

SUPER-POWERED

# PRODUCTS

26 JANUARY 2026

Intermediaries only



# ADVERSE LEVELS

We recognise that accommodating adverse circumstances is part of modern lending. If the caveats below don't meet your case requirements, reach out to your Rely business development manager who may be able to help.

<b>NO ADVERSE</b>	<b>LIGHT ADVERSE</b>	<b>LIGHT ADVERSE +</b>
<b>SATISFIED CCJS</b> 0 in 72 months	<b>SATISFIED CCJS</b> 0 in 24 months	<b>SATISFIED CCJS</b> 0 in 12 months, 1 in 24 months (max £3000)
<b>SETTLED DEFAULTS</b> 0 in 72 months	<b>SETTLED DEFAULTS</b> 0 in 24 months	<b>SETTLED DEFAULTS</b> 0 in 12 months
<b>SECURED LOAN ARREARS</b> 0 in last 36 months	<b>SECURED LOAN ARREARS</b> 0 in last 36 months	<b>SECURED LOAN ARREARS</b> 0 in last 12 months, 1 in last 36 months
<b>UNSECURED WORST STATUS</b> 0 in last 6 months	<b>UNSECURED WORST STATUS</b> 1 in last 6 months	<b>UNSECURED WORST STATUS</b> 2 in last 6 months

All CCJs/defaults must be satisfied/settled at the time of application.

All secured arrears must be up to date at the time of the application.

Any satisfied CCJs under £300 and registered more than 12 months old will be ignored.

Applications with any CCJs or defaults registered within the last 12 months will be declined.

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# ***SMALL LANDLORDS***

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For investors with 1-3 properties on completion

## Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	2-year fixed	No Adverse	3.29%	5%	5%, 4%	5.50%	AAK0001	Remortgage	Free valuation
							AAK0033	Purchase	
			4.55%	2%	5%, 4%	6.10%	AAK0002	Remortgage	
							AAK0034	Purchase	
			5.13%	1%	5%, 4%	6.68%	AAK0003	Remortgage	
							AAK0035	Purchase	
						AAK0004	Remortgage		
						AAK0036	Purchase		
						AAK0129	Remortgage		
						AAK0177	Purchase		
						AAK0130	Remortgage		
						AAK0178	Purchase		
						AAK0131	Remortgage		
						AAK0179	Purchase		
						AAK0141	Remortgage		
						AAK0189	Purchase		
				AAK0142	Remortgage				
				AAK0190	Purchase				
				AAK0143	Remortgage				
				AAK0191	Purchase				

## Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features	
75%	5-year fixed	No Adverse	4.56%	5%	5%, 4%, 4%, 3%, 3%	4.56%	AAK0005	Remortgage	Free valuation	
							AAK0037	Purchase		
			5.01%	2%	5%, 4%, 4%, 3%, 3%	5.01%	AAK0006	Remortgage		
							AAK0038	Purchase		
			5.29%	1%	5%, 4%, 4%, 3%, 3%	5.29%	AAK0007	Remortgage		
							AAK0039	Purchase		
		Light Adverse	5.52%	£0	5%, 4%, 4%, 3%, 3%	5.52%	AAK0008	Remortgage		
							AAK0040	Purchase		
			4.58%	5%	5%, 4%, 4%, 3%, 3%	4.58%	AAK0132	Remortgage		
							AAK0180	Purchase		
			5.09%	2%	5%, 4%, 4%, 3%, 3%	5.09%	AAK0133	Remortgage		
							AAK0181	Purchase		
		Light Adverse +	5.60%	£0	5%, 4%, 4%, 3%, 3%	5.60%	AAK0134	Remortgage		
							AAK0182	Purchase		
			4.69%	5%	5%, 4%, 4%, 3%, 3%	4.69%	AAK0144	Remortgage		
							AAK0192	Purchase		
			5.20%	2%	5%, 4%, 4%, 3%, 3%	5.20%	AAK0145	Remortgage		
							AAK0193	Purchase		
				5.71%	£0	5%, 4%, 4%, 3%, 3%	5.71%	AAK0146	Remortgage	
						AAK0194	Purchase			

## Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	2-year fixed	No Adverse	3.74%	5%	5%, 4%	5.50%	AAK0009	Remortgage	Free valuation
							AAK0041	Purchase	
			4.96%	2%	5%, 4%	6.51%	AAK0010	Remortgage	
							AAK0042	Purchase	
		5.54%	1%	5%, 4%	7.09%	AAK0011	Remortgage		
						AAK0043	Purchase		
		6.07%	£0	5%, 4%	7.62%	AAK0012	Remortgage		
						AAK0044	Purchase		
		3.83%	5%	5%, 4%	5.50%	AAK0135	Remortgage		
						AAK0183	Purchase		
		5.24%	2%	5%, 4%	6.79%	AAK0136	Remortgage		
						AAK0184	Purchase		
		6.35%	£0	5%, 4%	7.90%	AAK0137	Remortgage		
						AAK0185	Purchase		
		3.99%	5%	5%, 4%	5.54%	AAK0147	Remortgage		
						AAK0195	Purchase		
5.40%	2%	5%, 4%	6.95%	AAK0148	Remortgage				
				AAK0196	Purchase				
6.51%	£0	5%, 4%	8.06%	AAK0149	Remortgage				
				AAK0197	Purchase				

## Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features	
80%	5-year fixed	No Adverse	4.98%	5%	5%, 4%, 4%, 3%, 3%	4.98%	AAK0013	Remortgage	Free valuation	
							AAK0045	Purchase		
			5.42%	2%	5%, 4%, 4%, 3%, 3%	5.42%	AAK0014	Remortgage		
							AAK0046	Purchase		
			5.70%	1%	5%, 4%, 4%, 3%, 3%	5.70%	AAK0015	Remortgage		
							AAK0047	Purchase		
								AAK0016	Remortgage	
								AAK0048	Purchase	
								AAK0138	Remortgage	
								AAK0186	Purchase	
								AAK0139	Remortgage	
								AAK0187	Purchase	
								AAK0140	Remortgage	
								AAK0188	Purchase	
								AAK0150	Remortgage	
								AAK0198	Purchase	
						AAK0151	Remortgage			
						AAK0199	Purchase			
						AAK0152	Remortgage			
						AAK0200	Purchase			

## Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	2-year fixed	No Adverse	3.36%	5%	5%, 4%	5.50%	AAK0017	Remortgage	
							AAK0049	Purchase	
			4.77%	2%	5%, 4%	6.32%	AAK0018	Remortgage	
							AAK0050	Purchase	
			5.35%	1%	5%, 4%	6.90%	AAK0019	Remortgage	
						AAK0051	Purchase		
						AAK0020	Remortgage		
		5.88%	£0	5%, 4%	7.43%	AAK0052	Purchase		
		Light Adverse	3.44%	5%	5%, 4%	5.50%	AAK0153	Remortgage	
							AAK0201	Purchase	
			4.85%	2%	5%, 4%	6.40%	AAK0154	Remortgage	
							AAK0202	Purchase	
			5.96%	£0	5%, 4%	7.51%	AAK0155	Remortgage	
						AAK0203	Purchase		
		Light Adverse +	3.55%	5%	5%, 4%	5.50%	AAK0165	Remortgage	
					AAK0213	Purchase			
4.96%	2%		5%, 4%	6.51%	AAK0166	Remortgage			
					AAK0214	Purchase			
6.07%	£0		5%, 4%	7.62%	AAK0167	Remortgage			
				AAK0215	Purchase				

## Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	5-year fixed	No Adverse	4.72%	5%	5%, 4%, 4%, 3%, 3%	4.72%	AAK0021	Remortgage	
							AAK0053	Purchase	
			5.23%	2%	5%, 4%, 4%, 3%, 3%	5.23%	AAK0022	Remortgage	
							AAK0054	Purchase	
			5.51%	1%	5%, 4%, 4%, 3%, 3%	5.51%	AAK0023	Remortgage	
						AAK0055	Purchase		
						AAK0024	Remortgage		
						AAK0056	Purchase		
						AAK0156	Remortgage		
						AAK0204	Purchase		
						AAK0157	Remortgage		
						AAK0205	Purchase		
						AAK0158	Remortgage		
						AAK0206	Purchase		
						AAK0168	Remortgage		
						AAK0216	Purchase		
				AAK0169	Remortgage				
				AAK0217	Purchase				
				AAK0170	Remortgage				
				AAK0218	Purchase				

## Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features		
80%	2-year fixed	No Adverse	3.77%	5%	5%, 4%	5.50%	AAK0025	Remortgage			
							AAK0057	Purchase			
			5.18%	2%	5%, 4%	6.73%	AAK0026	Remortgage			
							AAK0058	Purchase			
			5.76%	1%	5%, 4%	7.31%	AAK0027	Remortgage			
							AAK0059	Purchase			
								AAK0028	Remortgage		
								AAK0060	Purchase		
				Light Adverse	4.05%	5%	5%, 4%	5.60%	AAK0159	Remortgage	
								AAK0207	Purchase		
					5.46%	2%	5%, 4%	7.01%	AAK0160	Remortgage	
								AAK0208	Purchase		
								AAK0161	Remortgage		
								AAK0209	Purchase		
				Light Adverse +	4.21%	5%	5%, 4%	5.76%	AAK0171	Remortgage	
									AAK0219	Purchase	
		5.62%	2%		5%, 4%	7.17%	AAK0172	Remortgage			
							AAK0220	Purchase			
		6.73%	£0		5%, 4%	8.28%	AAK0173	Remortgage			
						AAK0221	Purchase				

## Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	5-year fixed	No Adverse	5.13%	5%	5%, 4%, 4%, 3%, 3%	5.13%	AAK0029	Remortgage	
							AAK0061	Purchase	
			5.64%	2%	5%, 4%, 4%, 3%, 3%	5.64%	AAK0030	Remortgage	
							AAK0062	Purchase	
			5.92%	1%	5%, 4%, 4%, 3%, 3%	5.92%	AAK0031	Remortgage	
						AAK0063	Purchase		
						AAK0032	Remortgage		
						AAK0064	Purchase		
						AAK0162	Remortgage		
						AAK0210	Purchase		
						AAK0163	Remortgage		
						AAK0211	Purchase		
						AAK0164	Remortgage		
						AAK0212	Purchase		
						AAK0174	Remortgage		
						AAK0222	Purchase		
				AAK0175	Remortgage				
				AAK0223	Purchase				
				AAK0176	Remortgage				
				AAK0224	Purchase				

# ***MEDIUM LANDLORDS***

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For investors with 4-10 properties on completion.

## Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	2-year fixed	No Adverse	3.52%	5%	5%, 4%	5.50%	AAK0065	Remortgage	Free valuation
							AAK0097	Purchase	
			4.78%	2%	5%, 4%	6.33%	AAK0066	Remortgage	
							AAK0098	Purchase	
			5.36%	1%	5%, 4%	6.91%	AAK0067	Remortgage	
						AAK0099	Purchase		
						AAK0068	Remortgage		
						AAK0100	Purchase		
						AAK0225	Remortgage		
						AAK0273	Purchase		
						AAK0226	Remortgage		
						AAK0274	Purchase		
						AAK0227	Remortgage		
						AAK0275	Purchase		
						AAK0237	Remortgage		
						AAK0285	Purchase		
				AAK0238	Remortgage				
				AAK0286	Purchase				
				AAK0239	Remortgage				
				AAK0287	Purchase				

## Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	5-year fixed	No Adverse	4.79%	5%	5%, 4%, 4%, 3%, 3%	4.79%	AAK0069	Remortgage	Free valuation
							AAK0101	Purchase	
			5.24%	2%	5%, 4%, 4%, 3%, 3%	5.24%	AAK0070	Remortgage	
							AAK0102	Purchase	
			5.52%	1%	5%, 4%, 4%, 3%, 3%	5.52%	AAK0071	Remortgage	
						AAK0103	Purchase		
						AAK0072	Remortgage		
						AAK0104	Purchase		
		Light Adverse	4.81%	5%	5%, 4%, 4%, 3%, 3%	4.81%	AAK0228	Remortgage	
							AAK0276	Purchase	
			5.32%	2%	5%, 4%, 4%, 3%, 3%	5.32%	AAK0229	Remortgage	
							AAK0277	Purchase	
						AAK0230	Remortgage		
						AAK0278	Purchase		
		Light Adverse +	4.92%	5%	5%, 4%, 4%, 3%, 3%	4.92%	AAK0240	Remortgage	
					AAK0288	Purchase			
5.43%	2%		5%, 4%, 4%, 3%, 3%	5.43%	AAK0241	Remortgage			
					AAK0289	Purchase			
				AAK0242	Remortgage				
				AAK0290	Purchase				

## Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	2-year fixed	No Adverse	4.08%	5%	5%, 4%	5.63%	AAK0073	Remortgage	Free valuation
							AAK0105	Purchase	
			5.30%	2%	5%, 4%	6.85%	AAK0074	Remortgage	
							AAK0106	Purchase	
			5.88%	1%	5%, 4%	7.43%	AAK0075	Remortgage	
							AAK0107	Purchase	
		Light Adverse	6.41%	£0	5%, 4%	7.96%	AAK0076	Remortgage	
							AAK0108	Purchase	
			4.17%	5%	5%, 4%	5.72%	AAK0231	Remortgage	
							AAK0279	Purchase	
			5.58%	2%	5%, 4%	7.13%	AAK0232	Remortgage	
							AAK0280	Purchase	
		Light Adverse +	6.69%	£0	5%, 4%	8.24%	AAK0233	Remortgage	
							AAK0281	Purchase	
			4.33%	5%	5%, 4%	5.88%	AAK0243	Remortgage	
							AAK0291	Purchase	
			5.74%	2%	5%, 4%	7.29%	AAK0244	Remortgage	
							AAK0292	Purchase	
				AAK0245	Remortgage				
				AAK0293	Purchase				

