LIQP0-2F75S2                        | 6.54%        | £795           | £1,500,000          |
| 75%               | EPiC                              | LIQP0-2F75G2                        | 6.49%        | £795           | £1,500,000          |
|                   | Standard                          | LIQP0-2F80S2                        | 6.89%        | £795           | £1,000,000          |
| 80%               | EPiC                              | LIQP0-2F80G2                        | 6.84%        | £795           | £1,000,000          |
| 050/              | Standard                          | LIQP0-2F85S2                        | 7.24%        | £795           | £1,000,000          |
| 85%               | EPiC                              | LIQPO-2F85G2                        | 7.19%        | £795           | £1,000,000          |
| 009/              | Standard                          | LIQP0-2F90S2                        | 7.64%        | £795           | £750,000            |
| 90%               | EPiC                              | LIQP0-2F90G2                        | 7.59%        | £795           | £750,000            |



### LI Qualified Professional 0



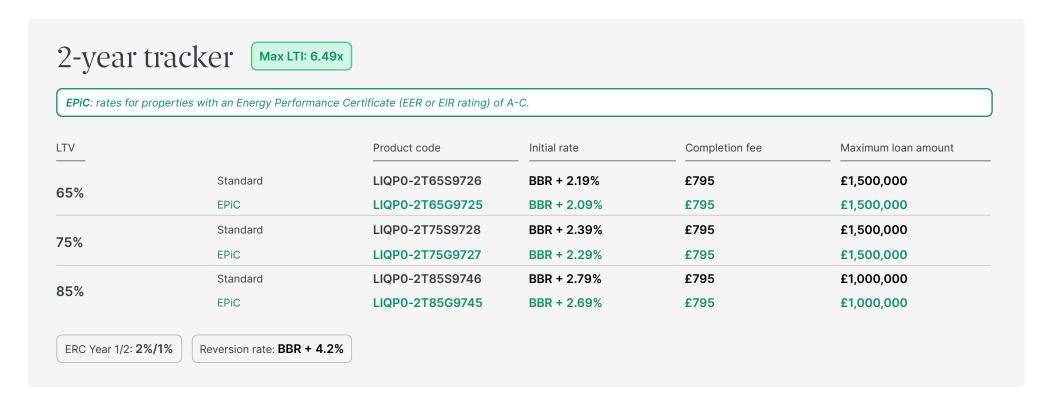


# LI Qualified Professional 0 – Free Valuation

| EPiC: rates for p | roperties with an Energy Performance | Certificate (EER or EIR rating) | of A-C.      |                |                     |
|-------------------|--------------------------------------|---------------------------------|--------------|----------------|---------------------|
| LTV               |                                      | Product code                    | Initial rate | Completion fee | Maximum loan amount |
| 75%               | Standard                             | LIQP0-2F75S4                    | 6.44%        | £795           | £1,500,000          |
|                   | EPiC                                 | LIQP0-2F75G4                    | 6.39%        | £795           | £1,500,000          |
|                   | Standard                             | LIQP0-2F80S4                    | 6.79%        | £795           | £1,000,000          |
| 80%               | EPiC                                 | LIQP0-2F80G4                    | 6.74%        | £795           | £1,000,000          |
| 050/              | Standard                             | LIQP0-2F85S4                    | 7.14%        | £795           | £1,000,000          |
| 85%               | EPiC                                 | LIQP0-2F85G4                    | 7.09%        | £795           | £1,000,000          |
| 000/              | Standard                             | LIQP0-2F90S4                    | 7.49%        | £795           | £750,000            |
| 90%               | EPiC                                 | LIQP0-2F90G4                    | 7.44%        | £795           | £750,000            |



