lendinvest Mortgages

For intermediaries only

Buy-to-Let rates guide

Mortgages made simple.

Last updated: 24/07/2026

BUY-TO-LET

Standard properties

TIER 1

lendinvest Mortgages

Key features: Regions England, Wales and Scotland · Terms 7-30 years

Interest coverage ratios and assessment rates: Basic (20%) 125% · Higher rate (40%) 140% · Additional rate (45%) 140% · LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.04%	7.04%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12558282-240726
Standard	Fixed	2-years	65%	2.00%	6.19%	7.19%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12658283-240726
Standard	Fixed	2-years	75%	0.00%	7.19%	8.19%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12753330-240726
Standard	Fixed	2-years	75%	2.00%	6.34%	7.34%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758284-240726
Standard	Fixed	2-years	75%	3.00%	5.79%	7.79%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758285-240726
Standard	Fixed	2-years	75%	4.00%	5.29%	7.29%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758286-240726
Standard	Fixed	2-years	75%	5.00%	4.74%	6.74%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758287-240726
Standard	Fixed	2-years	75%	7.00%	3.84%	5.84%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758288-240726
Standard	Fixed	5-years	70%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	S15700022-240726
Standard	Fixed	5-years	70%	5.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	S15700052-240726
Standard	Fixed	5-years	75%	0.00%	6.54%	6.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15753330-240726
Standard	Fixed	5-years	75%	2.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free Connells valuation	S15754442-240726
Standard	Fixed	5-years	75%	2.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758291-240726
Standard	Fixed	5-years	75%	3.00%	5.89%	5.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758292-240726
Standard	Fixed	5-years	75%	4.00%	5.59%	5.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758293-240726
Standard	Fixed	5-years	75%	5.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free Connells valuation	S15754445-240726

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	75%	5.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758294-240726
Standard	Fixed	5-years	75%	7.00%	5.14%	5.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758295-240726
Standard	Fixed	5-years	80%	0.00%	6.99%	6.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	S15803330-240726
Standard	Fixed	5-years	80%	2.00%	6.49%	6.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	S15802002-240726
Standard	Tracker	2-years	75%	1.75%	BBR + 2.59%	7.34%	BBR + 3.99%	0%/0%	£1,000,000	N/A	S12757253-181225
Standard	Tracker	2-years	75%	3.00%	BBR + 1.69%	6.44%	BBR + 3.99%	2%/2%	£1,000,000	N/A	S12757225-181225
Expat	Fixed	2-years	75%	2.00%	6.64%	7.64%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758882-240726
Expat	Fixed	2-years	75%	5.00%	5.04%	7.04%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758885-240726
Expat	Fixed	5-years	75%	2.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758882-240726
Expat	Fixed	5-years	75%	5.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758885-240726
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.34%	7.34%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S12757772-240726
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.74%	6.74%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S12757775-240726
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.84%	5.84%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S12757777-240726
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S15757772-240726
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S15757775-240726
Bridge-to-Let	Fixed	5-years	75%	7.00%	5.14%	5.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S15757777-240726

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Bridge-to-Let	Fixed	5-years	80%	2.00%	6.49%	6.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	**Free legals up to £500** **Free valuation up to £500**	S15807720-240726
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.49%	7.24%	BBR + 3.84%	0%/0%	£1,000,000	N/A	S12757221-181225
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.59%	6.34%	BBR + 3.84%	2%/2%	£1,000,000	N/A	S12757180-181225

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

BUY-TO-LET

Standard properties TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.34%	7.34%	BBR + 5.49%	2%/2%	£1,500,000	N/A	S22558322-240726
Standard	Fixed	2-years	75%	0.00%	7.49%	8.49%	BBR + 5.49%	2%/2%	£1,500,000	N/A	S22753330-240726
Standard	Fixed	2-years	75%	2.00%	6.64%	7.64%	BBR + 5.49%	2%/2%	£1,500,000	N/A	S22758323-240726
Standard	Fixed	5-years	75%	0.00%	6.89%	6.89%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	S25753330-020726
Standard	Fixed	5-years	75%	2.00%	6.49%	6.49%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	S25758325-020726
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.64%	7.64%	BBR + 5.49%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S22757772-240726
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.49%	6.49%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	S25757772-020726

