



For Intermediaries only

Residential rates guide

Mortgages made simple

Last updated: 22/04/2024

Residential products

Key Features

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

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 loan amount
75%	Standard	LIR0-2F75S1	6.19%	£995	£1,500,000
	EPiC	LIR0-2F75G1	6.14%	£995	£1,500,000
80%	Standard	LIR0-2F80S1	6.54%	£995	£1,000,000
	EPiC	LIR0-2F80G1	6.49%	£995	£1,000,000
85%	Standard	LIR0-2F85S1	6.89%	£995	£1,000,000
	EPiC	LIR0-2F85G1	6.84%	£995	£1,000,000
90%	Standard	LIR0-2F90S1	7.24%	£995	£750,000
	EPiC	LIR0-2F90G1	7.19%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

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	6.34%	£995	£1,500,000
	EPiC	LIR0-2F75G2	6.29%	£995	£1,500,000
80%	Standard	LIR0-2F80S2	6.69%	£995	£1,000,000
	EPiC	LIR0-2F80G2	6.64%	£995	£1,000,000
85%	Standard	LIR0-2F85S2	7.04%	£995	£1,000,000
	EPiC	LIR0-2F85G2	6.99%	£995	£1,000,000
90%	Standard	LIR0-2F90S2	7.39%	£995	£750,000
	EPiC	LIR0-2F90G2	7.34%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Resi 0 – No Fee

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	LIR0-2F75S4	6.39%	£0	£1,500,000
	EPiC	LIR0-2F75G4	6.34%	£0	£1,500,000
80%	Standard	LIR0-2F80S4	6.74%	£0	£1,000,000
	EPiC	LIR0-2F80G4	6.69%	£0	£1,000,000
85%	Standard	LIR0-2F85S4	7.09%	£0	£1,000,000
	EPiC	LIR0-2F85G4	7.04%	£0	£1,000,000
90%	Standard	LIR0-2F90S4	7.44%	£0	£750,000
	EPiC	LIR0-2F90G4	7.39%	£0	£750,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 0 – Tracker

2-year tracker

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIR0-2T65S1	BBR + 1.94%	£995	£1,500,000
	EPiC	LIR0-2T65G1	BBR + 1.84%	£995	£1,500,000
75%	Standard	LIR0-2T75S1	BBR + 2.14%	£995	£1,500,000
	EPiC	LIR0-2T75G1	BBR + 2.04%	£995	£1,500,000
85%	Standard	LIR0-2T85S1	BBR + 2.54%	£995	£1,000,000
	EPiC	LIR0-2T85G1	BBR + 2.44%	£995	£1,000,000

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

Reversion rate: **BBR + 3.4%**

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	5.84%	£995	£1,500,000
	EPiC	LIR0-5F75G1	5.79%	£995	£1,500,000
80%	Standard	LIR0-5F80S1	6.19%	£995	£1,000,000
	EPiC	LIR0-5F80G1	6.14%	£995	£1,000,000
85%	Standard	LIR0-5F85S1	6.54%	£995	£1,000,000
	EPiC	LIR0-5F85G1	6.49%	£995	£1,000,000
90%	Standard	LIR0-5F90S1	6.74%	£995	£750,000
	EPiC	LIR0-5F90G1	6.69%	£995	£750,000

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

Reversion rate: **BBR + 3.4%**

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
75%	Standard	LIR0-5F75S2	5.89%	£995	£1,500,000
	EPiC	LIR0-5F75G2	5.84%	£995	£1,500,000
80%	Standard	LIR0-5F80S2	6.24%	£995	£1,000,000
	EPiC	LIR0-5F80G2	6.19%	£995	£1,000,000
85%	Standard	LIR0-5F85S2	6.59%	£995	£1,000,000
	EPiC	LIR0-5F85G2	6.54%	£995	£1,000,000
90%	Standard	LIR0-5F90S2	6.79%	£995	£750,000
	EPiC	LIR0-5F90G2	6.74%	£995	£750,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 0 – No Fee

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	LIR0-5F75S4	5.94%	£0	£1,500,000
	EPiC	LIR0-5F75G4	5.89%	£0	£1,500,000
80%	Standard	LIR0-5F80S4	6.29%	£0	£1,000,000
	EPiC	LIR0-5F80G4	6.24%	£0	£1,000,000
85%	Standard	LIR0-5F85S4	6.64%	£0	£1,000,000
	EPiC	LIR0-5F85G4	6.59%	£0	£1,000,000
90%	Standard	LIR0-5F90S4	6.84%	£0	£750,000
	EPiC	LIR0-5F90G4	6.79%	£0	£750,000

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

Reversion rate: BBR + 3.4%

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	6.34%	£995	£1,500,000
	EPiC	LIR1-2F75G1	6.29%	£995	£1,500,000
80%	Standard	LIR1-2F80S1	6.69%	£995	£1,000,000
	EPiC	LIR1-2F80G1	6.64%	£995	£1,000,000
85%	Standard	LIR1-2F85S1	7.04%	£995	£1,000,000
	EPiC	LIR1-2F85G1	6.99%	£995	£1,000,000
90%	Standard	LIR1-2F90S1	7.39%	£995	£750,000
	EPiC	LIR1-2F90G1	7.34%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

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	6.49%	£995	£1,500,000
	EPiC	LIR1-2F75G2	6.44%	£995	£1,500,000
80%	Standard	LIR1-2F80S2	6.84%	£995	£1,000,000
	EPiC	LIR1-2F80G2	6.79%	£995	£1,000,000
85%	Standard	LIR1-2F85S2	7.19%	£995	£1,000,000
	EPiC	LIR1-2F85G2	7.14%	£995	£1,000,000
90%	Standard	LIR1-2F90S2	7.54%	£995	£750,000
	EPiC	LIR1-2F90G2	7.49%	£995	£750,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 1 – No Fee