### LI Qualified Professional 0 – Tracker





# LI Qualified Professional 0

#### 5-year fixed

Max LTI: 6.49x

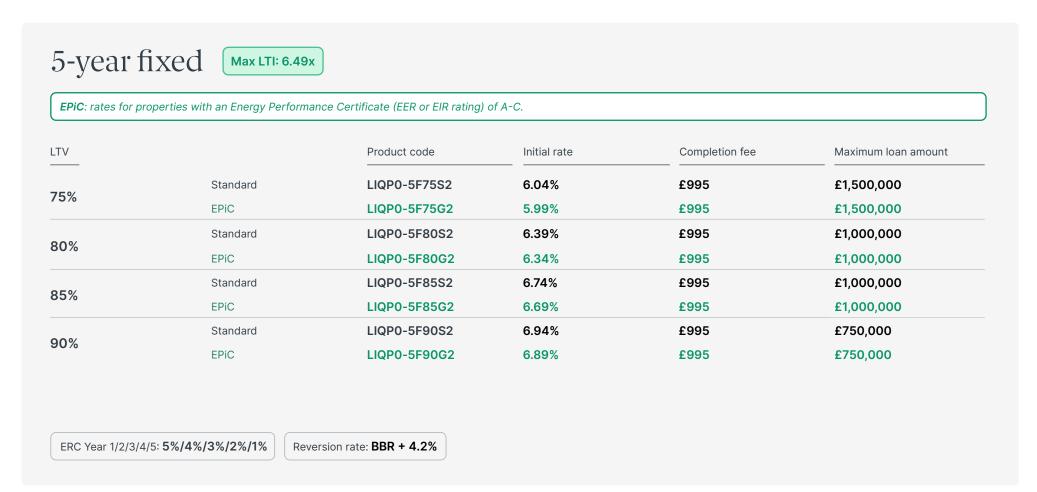
EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

| LTV  |          | Product code | Initial rate | Completion fee | Maximum loan amount |
|------|----------|--------------|--------------|----------------|---------------------|
| 75%  | Standard | LIQP0-5F75S1 | 5.99%        | £995           | £1,500,000          |
| 75%  | EPiC     | LIQP0-5F75G1 | 5.94%        | £995           | £1,500,000          |
| 80%  | Standard | LIQP0-5F80S1 | 6.34%        | £995           | £1,000,000          |
| 80%  | EPiC     | LIQP0-5F80G1 | 6.29%        | £995           | £1,000,000          |
| 0.5% | Standard | LIQP0-5F85S1 | 6.69%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIQP0-5F85G1 | 6.64%        | £995           | £1,000,000          |
| 00%  | Standard | LIQP0-5F90S1 | 6.89%        | £995           | £750,000            |
| 90%  | EPiC     | LIQP0-5F90G1 | 6.84%        | £995           | £750,000            |

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



### LI Qualified Professional 0 – Free Valuation





# 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 |
|------|----------|--------------|--------------|----------------|---------------------|
|      | Standard | LIQP0-5F75S3 | 5.94%        | £995           | £1,500,000          |
| 75%  | EPiC     | LIQP0-5F75G3 | 5.89%        | £995           | £1,500,000          |
| 000/ | Standard | LIQP0-5F80S3 | 6.29%        | £995           | £1,000,000          |
| 80%  | EPiC     | LIQP0-5F80G3 | 6.24%        | £995           | £1,000,000          |
| 05%  | Standard | LIQP0-5F85S3 | 6.64%        | £995           | £1,000,000          |
| 85%  | EPiC     | LIQP0-5F85G3 | 6.59%        | £995           | £1,000,000          |
| 90%  | Standard | LIQP0-5F90S3 | 6.84%        | £995           | £750,000            |
| 90%  | EPiC     | LIQP0-5F90G3 | 6.79%        | £995           | £750,000            |

