

# Residential product guide

- ✓ New Lending Tiers - simplified and more flexible criteria
- ✓ Up to 90% LTV
- ✓ Fee Saver - One free valuation, £0 product fee and £250 contribution towards legal costs
- ✓ Key Worker range with up to 5.5x Loan to Income
- ✓ 5 year flex range with just 3 years ERC
- ✓ Complex incomes and low credit scores
- ✓ Flexible on property types

**We're increasing your specialist broker fees.**

**Thank Proc for that!**

Proc Fees increasing to 0.6% for clubs and networks and 1% for packagers



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Vida Homeloans is a trading style of Belmont Green Finance Limited, registered in England and Wales no. 09837692. Registered office: 1 Bridge Street, Staines-upon-Thames, Surrey TW18 4TW.

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# Product Ranges

Introducing our product range effective from 11 January 2022

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## Standard Range | 2 and 5 year terms

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- For applicants looking to purchase or remortgage their property
- Up to 90% LTV
- First Time Buyers welcomed

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## Key Worker Range | 2 and 5 year terms

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- Up to 90% LTV and available on tiers 48 to 24
- Up to 5.5x Loan to Income
- Initial rates discounted compared to our Standard range
- Available to those employed in essential public sector roles: Armed Forces Personnel (Army, Navy, RAF), Fire-fighters and Police Officers, NHS Clinicians (including Nurses and Paramedics), Teachers and Lecturers in the public sector.

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## Fee Saver | 2 and 5 year terms

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- Available on Standard and Key Worker ranges for both purchase and remortgage
- Provides one free valuation for properties up to £500,000
- £0 product fee
- A £250 contribution towards legal costs paid within 30 days of completion

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## Flex | 5 year term only

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- Available on our Standard Range
- 5 year Flex: Early repayment charges only payable in the first 3 years, allowing flexibility with the benefits of a longer fixed term rate
- Product fee of £1,495

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## Help to Buy | 2 and 5 year terms

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- Purchase applications on the HTB England, London and Wales schemes
- One free standard valuation
- A £250 contribution towards legal costs paid within 30 days of completion
- £995 Product Fee

# Criteria Highlights and Updates

## Recently updated criteria:

- 90% LTV now available
- HTB extended to all tiers

## Impaired and improving credit

- Defaults and CCJs accepted
- Up to £5,000 unsatisfied CCJs accepted
- Mortgage & unsecured arrears considered

## Self employed

- Minimum 2 years trading required
- 2 years accounts or SA302
- Dividends & net profit considered
- Accepted across all products

## Buy together

- Up to 4 applicants accepted
- All incomes considered in affordability
- Minimum income of main applicant £15,000
- Available up to 90% LTV

## Specialist properties

- Ex-Public Sector properties
- New Build
- Flats above or adjacent to commercial accepted
- High-rise up to 20 floors considered

## Contractor and short work history

- Day rate x 46 weeks for self employed
- 6 months contract or a rolling 3 month contract renewed at least once
- Only 1 year track record of employment in same line of work required
- CIS & Umbrella contractors considered

# Customer Credit Profile

See where your customer fits within our Vida tiers

Criteria	VIDA 48	VIDA 36	VIDA 24	VIDA 12	VIDA 6
Registered Defaults (months)	0 in 48	0 in 36	0 in 24	0 in 12	0 in 6
Registered CCJs (months)	0 in 72	0 in 36	0 in 24	0 in 12	0 in 6
Value of unsatisfied CCJs	£0	£0	£1,000	£2,500	£5,000
Missed Mortgage/Secured Payments (months)	0 in 36	0 in 36	0 in 12	0 in 12	0 in 6
Unsecured Arrears (last 6 months)	0	1	2	2	3
Unsecured Missed Payments in the last 6 months Combined Value	£0	£500	£500	£500	£500
Worst Status Secured Payments* (months)	0 in 36	3 in 24	3 in 24	3 in 24	3 in 24

\*All historic arrears must have been paid up to date for at least 6 months prior to application.