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	LIR1-2F75S4	6.54%	£0	£1,500,000
	EPiC	LIR1-2F75G4	6.49%	£0	£1,500,000
80%	Standard	LIR1-2F80S4	6.89%	£0	£1,000,000
	EPiC	LIR1-2F80G4	6.84%	£0	£1,000,000
85%	Standard	LIR1-2F85S4	7.24%	£0	£1,000,000
	EPiC	LIR1-2F85G4	7.19%	£0	£1,000,000
90%	Standard	LIR1-2F90S4	7.59%	£0	£750,000
	EPiC	LIR1-2F90G4	7.54%	£0	£750,000

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

Reversion rate: **BBR + 3.4%**

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	LIR1-2T65S1	BBR + 2.09%	£995	£1,500,000
	EPiC	LIR1-2T65G1	BBR + 1.99%	£995	£1,500,000
75%	Standard	LIR1-2T75S1	BBR + 2.34%	£995	£1,500,000
	EPiC	LIR1-2T75G1	BBR + 2.24%	£995	£1,500,000
85%	Standard	LIR1-2T85S1	BBR + 2.74%	£995	£1,000,000
	EPiC	LIR1-2T85G1	BBR + 2.64%	£995	£1,000,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 1 – Standard

5-year fixed

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR1-5F75S1	5.99%	£995	£1,500,000
	EPiC	LIR1-5F75G1	5.94%	£995	£1,500,000
80%	Standard	LIR1-5F80S1	6.34%	£995	£1,000,000
	EPiC	LIR1-5F80G1	6.29%	£995	£1,000,000
85%	Standard	LIR1-5F85S1	6.69%	£995	£1,000,000
	EPiC	LIR1-5F85G1	6.64%	£995	£1,000,000
90%	Standard	LIR1-5F90S1	6.94%	£995	£750,000
	EPiC	LIR1-5F90G1	6.89%	£995	£750,000

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

Reversion rate: BBR + 3.4%

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
75%	Standard	LIR1-5F75S2	6.04%	£995	£1,500,000
	EPiC	LIR1-5F75G2	5.99%	£995	£1,500,000
80%	Standard	LIR1-5F80S2	6.39%	£995	£1,000,000
	EPiC	LIR1-5F80G2	6.34%	£995	£1,000,000
85%	Standard	LIR1-5F85S2	6.74%	£995	£1,000,000
	EPiC	LIR1-5F85G2	6.69%	£995	£1,000,000
90%	Standard	LIR1-5F90S2	6.99%	£995	£750,000
	EPiC	LIR1-5F90G2	6.94%	£995	£750,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 1 – No Fee

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	LIR1-5F75S4	6.09%	£0	£1,500,000
	EPiC	LIR1-5F75G4	6.04%	£0	£1,500,000
80%	Standard	LIR1-5F80S4	6.44%	£0	£1,000,000
	EPiC	LIR1-5F80G4	6.39%	£0	£1,000,000
85%	Standard	LIR1-5F85S4	6.79%	£0	£1,000,000
	EPiC	LIR1-5F85G4	6.74%	£0	£1,000,000
90%	Standard	LIR1-5F90S4	7.04%	£0	£750,000
	EPiC	LIR1-5F90G4	6.99%	£0	£750,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 2 – Standard

2-year fixed

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR2-2F75S1	6.54%	£995	£1,500,000
	EPiC	LIR2-2F75G1	6.49%	£995	£1,500,000
80%	Standard	LIR2-2F80S1	6.94%	£995	£1,000,000
	EPiC	LIR2-2F80G1	6.89%	£995	£1,000,000
85%	Standard	LIR2-2F85S1	7.34%	£995	£1,000,000
	EPiC	LIR2-2F85G1	7.29%	£995	£1,000,000

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

Reversion rate: **BBR + 3.4%**

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
75%	Standard	LIR2-2F75S2	6.69%	£995	£1,500,000
	EPiC	LIR2-2F75G2	6.64%	£995	£1,500,000
80%	Standard	LIR2-2F80S2	7.09%	£995	£1,000,000
	EPiC	LIR2-2F80G2	7.04%	£995	£1,000,000
85%	Standard	LIR2-2F85S2	7.49%	£995	£1,000,000
	EPiC	LIR2-2F85G2	7.44%	£995	£1,000,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 2 – No Fee

2-year fixed

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR2-2F75S4	6.74%	£0	£1,500,000
	EPiC	LIR2-2F75G4	6.69%	£0	£1,500,000
80%	Standard	LIR2-2F80S4	7.14%	£0	£1,000,000
	EPiC	LIR2-2F80G4	7.09%	£0	£1,000,000
85%	Standard	LIR2-2F85S4	7.54%	£0	£1,000,000
	EPiC	LIR2-2F85G4	7.49%	£0	£1,000,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 2 – Tracker

2-year tracker

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIR2-2T65S1	BBR + 2.44%	£995	£1,000,000
	EPiC	LIR2-2T65G1	BBR + 2.34%	£995	£1,000,000
75%	Standard	LIR2-2T75S1	BBR + 2.74%	£995	£1,000,000
	EPiC	LIR2-2T75G1	BBR + 2.64%	£995	£1,000,000
85%	Standard	LIR2-2T85S1	BBR + 3.04%	£995	£750,000
	EPiC	LIR2-2T85G1	BBR + 2.94%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Resi 2 – Standard