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

BUY-TO-LET

Small HMO (up to 6 rooms) TIER 1

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.09%	7.09%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12558299-240726
Standard	Fixed	2-years	65%	2.00%	6.24%	7.24%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12658300-240726
Standard	Fixed	2-years	75%	0.00%	7.24%	8.24%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12753330-240726
Standard	Fixed	2-years	75%	2.00%	6.39%	7.39%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758301-240726
Standard	Fixed	2-years	75%	3.00%	5.84%	7.84%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758302-240726
Standard	Fixed	2-years	75%	4.00%	5.34%	7.34%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758303-240726
Standard	Fixed	2-years	75%	5.00%	4.79%	6.79%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758304-240726
Standard	Fixed	2-years	75%	7.00%	3.89%	5.89%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758305-240726
Standard	Fixed	5-years	70%	2.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SH15700022-240726
Standard	Fixed	5-years	70%	5.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SH15700052-240726
Standard	Fixed	5-years	75%	0.00%	6.64%	6.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15753330-240726
Standard	Fixed	5-years	75%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758308-240726
Standard	Fixed	5-years	75%	3.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758309-240726
Standard	Fixed	5-years	75%	4.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758310-240726
Standard	Fixed	5-years	75%	5.00%	5.59%	5.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758311-240726
Standard	Fixed	5-years	75%	7.00%	5.24%	5.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758312-240726

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	80%	0.00%	7.09%	7.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	SH15803330-240726
Standard	Fixed	5-years	80%	2.00%	6.59%	6.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	SH15802002-240726
Standard	Tracker	2-years	75%	1.75%	BBR + 2.69%	7.44%	BBR + 3.99%	0%/0%	£1,000,000	N/A	SH12757219-181225
Standard	Tracker	2-years	75%	3.00%	BBR + 1.79%	6.54%	BBR + 3.99%	2%/2%	£1,000,000	N/A	SH12757199-181225
Expat	Fixed	2-years	75%	2.00%	6.69%	7.69%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758882-240726
Expat	Fixed	2-years	75%	5.00%	5.09%	7.09%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758885-240726
Expat	Fixed	5-years	75%	2.00%	6.49%	6.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758882-240726
Expat	Fixed	5-years	75%	5.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758885-240726
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.39%	7.39%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500 Free valuation up to £500**	SH12757772-240726
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.79%	6.79%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500 Free valuation up to £500**	SH12757775-240726
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.89%	5.89%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500 Free valuation up to £500**	SH12757777-240726
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500 Free valuation up to £500**	SH15757772-240726
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.59%	5.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500 Free valuation up to £500**	SH15757775-240726
Bridge-to-Let	Fixed	5-years	75%	7.00%	5.24%	5.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500 Free valuation up to £500**	SH15757777-240726
Bridge-to-Let	Fixed	5-years	80%	2.00%	6.59%	6.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	**Free legals up to £500 Free valuation up to £500**	SH15807720-240726
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.59%	7.34%	BBR + 3.84%	0%/0%	£1,000,000	N/A	SH12757169-181225

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.69%	6.44%	BBR + 3.84%	2%/2%	£1,000,000	N/A	SH12757238-181225

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

BUY-TO-LET

Small HMO (up to 6 rooms) TIER 2

lendinvest Mortgages

Key features: Regions England, Wales and Scotland | Terms 7-30 years

Interest coverage ratios and assessment rates: Basic (20%) 125% | Higher rate (40%) 145% | Additional rate (45%) 145% | LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.39%	7.39%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SH22558326-240726
Standard	Fixed	2-years	75%	0.00%	7.54%	8.54%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SH22753330-240726
Standard	Fixed	2-years	75%	2.00%	6.69%	7.69%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SH22758327-240726
Standard	Fixed	5-years	75%	0.00%	6.99%	6.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH25753330-020726
Standard	Fixed	5-years	75%	2.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH25758329-020726
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.69%	7.69%	BBR + 5.49%	2%/2%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SH22757772-240726
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SH25757772-020726