## Single family lets

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	5-year fixed	No Adverse	5.32%	5%	5%, 4%, 4%, 3%, 3%	5.32%	AAK0077	Remortgage	Free valuation
							AAK0109	Purchase	
			5.76%	2%	5%, 4%, 4%, 3%, 3%	5.76%	AAK0078	Remortgage	
							AAK0110	Purchase	
			6.04%	1%	5%, 4%, 4%, 3%, 3%	6.04%	AAK0079	Remortgage	
							AAK0111	Purchase	
		Light Adverse	6.27%	£0	5%, 4%, 4%, 3%, 3%	6.27%	AAK0080	Remortgage	
							AAK0112	Purchase	
			5.53%	5%	5%, 4%, 4%, 3%, 3%	5.53%	AAK0234	Remortgage	
							AAK0282	Purchase	
			6.04%	2%	5%, 4%, 4%, 3%, 3%	6.04%	AAK0235	Remortgage	
							AAK0283	Purchase	
		Light Adverse +	6.55%	£0	5%, 4%, 4%, 3%, 3%	6.55%	AAK0236	Remortgage	
							AAK0284	Purchase	
			5.69%	5%	5%, 4%, 4%, 3%, 3%	5.69%	AAK0246	Remortgage	
							AAK0294	Purchase	
			6.20%	2%	5%, 4%, 4%, 3%, 3%	6.20%	AAK0247	Remortgage	
							AAK0295	Purchase	
					AAK0248	Remortgage			
					AAK0296	Purchase			

## Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	2-year fixed	No Adverse	3.59%	5%	5%, 4%	5.50%	AAK0081	Remortgage	
							AAK0113	Purchase	
			5.00%	2%	5%, 4%	6.55%	AAK0082	Remortgage	
							AAK0114	Purchase	
			5.58%	1%	5%, 4%	7.13%	AAK0083	Remortgage	
							AAK0115	Purchase	
		Light Adverse	6.11%	£0	5%, 4%	7.66%	AAK0084	Remortgage	
							AAK0116	Purchase	
			3.67%	5%	5%, 4%	5.50%	AAK0249	Remortgage	
							AAK0297	Purchase	
			5.08%	2%	5%, 4%	6.63%	AAK0250	Remortgage	
							AAK0298	Purchase	
		Light Adverse +	6.19%	£0	5%, 4%	7.74%	AAK0251	Remortgage	
							AAK0299	Purchase	
			3.78%	5%	5%, 4%	5.50%	AAK0261	Remortgage	
							AAK0309	Purchase	
5.19%	2%		5%, 4%	6.74%	AAK0262	Remortgage			
					AAK0310	Purchase			
				AAK0263	Remortgage				
				AAK0311	Purchase				

## Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	5-year fixed	No Adverse	4.95%	5%	5%, 4%, 4%, 3%, 3%	4.95%	AAK0085	Remortgage	
							AAK0117	Purchase	
			5.46%	2%	5%, 4%, 4%, 3%, 3%	5.46%	AAK0086	Remortgage	
							AAK0118	Purchase	
			5.74%	1%	5%, 4%, 4%, 3%, 3%	5.74%	AAK0087	Remortgage	
						AAK0119	Purchase		
						AAK0088	Remortgage		
						AAK0120	Purchase		
						AAK0252	Remortgage		
						AAK0300	Purchase		
						AAK0253	Remortgage		
						AAK0301	Purchase		
						AAK0254	Remortgage		
						AAK0302	Purchase		
				AAK0264	Remortgage				
				AAK0312	Purchase				
				AAK0265	Remortgage				
				AAK0313	Purchase				
				AAK0266	Remortgage				
				AAK0314	Purchase				

## Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	2-year fixed	No Adverse	4.11%	5%	5%, 4%	5.66%	AAK0089	Remortgage	
							AAK0121	Purchase	
			5.52%	2%	5%, 4%	7.07%	AAK0090	Remortgage	
							AAK0122	Purchase	
			6.10%	1%	5%, 4%	7.65%	AAK0091	Remortgage	
						AAK0123	Purchase		
						AAK0092	Remortgage		
						AAK0124	Purchase		
						AAK0255	Remortgage		
						AAK0303	Purchase		
						AAK0256	Remortgage		
						AAK0304	Purchase		
						AAK0257	Remortgage		
						AAK0305	Purchase		
						AAK0267	Remortgage		
						AAK0315	Purchase		
						AAK0268	Remortgage		
				AAK0316	Purchase				
				AAK0269	Remortgage				
				AAK0317	Purchase				