5-year fixed

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR2-5F75S1	6.39%	£995	£1,500,000
	EPiC	LIR2-5F75G1	6.34%	£995	£1,500,000
80%	Standard	LIR2-5F80S1	6.74%	£995	£1,000,000
	EPiC	LIR2-5F80G1	6.69%	£995	£1,000,000
85%	Standard	LIR2-5F85S1	7.09%	£995	£1,000,000
	EPiC	LIR2-5F85G1	7.04%	£995	£1,000,000

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

Reversion rate: **BBR + 3.4%**

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
75%	Standard	LIR2-5F75S2	6.44%	£995	£1,500,000
	EPiC	LIR2-5F75G2	6.39%	£995	£1,500,000
80%	Standard	LIR2-5F80S2	6.79%	£995	£1,000,000
	EPiC	LIR2-5F80G2	6.74%	£995	£1,000,000
85%	Standard	LIR2-5F85S2	7.14%	£995	£1,000,000
	EPiC	LIR2-5F85G2	7.09%	£995	£1,000,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 2 – No Fee

5-year fixed

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR2-5F75S4	6.49%	£0	£1,500,000
	EPiC	LIR2-5F75G4	6.44%	£0	£1,500,000
80%	Standard	LIR2-5F80S4	6.84%	£0	£1,000,000
	EPiC	LIR2-5F80G4	6.79%	£0	£1,000,000
85%	Standard	LIR2-5F85S4	7.19%	£0	£1,000,000
	EPiC	LIR2-5F85G4	7.14%	£0	£1,000,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 3 – Standard

2-year fixed

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR3-2F75S1	6.94%	£995	£750,000
	EPiC	LIR3-2F75G1	6.89%	£995	£750,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 3 – 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	LIR3-2F75S2	7.09%	£995	£750,000
	EPiC	LIR3-2F75G2	7.04%	£995	£750,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 3 – Standard

5-year fixed

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR3-5F75S1	6.84%	£995	£750,000
	EPiC	LIR3-5F75G1	6.79%	£995	£750,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 3 – 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
75%	Standard	LIR3-5F75S2	6.89%	£995	£750,000
	EPiC	LIR3-5F75G2	6.84%	£995	£750,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 4 – Standard

2-year fixed

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR4-2F75S1	7.44%	£995	£500,000
	EPiC	LIR4-2F75G1	7.39%	£995	£500,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 4 – 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	LIR4-2F75S2	7.59%	£995	£500,000
	EPiC	LIR4-2F75G2	7.54%	£995	£500,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 4 – Standard

5-year fixed

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIR4-5F75S1	7.19%	£995	£500,000
	EPiC	LIR4-5F75G1	7.14%	£995	£500,000

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

Reversion rate: **BBR + 3.4%**

LI Resi 4 – 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
75%	Standard	LIR4-5F75S2	7.24%	£995	£500,000
	EPiC	LIR4-5F75G2	7.19%	£995	£500,000

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

Reversion rate: **BBR + 3.4%**

LI Key Worker 0

2-year fixed

Max LTI: 5.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW0-2F75S1	6.24%	£995	£1,000,000
	EPiC	LIKW0-2F75G1	6.19%	£995	£1,000,000
80%	Standard	LIKW0-2F80S1	6.59%	£995	£1,000,000
	EPiC	LIKW0-2F80G1	6.54%	£995	£1,000,000
85%	Standard	LIKW0-2F85S1	6.99%	£995	£1,000,000
	EPiC	LIKW0-2F85G1	6.94%	£995	£1,000,000
90%	Standard	LIKW0-2F90S1	7.34%	£995	£750,000
	EPiC	LIKW0-2F90G1	7.29%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 3.4%

LI Key Worker 0 – Free Valuation

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	LIKW0-2F75S2	6.39%	£995	£1,000,000
	EPiC	LIKW0-2F75G2	6.34%	£995	£1,000,000
80%	Standard	LIKW0-2F80S2	6.74%	£995	£1,000,000
	EPiC	LIKW0-2F80G2	6.69%	£995	£1,000,000
85%	Standard	LIKW0-2F85S2	7.14%	£995	£1,000,000
	EPiC	LIKW0-2F85G2	7.09%	£995	£1,000,000
90%	Standard	LIKW0-2F90S2	7.49%	£995	£750,000
	EPiC	LIKW0-2F90G2	7.44%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 3.4%

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	6.14%	£995	£1,000,000
	EPiC	LIKW0-2F75G3	6.09%	£995	£1,000,000
80%	Standard	LIKW0-2F80S3	6.49%	£995	£1,000,000
	EPiC	LIKW0-2F80G3	6.44%	£995	£1,000,000
85%	Standard	LIKW0-2F85S3	6.84%	£995	£1,000,000
	EPiC	LIKW0-2F85G3	6.79%	£995	£1,000,000
90%	Standard	LIKW0-2F90S3	7.19%	£995	£750,000
	EPiC	LIKW0-2F90G3	7.14%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 3.4%

LI Key Worker 0 – 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	LIKW0-2F75S4	6.29%	£995	£1,000,000
	EPiC	LIKW0-2F75G4	6.24%	£995	£1,000,000
80%	Standard	LIKW0-2F80S4	6.64%	£995	£1,000,000
	EPiC	LIKW0-2F80G4	6.59%	£995	£1,000,000
85%	Standard	LIKW0-2F85S4	6.99%	£995	£1,000,000
	EPiC	LIKW0-2F85G4	6.94%	£995	£1,000,000
90%	Standard	LIKW0-2F90S4	7.34%	£995	£750,000
	EPiC	LIKW0-2F90G4	7.29%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 3.4%