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

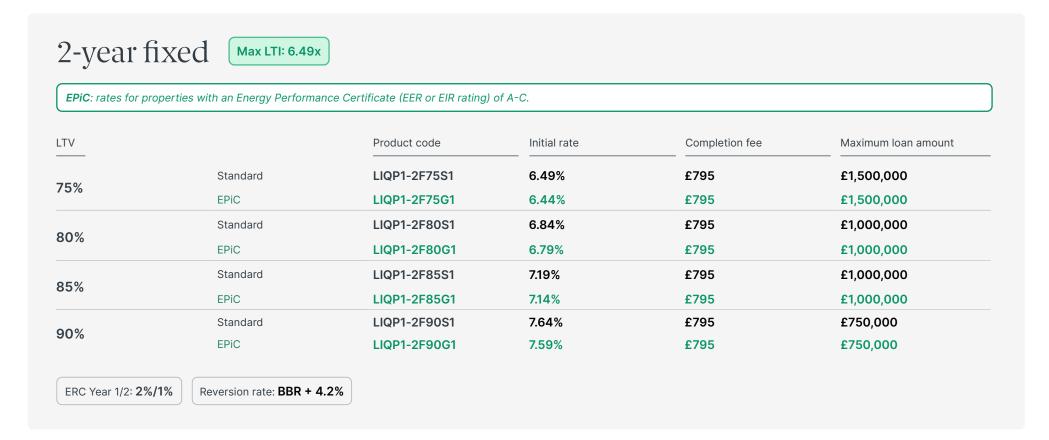


### LI Qualified Professional 0 – Free Valuation

5-year fixed Max LTI: 4.99x EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C. LTV Initial rate Completion fee Product code Maximum loan amount Standard LIQP0-5F75S4 5.99% £995 £1,500,000 75% **EPiC** LIQPO-5F75G4 5.94% £995 £1,500,000 Standard LIQPO-5F80S4 6.34% £995 £1,000,000 80% **EPiC** 6.29% £995 £1,000,000 LIQP0-5F80G4 6.69% £995 Standard LIQP0-5F85S4 £1,000,000 85% **EPiC** LIQPO-5F85G4 6.64% £995 £1,000,000 6.89% £995 £750,000 Standard LIQPO-5F90S4 90% **EPiC** LIQPO-5F90G4 6.84% £995 £750,000 ERC Year 1/2/3/4/5: 5%/4%/3%/2%/1% Reversion rate: BBR + 4.2%



### LI Qualified Professional 1



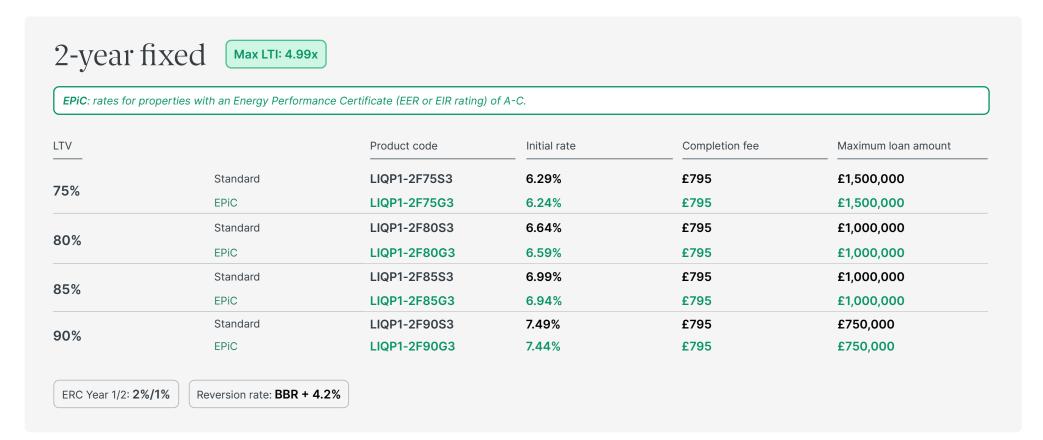


# LI Qualified Professional 1 – Free Valuation

| <b>EPiC</b> : rates for pr | roperties with an Energy Performand | ce Certificate (EER or EIR rating) | of A-C.      |                |                     |
|----------------------------|-------------------------------------|------------------------------------|--------------|----------------|---------------------|
| _TV                        |                                     | Product code                       | Initial rate | Completion fee | Maximum loan amount |
| 75%                        | Standard                            | LIQP1-2F75S2                       | 6.64%        | £795           | £1,500,000          |
|                            | EPiC                                | LIQP1-2F75G2                       | 6.59%        | £795           | £1,500,000          |
|                            | Standard                            | LIQP1-2F80S2                       | 6.99%        | £795           | £1,000,000          |
| 30%                        | EPiC                                | LIQP1-2F80G2                       | 6.94%        | £795           | £1,000,000          |
| 2=0/                       | Standard                            | LIQP1-2F85S2                       | 7.34%        | £795           | £1,000,000          |
| 85%                        | EPiC                                | LIQP1-2F85G2                       | 7.29%        | £795           | £1,000,000          |
| 200/                       | Standard                            | LIQP1-2F90S2                       | 7.79%        | £795           | £750,000            |
| 90%                        | EPiC                                | LIQP1-2F90G2                       | 7.74%        | £795           | £750,000            |