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

BUY-TO-LET

lendinvest Mortgages

Large HMO (7 to 15 rooms) TIER 1

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH15708318-240726
Standard	Fixed	5-years	70%	5.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH157012297-240726
Standard	Fixed	5-years	75%	0.00%	6.69%	6.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15753330-240726
Standard	Fixed	5-years	75%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15750022-240726
Standard	Fixed	5-years	75%	5.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15750052-240726
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	7.94%	BBR + 3.99%	2%/2%	£1,000,000	N/A	LH12707236-181225
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	7.04%	BBR + 3.99%	0%/0%	£1,000,000	N/A	LH12707193-181225
Expat	Fixed	5-years	75%	2.00%	6.64%	6.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15758882-240726
Expat	Fixed	5-years	75%	5.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15758885-240726
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LH15707772-240726
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LH15707775-240726
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	LH15757772-240726
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	LH15757775-240726
EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	7.84%	BBR + 3.84%	2%/2%	£1,000,000	N/A	LH12707245-181225

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	6.94%	BBR + 3.84%	0%/0%	£1,000,000	N/A	LH12707201-181225

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

BUY-TO-LET

Large HMO (7 to 15 rooms) TIER 2

lendinvest Mortgages

Key features: Regions England, Wales and Scotland · Terms 7-30 years

Interest coverage ratios and assessment rates: Basic (20%) 125% · Higher rate (40%) 145% · Additional rate (45%) 145% · LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.69%	6.69%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH25708331-020726
Standard	Fixed	5-years	70%	5.00%	6.09%	6.09%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH257012298-020726
Standard	Fixed	5-years	75%	2.00%	6.74%	6.74%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH25750022-020726
Standard	Fixed	5-years	75%	5.00%	6.14%	6.14%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH25750052-020726
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.69%	6.69%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	**Free legals up to £500** **Free valuation up to £500**	LH25707772-020726
Bridge-to-Let	Fixed	5-years	70%	5.00%	6.09%	6.09%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	**Free legals up to £500** **Free valuation up to £500**	LH25707775-020726
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.74%	6.74%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	LH25757772-020726
Bridge-to-Let	Fixed	5-years	75%	5.00%	6.14%	6.14%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	LH25757775-020726

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

BUY-TO-LET

Small MUFB (up to 6 units) TIER 1

lendinvest Mortgages

Key features: Regions England, Wales and Scotland · Terms 7-30 years

Interest coverage ratios and assessment rates: Basic (20%) 125% · Higher rate (40%) 145% · Additional rate (45%) 145% · LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.09%	7.09%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12558366-240726
Standard	Fixed	2-years	65%	2.00%	6.24%	7.24%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12658367-240726
Standard	Fixed	2-years	75%	0.00%	7.34%	8.34%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12753330-240726
Standard	Fixed	2-years	75%	2.00%	6.44%	7.44%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750022-240726
Standard	Fixed	2-years	75%	3.00%	5.89%	7.89%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750032-240726
Standard	Fixed	2-years	75%	4.00%	5.39%	7.39%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750042-240726
Standard	Fixed	2-years	75%	5.00%	4.84%	6.84%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750052-240726
Standard	Fixed	2-years	75%	7.00%	3.94%	5.94%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750072-240726
Standard	Fixed	5-years	70%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SM15700022-240726
Standard	Fixed	5-years	70%	5.00%	5.59%	5.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SM15700052-240726
Standard	Fixed	5-years	75%	0.00%	6.69%	6.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15753330-240726
Standard	Fixed	5-years	75%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750022-240726
Standard	Fixed	5-years	75%	3.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750032-240726
Standard	Fixed	5-years	75%	4.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750042-240726
Standard	Fixed	5-years	75%	5.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750052-240726
Standard	Fixed	5-years	75%	7.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750072-240726