## Complex properties

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	5-year fixed	No Adverse	5.47%	5%	5%, 4%, 4%, 3%, 3%	5.47%	AAK0093	Remortgage	
							AAK0125	Purchase	
			5.98%	2%	5%, 4%, 4%, 3%, 3%	5.98%	AAK0094	Remortgage	
							AAK0126	Purchase	
			6.26%	1%	5%, 4%, 4%, 3%, 3%	6.26%	AAK0095	Remortgage	
						AAK0127	Purchase		
						AAK0096	Remortgage		
						AAK0128	Purchase		
						AAK0258	Remortgage		
						AAK0306	Purchase		
						AAK0259	Remortgage		
						AAK0307	Purchase		
						AAK0260	Remortgage		
						AAK0308	Purchase		
						AAK0270	Remortgage		
						AAK0318	Purchase		
				AAK0271	Remortgage				
				AAK0319	Purchase				
				AAK0272	Remortgage				
				AAK0320	Purchase				

# **LARGE LANDLORDS**

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For investors with 11+ properties on completion

## Single family lets - £550,000 and under

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features	
75%	2-year fixed	No Adverse & Light Adverse	3.56%	5%	5%, 4%	5.50%	AAK0321	Remortgage		
							AAK0369	Purchase		
			4.97%	2%	5%, 4%	6.52%	AAK0322	Remortgage		
							AAK0370	Purchase		
			5.55%	1%	5%, 4%	7.10%	AAK0323	Remortgage		
							AAK0371	Purchase		
		5-year fixed	No Adverse & Light Adverse	6.08%	£0	5%, 4%	7.63%	AAK0324	Remortgage	
							AAK0372	Purchase		
	4.92%			5%	5%, 4%, 4%, 3%, 3%	4.92%	AAK0325	Remortgage		
							AAK0373	Purchase		
	5.43%			2%	5%, 4%, 4%, 3%, 3%	5.43%	AAK0326	Remortgage		
							AAK0374	Purchase		
	2-year fixed	No Adverse & Light Adverse	5.71%	1%	5%, 4%, 4%, 3%, 3%	5.71%	AAK0327	Remortgage		
						AAK0375	Purchase			
5.94%			£0	5%, 4%, 4%, 3%, 3%	5.94%	AAK0328	Remortgage			
						AAK0376	Purchase			
3.95%			5%	5%, 4%	5.50%	AAK0329	Remortgage			
						AAK0377	Purchase			
80%	2-year fixed	No Adverse & Light Adverse	5.36%	2%	5%, 4%	6.91%	AAK0330	Remortgage		
							AAK0378	Purchase		
			5.94%	1%	5%, 4%	7.49%	AAK0331	Remortgage		
							AAK0379	Purchase		
			6.47%	£0	5%, 4%	8.02%	AAK0332	Remortgage		
							AAK0380	Purchase		
		5-year fixed	No Adverse & Light Adverse	5.31%	5%	5%, 4%, 4%, 3%, 3%	5.31%	AAK0333	Remortgage	
							AAK0381	Purchase		
	5.82%			2%	5%, 4%, 4%, 3%, 3%	5.82%	AAK0334	Remortgage		
							AAK0382	Purchase		
	6.10%			1%	5%, 4%, 4%, 3%, 3%	6.10%	AAK0335	Remortgage		
							AAK0383	Purchase		
	5-year fixed	No Adverse & Light Adverse	6.33%	£0	5%, 4%, 4%, 3%, 3%	6.33%	AAK0336	Remortgage		
						AAK0384	Purchase			

## Single family lets - £550,001 and over

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	2-year fixed	No Adverse & Light Adverse	3.51%	5%	5%, 4%	5.50%	AAK0417	Remortgage	
							AAK0465	Purchase	
			4.92%	2%	5%, 4%	6.47%	AAK0418	Remortgage	
							AAK0466	Purchase	
			5.50%	1%	5%, 4%	7.05%	AAK0419	Remortgage	
					AAK0467	Purchase			
					AAK0420	Remortgage			
	6.03%	£0	5%, 4%	7.58%	AAK0468	Purchase			
	5-year fixed	No Adverse & Light Adverse	4.87%	5%	5%, 4%, 4%, 3%, 3%	4.87%	AAK0421	Remortgage	
							AAK0469	Purchase	
5.38%			2%	5%, 4%, 4%, 3%, 3%	5.38%	AAK0422	Remortgage		
						AAK0470	Purchase		
5.66%			1%	5%, 4%, 4%, 3%, 3%	5.66%	AAK0423	Remortgage		
						AAK0471	Purchase		
				AAK0424	Remortgage				
				AAK0472	Purchase				
80%	2-year fixed	No Adverse & Light Adverse	3.90%	5%	5%, 4%	5.50%	AAK0425	Remortgage	
							AAK0473	Purchase	
			5.31%	2%	5%, 4%	6.86%	AAK0426	Remortgage	
							AAK0474	Purchase	
			5.89%	1%	5%, 4%	7.44%	AAK0427	Remortgage	
					AAK0475	Purchase			
					AAK0428	Remortgage			
	6.42%	£0	5%, 4%	7.97%	AAK0476	Purchase			
	5-year fixed	No Adverse & Light Adverse	5.26%	5%	5%, 4%, 4%, 3%, 3%	5.26%	AAK0429	Remortgage	
							AAK0477	Purchase	
5.77%			2%	5%, 4%, 4%, 3%, 3%	5.77%	AAK0430	Remortgage		
						AAK0478	Purchase		
6.05%			1%	5%, 4%, 4%, 3%, 3%	6.05%	AAK0431	Remortgage		
				AAK0479	Purchase				
				AAK0432	Remortgage				
				AAK0480	Purchase				