LI Key Worker 0 – Tracker

2-year tracker

Max LTI: 5.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIKW0-2T65S1	BBR + 1.94%	£795	£1,000,000
	EPiC	LIKW0-2T65G1	BBR + 1.84%	£795	£1,000,000
75%	Standard	LIKW0-2T75S1	BBR + 2.14%	£795	£1,000,000
	EPiC	LIKW0-2T75G1	BBR + 2.04%	£795	£1,000,000
85%	Standard	LIKW0-2T85S1	BBR + 2.54%	£795	£1,000,000
	EPiC	LIKW0-2T85G1	BBR + 2.44%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 3.4%

LI Key Worker 0

5-year fixed

Max LTI: 5.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW0-5F75S1	5.89%	£995	£1,000,000
	EPiC	LIKW0-5F75G1	5.84%	£995	£1,000,000
80%	Standard	LIKW0-5F80S1	6.29%	£995	£1,000,000
	EPiC	LIKW0-5F80G1	6.24%	£995	£1,000,000
85%	Standard	LIKW0-5F85S1	6.64%	£995	£1,000,000
	EPiC	LIKW0-5F85G1	6.59%	£995	£1,000,000
90%	Standard	LIKW0-5F90S1	6.84%	£995	£750,000
	EPiC	LIKW0-5F90G1	6.79%	£995	£750,000

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

Reversion rate: BBR + 3.4%

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	LIKWO-5F75S2	5.94%	£995	£1,000,000
	EPiC	LIKWO-5F75G2	5.89%	£995	£1,000,000
80%	Standard	LIKWO-5F80S2	6.34%	£995	£1,000,000
	EPiC	LIKWO-5F80G2	6.29%	£995	£1,000,000
85%	Standard	LIKWO-5F85S2	6.69%	£995	£1,000,000
	EPiC	LIKWO-5F85G2	6.64%	£995	£1,000,000
90%	Standard	LIKWO-5F90S2	6.89%	£995	£750,000
	EPiC	LIKWO-5F90G2	6.84%	£995	£750,000

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

Reversion rate: BBR + 3.4%

LI Key Worker 0

5-year fixed

Max LTI: 4.99x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW0-5F75S3	5.79%	£995	£1,000,000
	EPiC	LIKW0-5F75G3	5.74%	£995	£1,000,000
80%	Standard	LIKW0-5F80S3	6.14%	£995	£1,000,000
	EPiC	LIKW0-5F80G3	6.09%	£995	£1,000,000
85%	Standard	LIKW0-5F85S3	6.49%	£995	£1,000,000
	EPiC	LIKW0-5F85G3	6.44%	£995	£1,000,000
90%	Standard	LIKW0-5F90S3	6.69%	£995	£750,000
	EPiC	LIKW0-5F90G3	6.64%	£995	£750,000

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

Reversion rate: BBR + 3.4%

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
75%	Standard	LIKW0-5F75S4	5.84%	£995	£1,000,000
	EPiC	LIKW0-5F75G4	5.79%	£995	£1,000,000
80%	Standard	LIKW0-5F80S4	6.19%	£995	£1,000,000
	EPiC	LIKW0-5F80G4	6.14%	£995	£1,000,000
85%	Standard	LIKW0-5F85S4	6.54%	£995	£1,000,000
	EPiC	LIKW0-5F85G4	6.49%	£995	£1,000,000
90%	Standard	LIKW0-5F90S4	6.74%	£995	£750,000
	EPiC	LIKW0-5F90G4	6.69%	£995	£750,000

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

Reversion rate: BBR + 3.4%

LI Key Worker 1

2-year fixed

Max LTI: 5.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW1-2F75S1	6.39%	£995	£1,000,000
	EPiC	LIKW1-2F75G1	6.34%	£995	£1,000,000
80%	Standard	LIKW1-2F80S1	6.79%	£995	£1,000,000
	EPiC	LIKW1-2F80G1	6.74%	£995	£1,000,000
85%	Standard	LIKW1-2F85S1	7.14%	£995	£1,000,000
	EPiC	LIKW1-2F85G1	7.09%	£995	£1,000,000
90%	Standard	LIKW1-2F90S1	7.49%	£995	£750,000
	EPiC	LIKW1-2F90G1	7.44%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Key Worker 1 – Free Valuation

2-year fixed

Max LTI: 5.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW1-2F75S2	6.54%	£995	£1,000,000
	EPiC	LIKW1-2F75G2	6.49%	£995	£1,000,000
80%	Standard	LIKW1-2F80S2	6.94%	£995	£1,000,000
	EPiC	LIKW1-2F80G2	6.89%	£995	£1,000,000
85%	Standard	LIKW1-2F85S2	7.29%	£995	£1,000,000
	EPiC	LIKW1-2F85G2	7.24%	£995	£1,000,000
90%	Standard	LIKW1-2F90S2	7.64%	£995	£750,000
	EPiC	LIKW1-2F90G2	7.59%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Key Worker 1

2-year fixed

Max LTI: 4.99x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW1-2F75S3	6.29%	£995	£1,000,000
	EPiC	LIKW1-2F75G3	6.24%	£995	£1,000,000
80%	Standard	LIKW1-2F80S3	6.64%	£995	£1,000,000
	EPiC	LIKW1-2F80G3	6.59%	£995	£1,000,000
85%	Standard	LIKW1-2F85S3	6.99%	£995	£1,000,000
	EPiC	LIKW1-2F85G3	6.94%	£995	£1,000,000
90%	Standard	LIKW1-2F90S3	7.34%	£995	£750,000
	EPiC	LIKW1-2F90G3	7.29%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