- Debt Management Plan/Debt Arrangement Schemes may be considered at Underwriter discretion – subject to satisfactory affordability and conduct checks.
- Bankruptcy/IVA/DRO/Trust Deed discharged over 6 years.
- Previous Repossession in last 10 years not acceptable.

# VIDA 48

## Standard range

Available for both purchase and remortgages, with Fee Saver option.

Product	LTV	Initial rate	Type	Product fee	Max loan
2 year fixed	65%	2.99%	Standard	£995	£1.5m
		3.39%	Fee saver	£0	£325k
	70%	3.09%	Standard	£995	£1.5m
		3.49%	Fee saver	£0	£350k
	75%	3.19%	Standard	£995	£1m
		3.59%	Fee saver	£0	£375k
	80%	3.49%	Standard	£995	£750k
		3.69%	Fee saver	£0	£400k
	85%	3.79%	Standard	£995	£500k
		4.29%	Fee saver	£0	£425k
	90%	4.39%	Standard	£995	£400k
		4.89%	Fee saver	£0	£400k
5 year fixed	65%	3.19%	Standard	£995	£1.5m
		3.44%	Fee saver	£0	£325k
	70%	3.29%	Standard	£995	£1.5m
		3.49%	Flex	£1,495	£1.5m
		3.54%	Fee saver	£0	£350k
	75%	3.39%	Standard	£995	£1m
		3.59%	Flex	£1,495	£1m
		3.64%	Fee saver	£0	£375k
	80%	3.69%	Standard	£995	£750k
		3.69%	Flex	£1,495	£750k
		3.74%	Fee saver	£0	£400k
	85%	3.99%	Standard	£995	£500k
		4.34%	Fee saver	£0	£425k
	90%	4.59%	Standard	£995	£400k
4.94%		Fee saver	£0	£400k	

### Fees:

#### Assessment Fees

A non-refundable £180 is payable on all applications

#### Standard

- £995 product fee can be added to loan above max LTV except at 90%
- Standard valuation fees apply

#### Fee saver

- £0 product fee
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

#### Flex

- £1,495 product fee can be added to loan
- Standard valuation fees apply

### Additional information:

#### Minimum loan

£100k

#### ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

#### Vida Variable Rate (VVR)

2.15% set on 14.08.20

#### Revert rate

4.99% (VVR +2.84%)

# VIDA 48

## Key worker range

Available for both purchase and remortgages, with Fee Saver option.

Product	LTV	Initial rate	Type	Product fee	Max loan
2 year fixed	65%	2.94%	Key Worker Standard	£995	£1.5m
		3.34%	Key Worker Fee Saver	£0	£325k
	70%	3.04%	Key Worker Standard	£995	£1.5m
		3.44%	Key Worker Fee Saver	£0	£350k
	75%	3.14%	Key Worker Standard	£995	£1m
		3.54%	Key Worker Fee Saver	£0	£375k
	80%	3.24%	Key Worker Standard	£995	£750k
		3.64%	Key Worker Fee Saver	£0	£400k
	85%	3.84%	Key Worker Standard	£995	£500k
		4.24%	Key Worker Fee Saver	£0	£425k
	90%	4.44%	Key Worker Standard	£995	£400k
		4.84%	Key Worker Fee Saver	£0	£400k
5 year fixed	65%	3.14%	Key Worker Standard	£995	£1.5m
		3.39%	Key Worker Fee Saver	£0	£325k
	70%	3.24%	Key Worker Standard	£995	£1.5m
		3.49%	Key Worker Fee Saver	£0	£350k
	75%	3.34%	Key Worker Standard	£995	£1m
		3.59%	Key Worker Fee Saver	£0	£375k
	80%	3.44%	Key Worker Standard	£995	£750k
		3.69%	Key Worker Fee Saver	£0	£400k
	85%	4.04%	Key Worker Standard	£995	£500k
		4.29%	Key Worker Fee Saver	£0	£425k
	90%	4.64%	Key Worker Standard	£995	£400k
		4.89%	Key Worker Fee Saver	£0	£400k