## Complex properties - £550,000 and under

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	2-year fixed	No Adverse & Light Adverse	3.56%	5%	5%, 4%	5.50%	AAK0337	Remortgage	Up to 4 units
							AAK0385	Purchase	
			3.72%	5%	5%, 4%	5.50%	AAK0353	Remortgage	
							AAK0401	Purchase	
			4.97%	2%	5%, 4%	6.52%	AAK0338	Remortgage	Up to 4 units
							AAK0386	Purchase	
			5.13%	2%	5%, 4%	6.68%	AAK0354	Remortgage	
							AAK0402	Purchase	
			5.55%	1%	5%, 4%	7.10%	AAK0339	Remortgage	Up to 4 units
					AAK0387	Purchase			
	5.71%	1%	5%, 4%	7.26%	AAK0355	Remortgage			
					AAK0403	Purchase			
	6.08%	£0	5%, 4%	7.63%	AAK0340	Remortgage	Up to 4 units		
					AAK0388	Purchase			
	6.24%	£0	5%, 4%	7.79%	AAK0356	Remortgage			
					AAK0404	Purchase			
	5-year fixed	No Adverse & Light Adverse	4.92%	5%	5%, 4%, 4%, 3%, 3%	4.92%	AAK0341	Remortgage	Up to 4 units
							AAK0389	Purchase	
5.08%			5%	5%, 4%, 4%, 3%, 3%	5.08%	AAK0357	Remortgage		
						AAK0405	Purchase		
5.43%			2%	5%, 4%, 4%, 3%, 3%	5.43%	AAK0342	Remortgage	Up to 4 units	
						AAK0390	Purchase		
5.59%			2%	5%, 4%, 4%, 3%, 3%	5.59%	AAK0358	Remortgage		
						AAK0406	Purchase		
5.71%			1%	5%, 4%, 4%, 3%, 3%	5.71%	AAK0343	Remortgage	Up to 4 units	
				AAK0391	Purchase				
5.87%	1%	5%, 4%, 4%, 3%, 3%	5.87%	AAK0359	Remortgage				
				AAK0407	Purchase				
5.94%	£0	5%, 4%, 4%, 3%, 3%	5.94%	AAK0344	Remortgage	Up to 4 units			
				AAK0392	Purchase				
6.10%	£0	5%, 4%, 4%, 3%, 3%	6.10%	AAK0360	Remortgage				
				AAK0408	Purchase				

## Complex properties - £550,000 and under

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features	
80%	2-year fixed	No Adverse & Light Adverse	3.95%	5%	5%, 4%	5.50%	AAK0345	Remortgage	Up to 4 units	
							AAK0393	Purchase		
			4.11%	5%	5%, 4%	5.66%	AAK0361	Remortgage		
							AAK0409	Purchase		
			5.36%	2%	5%, 4%	6.91%	AAK0346	Remortgage	Up to 4 units	
							AAK0394	Purchase		
			5.52%	2%	5%, 4%	7.07%	AAK0362	Remortgage		
							AAK0410	Purchase		
			5.94%	1%	5%, 4%	7.49%	AAK0347	Remortgage	Up to 4 units	
							AAK0395	Purchase		
	6.10%	1%	5%, 4%	7.65%	AAK0363	Remortgage				
					AAK0411	Purchase				
	6.47%	£0	5%, 4%	8.02%	AAK0348	Remortgage	Up to 4 units			
					AAK0396	Purchase				
	6.63%	£0	5%, 4%	8.18%	AAK0364	Remortgage				
					AAK0412	Purchase				
	5-year fixed	No Adverse & Light Adverse		5.31%	5%	5%, 4%, 4%, 3%, 3%	5.31%	AAK0349	Remortgage	Up to 4 units
								AAK0397	Purchase	
				5.47%	5%	5%, 4%, 4%, 3%, 3%	5.47%	AAK0365	Remortgage	
								AAK0413	Purchase	
5.82%				2%	5%, 4%, 4%, 3%, 3%	5.82%	AAK0350	Remortgage	Up to 4 units	
							AAK0398	Purchase		
5.98%				2%	5%, 4%, 4%, 3%, 3%	5.98%	AAK0366	Remortgage		
							AAK0414	Purchase		
6.10%				1%	5%, 4%, 4%, 3%, 3%	6.10%	AAK0351	Remortgage	Up to 4 units	
							AAK0399	Purchase		
6.26%	1%	5%, 4%, 4%, 3%, 3%	6.26%	AAK0367	Remortgage					
				AAK0415	Purchase					
6.33%	£0	5%, 4%, 4%, 3%, 3%	6.33%	AAK0352	Remortgage	Up to 4 units				
				AAK0400	Purchase					
6.49%	£0	5%, 4%, 4%, 3%, 3%	6.49%	AAK0368	Remortgage					
				AAK0416	Purchase					