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	LIKW1-2F75S4	6.44%	£995	£1,000,000
	EPiC	LIKW1-2F75G4	6.39%	£995	£1,000,000
80%	Standard	LIKW1-2F80S4	6.79%	£995	£1,000,000
	EPiC	LIKW1-2F80G4	6.74%	£995	£1,000,000
85%	Standard	LIKW1-2F85S4	7.14%	£995	£1,000,000
	EPiC	LIKW1-2F85G4	7.09%	£995	£1,000,000
90%	Standard	LIKW1-2F90S4	7.49%	£995	£750,000
	EPiC	LIKW1-2F90G4	7.44%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Key Worker 1 – Tracker

2-year tracker

Max LTI: 5.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIKW1-2T65S1	BBR + 2.09%	£795	£1,000,000
	EPiC	LIKW1-2T65G1	BBR + 1.99%	£795	£1,000,000
75%	Standard	LIKW1-2T75S1	BBR + 2.34%	£795	£1,000,000
	EPiC	LIKW1-2T75G1	BBR + 2.24%	£795	£1,000,000
85%	Standard	LIKW1-2T85S1	BBR + 2.74%	£795	£1,000,000
	EPiC	LIKW1-2T85G1	BBR + 2.64%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 3.4%

LI Key Worker 1

5-year fixed

Max LTI: 5.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW1-5F75S1	6.04%	£995	£1,000,000
	EPiC	LIKW1-5F75G1	5.99%	£995	£1,000,000
80%	Standard	LIKW1-5F80S1	6.39%	£995	£1,000,000
	EPiC	LIKW1-5F80G1	6.34%	£995	£1,000,000
85%	Standard	LIKW1-5F85S1	6.74%	£995	£1,000,000
	EPiC	LIKW1-5F85G1	6.69%	£995	£1,000,000
90%	Standard	LIKW1-5F90S1	6.99%	£995	£750,000
	EPiC	LIKW1-5F90G1	6.94%	£995	£750,000

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

Reversion rate: BBR + 3.4%

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	6.09%	£995	£1,000,000
	EPiC	LIKW1-5F75G2	6.04%	£995	£1,000,000
80%	Standard	LIKW1-5F80S2	6.44%	£995	£1,000,000
	EPiC	LIKW1-5F80G2	6.39%	£995	£1,000,000
85%	Standard	LIKW1-5F85S2	6.79%	£995	£1,000,000
	EPiC	LIKW1-5F85G2	6.74%	£995	£1,000,000
90%	Standard	LIKW1-5F90S2	7.04%	£995	£750,000
	EPiC	LIKW1-5F90G2	6.99%	£995	£750,000

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

Reversion rate: BBR + 3.4%

LI Key Worker 1

5-year fixed

Max LTI: 4.99x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW1-5F75S3	5.94%	£995	£1,000,000
	EPiC	LIKW1-5F75G3	5.89%	£995	£1,000,000
80%	Standard	LIKW1-5F80S3	6.29%	£995	£1,000,000
	EPiC	LIKW1-5F80G3	6.24%	£995	£1,000,000
85%	Standard	LIKW1-5F85S3	6.64%	£995	£1,000,000
	EPiC	LIKW1-5F85G3	6.59%	£995	£1,000,000
90%	Standard	LIKW1-5F90S3	6.89%	£995	£750,000
	EPiC	LIKW1-5F90G3	6.84%	£995	£750,000

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

Reversion rate: BBR + 3.4%

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	5.99%	£995	£1,000,000
	EPiC	LIKW1-5F75G4	5.94%	£995	£1,000,000
80%	Standard	LIKW1-5F80S4	6.34%	£995	£1,000,000
	EPiC	LIKW1-5F80G4	6.29%	£995	£1,000,000
85%	Standard	LIKW1-5F85S4	6.69%	£995	£1,000,000
	EPiC	LIKW1-5F85G4	6.64%	£995	£1,000,000
90%	Standard	LIKW1-5F90S4	6.94%	£995	£750,000
	EPiC	LIKW1-5F90G4	6.89%	£995	£750,000

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

Reversion rate: BBR + 3.4%

LI Key Worker 2

2-year fixed

Max LTI: 5.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW2-2F75S1	6.64%	£995	£1,000,000
	EPiC	LIKW2-2F75G1	6.59%	£995	£1,000,000
80%	Standard	LIKW2-2F80S1	7.04%	£995	£1,000,000
	EPiC	LIKW2-2F80G1	6.99%	£995	£1,000,000
85%	Standard	LIKW2-2F85S1	7.44%	£995	£750,000
	EPiC	LIKW2-2F85G1	7.39%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Key Worker 2 – Free Valuation

2-year fixed

Max LTI: 5.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW2-2F75S2	6.79%	£995	£1,000,000
	EPiC	LIKW2-2F75G2	6.74%	£995	£1,000,000
80%	Standard	LIKW2-2F80S2	7.19%	£995	£1,000,000
	EPiC	LIKW2-2F80G2	7.14%	£995	£1,000,000
85%	Standard	LIKW2-2F85S2	7.59%	£995	£750,000
	EPiC	LIKW2-2F85G2	7.54%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Key Worker 2