### Fees:

#### Assessment Fees

A non-refundable £180 is payable on all applications

#### Key Worker

- Up to 5.5x Loan to Income
- Available to those employed in essential public sector roles:
  - Armed Forces Personnel (Army, Navy and RAF)
  - Firefighters and Police Officers
  - NHS Clinicians (including Nurses and Paramedics)
  - Teachers and lecturers in the public sector

#### Fee saver

- £0 product fee
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

### Additional information:

#### Minimum loan

£100k

#### ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

#### Vida Variable Rate (VVR)

2.15% set on 14.08.20

#### Revert rate

4.99% (VVR +2.84%)

# VIDA 36

## Standard range

Available for both purchase and remortgages, with Fee Saver option.

Product	LTV	Initial rate	Type	Product fee	Max loan
2 year fixed	65%	3.09%	Standard	£995	£1.5m
		3.49%	Fee saver	£0	£325k
	70%	3.19%	Standard	£995	£1.5m
		3.59%	Fee saver	£0	£350k
	75%	3.29%	Standard	£995	£1m
		3.69%	Fee saver	£0	£375k
	80%	3.89%	Standard	£995	£750k
		4.19%	Fee saver	£0	£400k
	85%	4.19%	Standard	£995	£500k
		5.19%	Fee saver	£0	£425k
	90%	5.09%	Standard	£995	£400k
		5.59%	Fee saver	£0	£400k
5 year fixed	65%	3.29%	Standard	£995	£1.5m
		3.54%	Fee saver	£0	£325k
	70%	3.39%	Standard	£995	£1.5m
		3.59%	Flex	£1,495	£1.5m
	3.64%	Fee saver	£0	£350k	
	75%	3.49%	Standard	£995	£1m
		3.69%	Flex	£1,495	£1m
		3.74%	Fee saver	£0	£375k
	80%	4.09%	Standard	£995	£750k
		4.19%	Flex	£1,495	£750k
		4.24%	Fee saver	£0	£400k
	85%	4.39%	Standard	£995	£500k
		5.24%	Fee saver	£0	£425k
	90%	5.29%	Standard	£995	£400k
5.64%		Fee saver	£0	£400k	

### Fees:

#### Assessment Fees

A non-refundable £180 is payable on all applications

#### Standard

- £995 product fee can be added to loan above max LTV except at 90%
- Standard valuation fees apply

#### Fee saver

- £0 product fee
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

#### Flex

- £1,495 product fee can be added to loan
- Standard valuation fees apply

### Additional information:

#### Minimum loan

£100k

#### ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

#### Vida Variable Rate (VVR)

2.15% set on 14.08.20

#### Revert rate

4.99% (VVR +2.84%)



# VIDA 36

## Key worker range

Available for both purchase and remortgages, with Fee Saver option.

Product	LTV	Initial rate	Type	Product fee	Max loan
2 year fixed	65%	3.04%	Key Worker Standard	£995	£1.5m
		3.44%	Key Worker Fee Saver	£0	£325k
	70%	3.14%	Key Worker Standard	£995	£1.5m
		3.54%	Key Worker Fee Saver	£0	£350k
	75%	3.24%	Key Worker Standard	£995	£1m
		3.64%	Key Worker Fee Saver	£0	£375k
	80%	3.74%	Key Worker Standard	£995	£750k
		4.14%	Key Worker Fee Saver	£0	£400k
	85%	4.74%	Key Worker Standard	£995	£500k
		5.14%	Key Worker Fee Saver	£0	£425k
	90%	5.14%	Key Worker Standard	£995	£400k
		5.54%	Key Worker Fee Saver	£0	£400k
5 year fixed	65%	3.24%	Key Worker Standard	£995	£1.5m
		3.49%	Key Worker Fee Saver	£0	£325k
	70%	3.34%	Key Worker Standard	£995	£1.5m
		3.59%	Key Worker Fee Saver	£0	£350k
	75%	3.44%	Key Worker Standard	£995	£1m
		3.69%	Key Worker Fee Saver	£0	£375k
	80%	3.94%	Key Worker Standard	£995	£750k
		4.19%	Key Worker Fee Saver	£0	£400k
	85%	4.94%	Key Worker Standard	£995	£500k
		5.19%	Key Worker Fee Saver	£0	£425k
	90%	5.34%	Key Worker Standard	£995	£400k
		5.59%	Key Worker Fee Saver	£0	£400k