## Complex properties - £550,001 and over

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
75%	2-year fixed	No Adverse & Light Adverse	3.51%	5%	5%, 4%	5.50%	AAK0433	Remortgage	Up to 4 units
							AAK0481	Purchase	
			3.67%	5%	5%, 4%	5.50%	AAK0449	Remortgage	
							AAK0497	Purchase	
			4.92%	2%	5%, 4%	6.47%	AAK0434	Remortgage	Up to 4 units
							AAK0482	Purchase	
			5.08%	2%	5%, 4%	6.63%	AAK0450	Remortgage	
							AAK0498	Purchase	
			5.50%	1%	5%, 4%	7.05%	AAK0435	Remortgage	Up to 4 units
							AAK0483	Purchase	
	5.66%	1%	5%, 4%	7.21%	AAK0451	Remortgage			
					AAK0499	Purchase			
	6.03%	£0	5%, 4%	7.58%	AAK0436	Remortgage	Up to 4 units		
					AAK0484	Purchase			
	6.19%	£0	5%, 4%	7.74%	AAK0452	Remortgage			
					AAK0500	Purchase			
	5-year fixed	No Adverse & Light Adverse	4.87%	5%	5%, 4%, 4%, 3%, 3%	4.87%	AAK0437	Remortgage	Up to 4 units
							AAK0485	Purchase	
			5.03%	5%	5%, 4%, 4%, 3%, 3%	5.03%	AAK0453	Remortgage	
							AAK0501	Purchase	
5.38%			2%	5%, 4%, 4%, 3%, 3%	5.38%	AAK0438	Remortgage	Up to 4 units	
						AAK0486	Purchase		
5.54%			2%	5%, 4%, 4%, 3%, 3%	5.54%	AAK0454	Remortgage		
						AAK0502	Purchase		
5.66%			1%	5%, 4%, 4%, 3%, 3%	5.66%	AAK0439	Remortgage	Up to 4 units	
						AAK0487	Purchase		
5.82%	1%	5%, 4%, 4%, 3%, 3%	5.82%	AAK0455	Remortgage				
				AAK0503	Purchase				
5.89%	£0	5%, 4%, 4%, 3%, 3%	5.89%	AAK0440	Remortgage	Up to 4 units			
				AAK0488	Purchase				
6.05%	£0	5%, 4%, 4%, 3%, 3%	6.05%	AAK0456	Remortgage				
				AAK0504	Purchase				

## Complex properties - £550,001 and over

Max LTV	Product	Level of adverse	Rate	Fee	ERCs	Assessment rate	Product code	Loan purpose	Features
80%	2-year fixed	No Adverse & Light Adverse	3.90%	5%	5%, 4%	5.50%	AAK0441	Remortgage	Up to 4 units
							AAK0489	Purchase	
			4.06%	5%	5%, 4%	5.61%	AAK0457	Remortgage	
							AAK0505	Purchase	
			5.31%	2%	5%, 4%	6.86%	AAK0442	Remortgage	Up to 4 units
							AAK0490	Purchase	
			5.47%	2%	5%, 4%	7.02%	AAK0458	Remortgage	
							AAK0506	Purchase	
			5.89%	1%	5%, 4%	7.44%	AAK0443	Remortgage	Up to 4 units
							AAK0491	Purchase	
	6.05%	1%	5%, 4%	7.60%	AAK0459	Remortgage			
					AAK0507	Purchase			
	6.42%	£0	5%, 4%	7.97%	AAK0444	Remortgage	Up to 4 units		
					AAK0492	Purchase			
	6.58%	£0	5%, 4%	8.13%	AAK0460	Remortgage			
					AAK0508	Purchase			
	5-year fixed	No Adverse & Light Adverse	5.26%	5%	5%, 4%, 4%, 3%, 3%	5.26%	AAK0445	Remortgage	Up to 4 units
							AAK0493	Purchase	
			5.42%	5%	5%, 4%, 4%, 3%, 3%	5.42%	AAK0461	Remortgage	
							AAK0509	Purchase	
5.77%			2%	5%, 4%, 4%, 3%, 3%	5.77%	AAK0446	Remortgage	Up to 4 units	
						AAK0494	Purchase		
5.93%			2%	5%, 4%, 4%, 3%, 3%	5.93%	AAK0462	Remortgage		
						AAK0510	Purchase		
6.05%			1%	5%, 4%, 4%, 3%, 3%	6.05%	AAK0447	Remortgage	Up to 4 units	
						AAK0495	Purchase		
6.21%	1%	5%, 4%, 4%, 3%, 3%	6.21%	AAK0463	Remortgage				
				AAK0511	Purchase				
6.28%	£0	5%, 4%, 4%, 3%, 3%	6.28%	AAK0448	Remortgage	Up to 4 units			
				AAK0496	Purchase				
6.44%	£0	5%, 4%, 4%, 3%, 3%	6.44%	AAK0464	Remortgage				
				AAK0512	Purchase				