2-year fixed

Max LTI: 4.99x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW2-2F75S3	6.49%	£995	£1,000,000
	EPiC	LIKW2-2F75G3	6.44%	£995	£1,000,000
80%	Standard	LIKW2-2F80S3	6.89%	£995	£1,000,000
	EPiC	LIKW2-2F80G3	6.84%	£995	£1,000,000
85%	Standard	LIKW2-2F85S3	7.29%	£995	£1,000,000
	EPiC	LIKW2-2F85G3	7.24%	£995	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

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	LIKW2-2F75S4	6.64%	£995	£1,000,000
	EPiC	LIKW2-2F75G4	6.59%	£995	£1,000,000
80%	Standard	LIKW2-2F80S4	7.04%	£995	£1,000,000
	EPiC	LIKW2-2F80G4	6.99%	£995	£1,000,000
85%	Standard	LIKW2-2F85S4	7.44%	£995	£1,000,000
	EPiC	LIKW2-2F85G4	7.39%	£995	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Key Worker 2 – Tracker

2-year tracker

Max LTI: 5.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIKW2-2T65S1	BBR + 2.44%	£795	£1,000,000
	EPiC	LIKW2-2T65G1	BBR + 2.34%	£795	£1,000,000
75%	Standard	LIKW2-2T75S1	BBR + 2.74%	£795	£1,000,000
	EPiC	LIKW2-2T75G1	BBR + 2.64%	£795	£1,000,000
85%	Standard	LIKW2-2T85S1	BBR + 3.04%	£795	£750,000
	EPiC	LIKW2-2T85G1	BBR + 2.94%	£795	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 3.4%

LI Key Worker 2

5-year fixed

Max LTI: 5.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW2-5F75S1	6.44%	£995	£1,000,000
	EPiC	LIKW2-5F75G1	6.39%	£995	£1,000,000
80%	Standard	LIKW2-5F80S1	6.79%	£995	£1,000,000
	EPiC	LIKW2-5F80G1	6.74%	£995	£1,000,000
85%	Standard	LIKW2-5F85S1	7.14%	£995	£750,000
	EPiC	LIKW2-5F85G1	7.09%	£995	£750,000

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

Reversion rate: BBR + 3.4%

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	6.49%	£995	£1,000,000
	EPiC	LIKW2-5F75G2	6.44%	£995	£1,000,000
80%	Standard	LIKW2-5F80S2	6.84%	£995	£1,000,000
	EPiC	LIKW2-5F80G2	6.79%	£995	£1,000,000
85%	Standard	LIKW2-5F85S2	7.19%	£995	£750,000
	EPiC	LIKW2-5F85G2	7.14%	£995	£750,000

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

Reversion rate: BBR + 3.4%

LI Key Worker 2

5-year fixed

Max LTI: 4.99x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIKW2-5F75S3	6.34%	£995	£1,000,000
	EPiC	LIKW2-5F75G3	6.29%	£995	£1,000,000
80%	Standard	LIKW2-5F80S3	6.69%	£995	£1,000,000
	EPiC	LIKW2-5F80G3	6.64%	£995	£1,000,000
85%	Standard	LIKW2-5F85S3	7.04%	£995	£750,000
	EPiC	LIKW2-5F85G3	6.99%	£995	£750,000

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

Reversion rate: **BBR + 3.4%**

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	6.39%	£995	£1,000,000
	EPiC	LIKW2-5F75G4	6.34%	£995	£1,000,000
80%	Standard	LIKW2-5F80S4	6.74%	£995	£1,000,000
	EPiC	LIKW2-5F80G4	6.69%	£995	£1,000,000
85%	Standard	LIKW2-5F85S4	7.09%	£995	£750,000
	EPiC	LIKW2-5F85G4	7.04%	£995	£750,000

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

Reversion rate: **BBR + 3.4%**

LI Qualified Professional 0

2-year fixed

Max LTI: 6.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP0-2F75S1	6.24%	£995	£1,500,000
	EPiC	LIQP0-2F75G1	6.19%	£995	£1,500,000
80%	Standard	LIQP0-2F80S1	6.59%	£995	£1,000,000
	EPiC	LIQP0-2F80G1	6.54%	£995	£1,000,000
85%	Standard	LIQP0-2F85S1	6.94%	£995	£1,000,000
	EPiC	LIQP0-2F85G1	6.89%	£995	£1,000,000
90%	Standard	LIQP0-2F90S1	7.34%	£995	£750,000
	EPiC	LIQP0-2F90G1	7.29%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Qualified Professional 0 – Free Valuation

2-year fixed

Max LTI: 6.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP0-2F75S2	6.39%	£995	£1,500,000
	EPiC	LIQP0-2F75G2	6.34%	£995	£1,500,000
80%	Standard	LIQP0-2F80S2	6.74%	£995	£1,000,000
	EPiC	LIQP0-2F80G2	6.69%	£995	£1,000,000
85%	Standard	LIQP0-2F85S2	7.09%	£995	£1,000,000
	EPiC	LIQP0-2F85G2	7.04%	£995	£1,000,000
90%	Standard	LIQP0-2F90S2	7.49%	£995	£750,000
	EPiC	LIQP0-2F90G2	7.44%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Qualified Professional 0