### LI Qualified Professional 1





# LI Qualified Professional 1 – Free Valuation

| <b>EPIC</b> : rates for pr | operties with an Energy Performance ( | Certificate (EER or EIR rating) | of A-C.      |                |                     |
|----------------------------|---------------------------------------|---------------------------------|--------------|----------------|---------------------|
| LTV                        |                                       | Product code                    | Initial rate | Completion fee | Maximum loan amount |
| <b></b>                    | Standard                              | LIQP1-2F75S4                    | 6.44%        | £795           | £1,500,000          |
| 75%                        | EPiC                                  | LIQP1-2F75G4                    | 6.39%        | £795           | £1,500,000          |
|                            | Standard                              | LIQP1-2F80S4                    | 6.79%        | £795           | £1,000,000          |
| 80%                        | EPiC                                  | LIQP1-2F80G4                    | 6.74%        | £795           | £1,000,000          |
| 050/                       | Standard                              | LIQP1-2F85S4                    | 7.14%        | £795           | £1,000,000          |
| 85%                        | EPiC                                  | LIQP1-2F85G4                    | 7.09%        | £795           | £1,000,000          |
| 20%                        | Standard                              | LIQP1-2F90S4                    | 7.64%        | £795           | £750,000            |
| 90%                        | EPIC                                  | LIQP1-2F90G4                    | 7.59%        | £795           | £750,000            |



# LI Qualified Professional 1 – Tracker

| EPiC: rates for pr | roperties with an Energy Performa | ance Certificate (EER or EIR rating) of | A-C.         |                |                     |
|--------------------|-----------------------------------|---|--------------|----------------|---------------------|
| TV                 |                                   | Product code                            | Initial rate | Completion fee | Maximum loan amount |
| 0=0/               | Standard                          | LIQP1-2T65S9788                         | BBR + 2.34%  | £795           | £1,500,000          |
| 65%                | EPiC                              | LIQP1-2T65G9787                         | BBR + 2.24%  | £795           | £1,500,000          |
| 7.50/              | Standard                          | LIQP1-2T75S9790                         | BBR + 2.59%  | £795           | £1,500,000          |
| 75%                | EPiC                              | LIQP1-2T75G9789                         | BBR + 2.49%  | £795           | £1,500,000          |
| 0.50/              | Standard                          | LIQP1-2T85S9808                         | BBR + 2.99%  | £795           | £1,000,000          |
| 85%                | EPiC                              | LIQP1-2T85G9807                         | BBR + 2.89%  | £795           | £1,000,000          |