## Criteria highlights

APPLICANT  
AGE LIMIT

**18-85**

LTV  
UP TO

**80%**

MAXIMUM  
LOAN

**£10M**

FIRST TIME  
HMOS UP TO

**6-BED**

RANGE OF

**VALUATION OPTIONS**

AVM • DESKTOP • FULL • LONG FORM

(subject to property type)

LEND TO

**SPVS & TRADING LTD CO.**

IN ADDITION TO LLPS AND INDIVIDUALS

**DAY 1 REMORTGAGES**

ACROSS ALL SEGMENTS

**UNLIMITED SIZED**

HMOS AND MUFBS

For more info see [full criteria guide](#)

## Valuation fee scale

Valuation type will be determined as part of our application process.

Property value	Desktop Standard	AVM Standard	Physical Inspection		
			Standard	Specialist	Long Form
£50,000 - £100,000	£150	£15	£175	£440	Quote only
£100,001 - £150,000	£150	£15	£200	£440	Quote only
£150,001 - £200,000	£150	£15	£225	£455	Quote only
£200,001 - £250,000	£200	£15	£250	£455	Quote only
£250,001 - £300,000	£200	£15	£275	£525	Quote only
£300,001 - £350,000	£200	£15	£300	£585	Quote only
£350,001 - £400,000	£200	£15	£325	£585	Quote only
£400,001 - £450,000	£200	£15	£350	£645	Quote only
£450,001 - £500,000	£250	£15	£375	£645	Quote only
£500,001 - £600,000	£250	£15	£485	£710	Quote only
£600,001 - £700,000	£250	£15	£585	£770	Quote only
£700,001 - £800,000	£250	£15	£650	£880	Quote only
£800,001 - £900,000	£250	£15	£710	£965	Quote only
£900,001 - £1,000,000	£250	£15	£825	£1,025	Quote only
£1,000,001 - £1,500,000	-	-	£1,225	£1,425	Quote only
£1,500,001 - £2,000,000	-	-	£1,625	£1,825	Quote only
£2,000,001 - £2,500,000	-	-	£1,925	£2,325	Quote only
£2,500,001 - £3,000,000	-	-	£2,225	£2,625	Quote only
£3,000,001 - £3,500,000	-	-	£2,725	£3,125	Quote only
£3,500,001 - £4,000,000	-	-	£3,125	£3,525	Quote only
£4,000,001 - £4,500,000	-	-	£3,425	£3,825	Quote only
£4,500,001 - £5,000,000	-	-	£3,725	£4,125	Quote only

Re-inspection fee: Standard/Specialist £72, Long Form quote only.

Property type	Valuation fee scale applied
Single house or flat let or intended to be let to an individual or family on 1 AST.	Physical Inspection Standard
Single property let or intended to be let to multiple occupiers not of a single household (up to 6 bedrooms). Excludes adapted properties with multiple kitchens or with greater than 3 bathrooms and HMOs in Article 4 areas.	Physical Inspection Specialist
Single building comprising up to 6 self-contained flats all held under the freehold title (no leasehold titles created), and all flats of a size and arrangement that would support individual mortgages were leasehold titles created.	Physical Inspection Specialist
Any property not fitting within above descriptions, or exceeding £5m estimated value.	Physical Inspection Long Form

# CONTACT US

Got a question? Getting in touch with one of our super specialists couldn't be more straightforward.

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Reach out to your local business development manager, head to [relymortgages.co.uk](https://relymortgages.co.uk), use the links below or contact our broker liaison team on:

 0330 058 5495

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