2-year fixed

Max LTI: 4.99x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP0-2F75S3	6.14%	£995	£1,500,000
	EPiC	LIQP0-2F75G3	6.09%	£995	£1,500,000
80%	Standard	LIQP0-2F80S3	6.49%	£995	£1,000,000
	EPiC	LIQP0-2F80G3	6.44%	£995	£1,000,000
85%	Standard	LIQP0-2F85S3	6.84%	£995	£1,000,000
	EPiC	LIQP0-2F85G3	6.79%	£995	£1,000,000
90%	Standard	LIQP0-2F90S3	7.19%	£995	£750,000
	EPiC	LIQP0-2F90G3	7.14%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Qualified Professional 0 – 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	LIQP0-2F75S4	6.29%	£995	£1,500,000
	EPiC	LIQP0-2F75G4	6.24%	£995	£1,500,000
80%	Standard	LIQP0-2F80S4	6.64%	£995	£1,000,000
	EPiC	LIQP0-2F80G4	6.59%	£995	£1,000,000
85%	Standard	LIQP0-2F85S4	6.99%	£995	£1,000,000
	EPiC	LIQP0-2F85G4	6.94%	£995	£1,000,000
90%	Standard	LIQP0-2F90S4	7.34%	£995	£750,000
	EPiC	LIQP0-2F90G4	7.29%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Qualified Professional 0 – Tracker

2-year tracker

Max LTI: 6.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIQP0-2T65S1	BBR + 1.94%	£795	£1,500,000
	EPiC	LIQP0-2T65G1	BBR + 1.84%	£795	£1,500,000
75%	Standard	LIQP0-2T75S1	BBR + 2.14%	£795	£1,500,000
	EPiC	LIQP0-2T75G1	BBR + 2.04%	£795	£1,500,000
85%	Standard	LIQP0-2T85S1	BBR + 2.54%	£795	£1,000,000
	EPiC	LIQP0-2T85G1	BBR + 2.44%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 3.4%

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	5.84%	£995	£1,500,000
	EPiC	LIQP0-5F75G1	5.79%	£995	£1,500,000
80%	Standard	LIQP0-5F80S1	6.19%	£995	£1,000,000
	EPiC	LIQP0-5F80G1	6.14%	£995	£1,000,000
85%	Standard	LIQP0-5F85S1	6.54%	£995	£1,000,000
	EPiC	LIQP0-5F85G1	6.49%	£995	£1,000,000
90%	Standard	LIQP0-5F90S1	6.74%	£995	£750,000
	EPiC	LIQP0-5F90G1	6.69%	£995	£750,000

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

Reversion rate: BBR + 3.4%

LI Qualified Professional 0 – Free Valuation

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	LIQP0-5F75S2	5.89%	£995	£1,500,000
	EPiC	LIQP0-5F75G2	5.84%	£995	£1,500,000
80%	Standard	LIQP0-5F80S2	6.24%	£995	£1,000,000
	EPiC	LIQP0-5F80G2	6.19%	£995	£1,000,000
85%	Standard	LIQP0-5F85S2	6.59%	£995	£1,000,000
	EPiC	LIQP0-5F85G2	6.54%	£995	£1,000,000
90%	Standard	LIQP0-5F90S2	6.79%	£995	£750,000
	EPiC	LIQP0-5F90G2	6.74%	£995	£750,000

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

Reversion rate: BBR + 3.4%

LI Qualified Professional 0

5-year fixed

Max LTI: 4.99x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP0-5F75S3	5.79%	£995	£1,500,000
	EPiC	LIQP0-5F75G3	5.74%	£995	£1,500,000
80%	Standard	LIQP0-5F80S3	6.14%	£995	£1,000,000
	EPiC	LIQP0-5F80G3	6.09%	£995	£1,000,000
85%	Standard	LIQP0-5F85S3	6.49%	£995	£1,000,000
	EPiC	LIQP0-5F85G3	6.44%	£995	£1,000,000
90%	Standard	LIQP0-5F90S3	6.69%	£995	£750,000
	EPiC	LIQP0-5F90G3	6.64%	£995	£750,000

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

Reversion rate: BBR + 3.4%

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		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP0-5F75S4	5.84%	£995	£1,500,000
	EPiC	LIQP0-5F75G4	5.79%	£995	£1,500,000
80%	Standard	LIQP0-5F80S4	6.19%	£995	£1,000,000
	EPiC	LIQP0-5F80G4	6.14%	£995	£1,000,000
85%	Standard	LIQP0-5F85S4	6.54%	£995	£1,000,000
	EPiC	LIQP0-5F85G4	6.49%	£995	£1,000,000
90%	Standard	LIQP0-5F90S4	6.74%	£995	£750,000
	EPiC	LIQP0-5F90G4	6.69%	£995	£750,000

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

Reversion rate: BBR + 3.4%

LI Qualified Professional 1

2-year fixed

Max LTI: 6.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP1-2F75S1	6.34%	£995	£1,500,000
	EPiC	LIQP1-2F75G1	6.29%	£995	£1,500,000
80%	Standard	LIQP1-2F80S1	6.69%	£995	£1,000,000
	EPiC	LIQP1-2F80G1	6.64%	£995	£1,000,000
85%	Standard	LIQP1-2F85S1	7.04%	£995	£1,000,000
	EPiC	LIQP1-2F85G1	6.99%	£995	£1,000,000
90%	Standard	LIQP1-2F90S1	7.49%	£995	£750,000
	EPiC	LIQP1-2F90G1	7.44%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Qualified Professional 1 – Free Valuation

2-year fixed

Max LTI: 6.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP1-2F75S2	6.49%	£995	£1,500,000
	EPiC	LIQP1-2F75G2	6.44%	£995	£1,500,000
80%	Standard	LIQP1-2F80S2	6.84%	£995	£1,000,000
	EPiC	LIQP1-2F80G2	6.79%	£995	£1,000,000
85%	Standard	LIQP1-2F85S2	7.19%	£995	£1,000,000
	EPiC	LIQP1-2F85G2	7.14%	£995	£1,000,000
90%	Standard	LIQP1-2F90S2	7.64%	£995	£750,000
	EPiC	LIQP1-2F90G2	7.59%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Qualified Professional 1