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Tracker	2-years	70%	1.75%	BBR + 2.69%	7.44%	BBR + 3.99%	2%/2%	£1,000,000	N/A	SM127012162-181225
Standard	Tracker	2-years	70%	3.00%	BBR + 1.79%	6.54%	BBR + 3.99%	0%/0%	£1,000,000	N/A	SM127012165-181225
Expat	Fixed	2-years	75%	2.00%	6.74%	7.74%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12758882-240726
Expat	Fixed	2-years	75%	5.00%	5.14%	7.14%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12758885-240726
Expat	Fixed	5-years	75%	2.00%	6.54%	6.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758882-240726
Expat	Fixed	5-years	75%	5.00%	5.89%	5.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758885-240726
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.44%	7.44%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500 Free valuation up to £500**	SM12757772-240726
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.84%	6.84%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500 Free valuation up to £500**	SM12757775-240726
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.94%	5.94%	BBR + 4.99%	2%/2%	£1,500,000	**Free legals up to £500 Free valuation up to £500**	SM12757777-240726
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500 Free valuation up to £500**	SM15757772-240726
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500 Free valuation up to £500**	SM15757775-240726
Bridge-to-Let	Fixed	5-years	75%	7.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500 Free valuation up to £500**	SM15757777-240726
EPiC	Tracker	2-years	70%	1.75%	BBR + 2.59%	7.34%	BBR + 3.84%	2%/2%	£1,000,000	N/A	SM127012163-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 1.69%	6.44%	BBR + 3.84%	0%/0%	£1,000,000	N/A	SM127012164-181225

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

BUY-TO-LET

Small MUFB (up to 6 units) TIER 2

lendinvest Mortgages

Key features: Regions England, Wales and Scotland | Terms 7-30 years

Interest coverage ratios and assessment rates: Basic (20%) 125% | Higher rate (40%) 145% | Additional rate (45%) 145% | LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.39%	7.39%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SM22558403-240726
Standard	Fixed	2-years	75%	0.00%	7.64%	8.64%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SM22753330-240726
Standard	Fixed	2-years	75%	2.00%	6.74%	7.74%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SM22750022-240726
Standard	Fixed	5-years	75%	0.00%	7.04%	7.04%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM25753330-020726
Standard	Fixed	5-years	75%	2.00%	6.64%	6.64%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM25750022-020726
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.74%	7.74%	BBR + 5.49%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM22757772-240726
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.64%	6.64%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM25757772-020726

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

BUY-TO-LET

Large MUFB (7 to 20 units) TIER 1

lendinvest Mortgages

Key features: Regions England, Wales and Scotland | Terms 7-30 years

Interest coverage ratios and assessment rates: Basic (20%) 125% | Higher rate (40%) 145% | Additional rate (45%) 145% | LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LM15708391-240726
Standard	Fixed	5-years	70%	5.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LM157012301-240726
Standard	Fixed	5-years	75%	0.00%	6.69%	6.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15753330-240726
Standard	Fixed	5-years	75%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15750022-240726
Standard	Fixed	5-years	75%	5.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15750052-240726
Expat	Fixed	5-years	75%	2.00%	6.64%	6.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15758882-240726
Expat	Fixed	5-years	75%	5.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15758885-240726
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LM15707772-240726
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LM15707775-240726
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	LM15757772-240726
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	LM15757775-240726

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

BUY-TO-LET

Large MUFB (7 to 20 units) TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.69%	6.69%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	N/A	LM25708410-020726
Standard	Fixed	5-years	70%	5.00%	6.09%	6.09%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	N/A	LM257012302-020726
Standard	Fixed	5-years	75%	2.00%	6.74%	6.74%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM25750022-020726
Standard	Fixed	5-years	75%	5.00%	6.14%	6.14%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM25750052-020726
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.69%	6.69%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LM25707772-020726
Bridge-to-Let	Fixed	5-years	70%	5.00%	6.09%	6.09%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LM25707775-020726
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.74%	6.74%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	LM25757772-020726
Bridge-to-Let	Fixed	5-years	75%	5.00%	6.14%	6.14%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	LM25757775-020726