# LI Qualified Professional 1

#### 5-year fixed

Max LTI: 6.49x

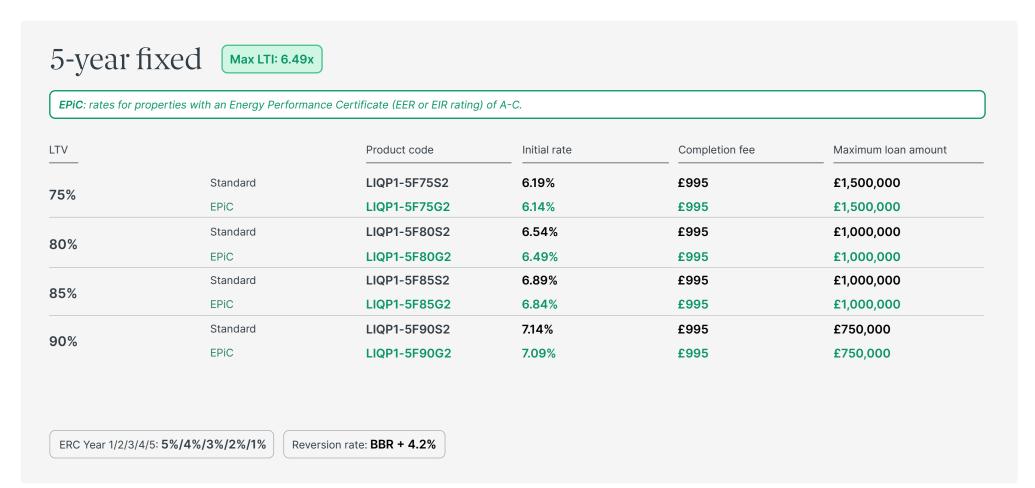
EPiC: rates for properties with an Energy Performance Certificate (EER or EIR rating) of A-C.

| LTV |          | Product code | Initial rate | Completion fee | Maximum loan amount |
|-----|----------|--------------|--------------|----------------|---------------------|
|     | Standard | LIQP1-5F75S1 | 6.14%        | £995           | £1,500,000          |
| 75% | EPiC     | LIQP1-5F75G1 | 6.09%        | £995           | £1,500,000          |
| 80% | Standard | LIQP1-5F80S1 | 6.49%        | £995           | £1,000,000          |
|     | EPiC     | LIQP1-5F80G1 | 6.44%        | £995           | £1,000,000          |
| 85% | Standard | LIQP1-5F85S1 | 6.84%        | £995           | £1,000,000          |
|     | EPiC     | LIQP1-5F85G1 | 6.79%        | £995           | £1,000,000          |
| 90% | Standard | LIQP1-5F90S1 | 7.09%        | £995           | £750,000            |
|     | EPiC     | LIQP1-5F90G1 | 7.04%        | £995           | £750,000            |

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



### LI Qualified Professional 1 – Free Valuation





# 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 | LIQP1-5F75S3 | 6.09%        | £995           | £1,500,000          |
|     | EPiC     | LIQP1-5F75G3 | 6.04%        | £995           | £1,500,000          |
| 80% | Standard | LIQP1-5F80S3 | 6.44%        | £995           | £1,000,000          |
|     | EPiC     | LIQP1-5F80G3 | 6.39%        | £995           | £1,000,000          |
| 85% | Standard | LIQP1-5F85S3 | 6.79%        | £995           | £1,000,000          |
|     | EPiC     | LIQP1-5F85G3 | 6.74%        | £995           | £1,000,000          |
| 90% | Standard | LIQP1-5F90S3 | 7.04%        | £995           | £750,000            |
|     | EPiC     | LIQP1-5F90G3 | 6.99%        | £995           | £750,000            |

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



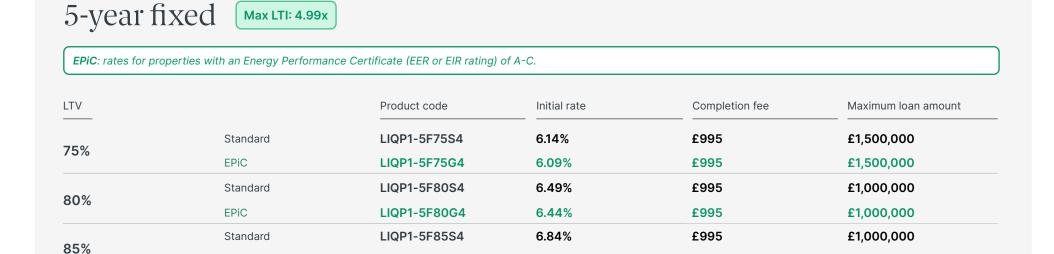
90%

### LI Qualified Professional 1 – Free Valuation

LIQP1-5F85G4

LIQP1-5F90S4

LIQP1-5F90G4



6.79%

7.09%

7.04%

£995

£995

£995

£1,000,000

£750,000

£750,000

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

**EPiC** 

**EPiC** 

Standard

# Mortgages made simple.