2-year fixed

Max LTI: 4.99x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP1-2F75S3	6.29%	£995	£1,500,000
	EPiC	LIQP1-2F75G3	6.24%	£995	£1,500,000
80%	Standard	LIQP1-2F80S3	6.64%	£995	£1,000,000
	EPiC	LIQP1-2F80G3	6.59%	£995	£1,000,000
85%	Standard	LIQP1-2F85S3	6.99%	£995	£1,000,000
	EPiC	LIQP1-2F85G3	6.94%	£995	£1,000,000
90%	Standard	LIQP1-2F90S3	7.34%	£995	£750,000
	EPiC	LIQP1-2F90G3	7.29%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Qualified Professional 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	LIQP1-2F75S4	6.44%	£995	£1,500,000
	EPiC	LIQP1-2F75G4	6.39%	£995	£1,500,000
80%	Standard	LIQP1-2F80S4	6.79%	£995	£1,000,000
	EPiC	LIQP1-2F80G4	6.74%	£995	£1,000,000
85%	Standard	LIQP1-2F85S4	7.14%	£995	£1,000,000
	EPiC	LIQP1-2F85G4	7.09%	£995	£1,000,000
90%	Standard	LIQP1-2F90S4	7.49%	£995	£750,000
	EPiC	LIQP1-2F90G4	7.44%	£995	£750,000

ERC Year 1/2: 2%/1%

Reversion rate: **BBR + 3.4%**

LI Qualified Professional 1 – Tracker

2-year tracker

Max LTI: 6.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
65%	Standard	LIQP1-2T65S1	BBR + 2.09%	£795	£1,500,000
	EPiC	LIQP1-2T65G1	BBR + 1.99%	£795	£1,500,000
75%	Standard	LIQP1-2T75S1	BBR + 2.34%	£795	£1,500,000
	EPiC	LIQP1-2T75G1	BBR + 2.24%	£795	£1,500,000
85%	Standard	LIQP1-2T85S1	BBR + 2.74%	£795	£1,000,000
	EPiC	LIQP1-2T85G1	BBR + 2.64%	£795	£1,000,000

ERC Year 1/2: 2%/1%

Reversion rate: BBR + 3.4%

LI Qualified Professional 1

5-year fixed

Max LTI: 6.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP1-5F75S1	5.99%	£995	£1,500,000
	EPiC	LIQP1-5F75G1	5.94%	£995	£1,500,000
80%	Standard	LIQP1-5F80S1	6.34%	£995	£1,000,000
	EPiC	LIQP1-5F80G1	6.29%	£995	£1,000,000
85%	Standard	LIQP1-5F85S1	6.69%	£995	£1,000,000
	EPiC	LIQP1-5F85G1	6.64%	£995	£1,000,000
90%	Standard	LIQP1-5F90S1	6.94%	£995	£750,000
	EPiC	LIQP1-5F90G1	6.89%	£995	£750,000

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

Reversion rate: BBR + 3.4%

LI Qualified Professional 1 – Free Valuation

5-year fixed

Max LTI: 6.49x

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

LTV		Product code	Initial rate	Completion fee	Maximum loan amount
75%	Standard	LIQP1-5F75S2	6.04%	£995	£1,500,000
	EPiC	LIQP1-5F75G2	5.99%	£995	£1,500,000
80%	Standard	LIQP1-5F80S2	6.39%	£995	£1,000,000
	EPiC	LIQP1-5F80G2	6.34%	£995	£1,000,000
85%	Standard	LIQP1-5F85S2	6.74%	£995	£1,000,000
	EPiC	LIQP1-5F85G2	6.69%	£995	£1,000,000
90%	Standard	LIQP1-5F90S2	6.99%	£995	£750,000
	EPiC	LIQP1-5F90G2	6.94%	£995	£750,000

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

Reversion rate: BBR + 3.4%

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	5.94%	£995	£1,500,000
	EPiC	LIQP1-5F75G3	5.89%	£995	£1,500,000
80%	Standard	LIQP1-5F80S3	6.29%	£995	£1,000,000
	EPiC	LIQP1-5F80G3	6.24%	£995	£1,000,000
85%	Standard	LIQP1-5F85S3	6.64%	£995	£1,000,000
	EPiC	LIQP1-5F85G3	6.59%	£995	£1,000,000
90%	Standard	LIQP1-5F90S3	6.89%	£995	£750,000
	EPiC	LIQP1-5F90G3	6.84%	£995	£750,000

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

Reversion rate: BBR + 3.4%

LI Qualified Professional 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	LIQP1-5F75S4	5.99%	£995	£1,500,000
	EPiC	LIQP1-5F75G4	5.94%	£995	£1,500,000
80%	Standard	LIQP1-5F80S4	6.34%	£995	£1,000,000
	EPiC	LIQP1-5F80G4	6.29%	£995	£1,000,000
85%	Standard	LIQP1-5F85S4	6.69%	£995	£1,000,000
	EPiC	LIQP1-5F85G4	6.64%	£995	£1,000,000
90%	Standard	LIQP1-5F90S4	6.94%	£995	£750,000
	EPiC	LIQP1-5F90G4	6.89%	£995	£750,000

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

Reversion rate: BBR + 3.4%

Mortgages made simple.