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

BUY-TO-LET

lendinvest Mortgages

Semi commercial properties TIER 1

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	70%	2.00%	7.54%	8.54%	BBR + 4.99%	2%/2%	£2,000,000	N/A	SC12705002-306026
Standard	Fixed	2-years	70%	5.00%	5.94%	7.94%	BBR + 4.99%	2%/2%	£2,000,000	N/A	SC12705005-306026
Standard	Fixed	2-years	75%	2.00%	7.59%	8.59%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SC12755002-306026
Standard	Fixed	2-years	75%	5.00%	5.99%	7.99%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SC12755005-306026
Standard	Fixed	5-years	70%	2.00%	7.04%	7.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SC15705002-306026
Standard	Fixed	5-years	70%	5.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SC15705005-306026
Standard	Fixed	5-years	75%	2.00%	7.09%	7.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SC15755002-306026
Standard	Fixed	5-years	75%	5.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SC15755005-306026
Expat	Fixed	2-years	75%	2.00%	7.94%	8.94%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SC12758002-306026
Expat	Fixed	2-years	75%	5.00%	6.34%	8.34%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SC12758005-306026
Expat	Fixed	5-years	75%	2.00%	7.44%	7.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SC15758002-306026
Expat	Fixed	5-years	75%	5.00%	6.79%	6.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SC15758005-306026
Bridge-to-Let	Fixed	2-years	75%	2.00%	7.59%	8.59%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SC12755772-306026
Bridge-to-Let	Fixed	2-years	75%	5.00%	5.99%	7.99%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SC12755775-306026
Bridge-to-Let	Fixed	5-years	75%	2.00%	7.09%	7.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	SC15755772-306026

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Bridge-to-Let	Fixed	5-years	75%	5.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	**Free legals up to £500** **Free valuation up to £500**	SC15755775-306026

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

BUY-TO-LET

Semi commercial properties TIER 2

lendinvest Mortgages

Key features Regions England, Wales and Scotland Terms 7-30 years

Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	2.00%	7.99%	8.99%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SC22755002-306026
Standard	Fixed	2-years	75%	5.00%	6.39%	8.39%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SC22755005-306026
Standard	Fixed	5-years	75%	2.00%	7.49%	7.49%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SC25755002-306026
Standard	Fixed	5-years	75%	5.00%	6.84%	6.84%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SC25755005-306026

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

BUY-TO-LET

Holiday let properties TIER 1

lendinvest Mortgages

Key features: Regions England, Wales and Scotland | Terms 7-30 years

Interest coverage ratios and assessment rates: Basic (20%) 125% | Higher rate (40%) 140% | Additional rate (45%) 140% | LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	2.00%	6.84%	7.84%	BBR + 4.99%	2%/2%	£750,000	N/A	HL12752002-240726
Standard	Fixed	2-years	75%	5.00%	5.24%	7.24%	BBR + 4.99%	2%/2%	£750,000	N/A	HL12755002-240726
Standard	Fixed	5-years	75%	2.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	N/A	HL15752002-240726
Standard	Fixed	5-years	75%	5.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	N/A	HL15755002-240726
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	7.94%	BBR + 3.99%	0%/0%	£750,000	N/A	HL12707166-181225
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	7.04%	BBR + 3.99%	2%/2%	£750,000	N/A	HL12707241-181225
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.84%	7.84%	BBR + 4.99%	2%/2%	£750,000	Free legals up to £500 Free valuation up to £500	HL12757772-240726
Bridge-to-Let	Fixed	2-years	75%	5.00%	5.24%	7.24%	BBR + 4.99%	2%/2%	£750,000	Free legals up to £500 Free valuation up to £500	HL12757775-240726
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals up to £500 Free valuation up to £500	HL15757772-240726
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals up to £500 Free valuation up to £500	HL15757775-240726
EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	7.84%	BBR + 3.84%	0%/0%	£750,000	N/A	HL12707229-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	6.94%	BBR + 3.84%	2%/2%	£750,000	N/A	HL12707183-181225

- *The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.*
- *You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.*
- *Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.*

Mortgages made simple.

lendinvest
Mortgages