### Fees:

#### Assessment Fees

A non-refundable £180 is payable on all applications

#### Key Worker

- Up to 5.5x Loan to Income
- Available to those employed in essential public sector roles:
  - Armed Forces Personnel (Army, Navy and RAF)
  - Firefighters and Police Officers
  - NHS Clinicians (including Nurses and Paramedics)
  - Teachers and lecturers in the public sector

#### Fee saver

- £0 product fee
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

### Additional information:

#### Minimum loan

£100k

#### ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

#### Vida Variable Rate (VVR)

2.15% set on 14.08.20

#### Revert rate

4.99% (VVR +2.84%)

# VIDA 24

## Standard range

Available for both purchase and remortgages, with Fee Saver option.

Product	LTV	Initial rate	Type	Product fee	Max loan
2 year fixed	65%	3.29%	Standard	£995	£1.5m
		3.69%	Fee saver	£0	£325k
	70%	3.39%	Standard	£995	£1.5m
		3.79%	Fee saver	£0	£350k
	75%	3.49%	Standard	£995	£1m
		3.89%	Fee saver	£0	£375k
	80%	4.39%	Standard	£995	£750k
		4.79%	Fee saver	£0	£400k
	85%	4.79%	Standard	£995	£500k
		5.39%	Fee saver	£0	£425k
5 year fixed	65%	3.49%	Standard	£995	£1.5m
		3.74%	Fee saver	£0	£325k
	70%	3.59%	Standard	£995	£1.5m
		3.79%	Flex	£1,495	£1.5m
		3.84%	Fee saver	£0	£350k
	75%	3.69%	Standard	£995	£1m
		3.89%	Flex	£1,495	£1m
		3.94%	Fee saver	£0	£375k
	80%	4.59%	Standard	£995	£750k
		4.79%	Flex	£1,495	£750k
		4.84%	Fee saver	£0	£400k
	85%	4.99%	Standard	£995	£500k
		5.44%	Fee saver	£0	£425k

### Fees:

#### Assessment Fees

A non-refundable £180 is payable on all applications

#### Standard

- £995 product fee can be added to loan above max LTV except at 90%
- Standard valuation fees apply

#### Fee saver

- £0 product fee
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

#### Flex

- £1,495 product fee can be added to loan
- Standard valuation fees apply

### Additional information:

#### Minimum loan

£100k

#### ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

#### Vida Variable Rate (VVR)

2.15% set on 14.08.20

#### Revert rate

4.99% (VVR +2.84%)

# VIDA 24

## Key worker range

Available for both purchase and remortgages, with Fee Saver option.

Product	LTV	Initial rate	Type	Product fee	Max loan	
2 year fixed	65%	3.24%	Key Worker Standard	£995	£1.5m	
		3.64%	Key Worker Fee Saver	£0	£325k	
	70%	3.34%	Key Worker Standard	£995	£1.5m	
		3.74%	Key Worker Fee Saver	£0	£350k	
	75%	3.44%	Key Worker Standard	£995	£1m	
		3.84%	Key Worker Fee Saver	£0	£375k	
	80%	4.34%	Key Worker Standard	£995	£750k	
		4.74%	Key Worker Fee Saver	£0	£400k	
	85%	4.94%	Key Worker Standard	£995	£500k	
		5.34%	Key Worker Fee Saver	£0	£425k	
	5 year fixed	65%	3.44%	Key Worker Standard	£995	£1.5m
			3.69%	Key Worker Fee Saver	£0	£325k
70%		3.54%	Key Worker Standard	£995	£1.5m	
		3.79%	Key Worker Fee Saver	£0	£350k	
75%		3.64%	Key Worker Standard	£995	£1m	
		3.89%	Key Worker Fee Saver	£0	£375k	
80%		4.54%	Key Worker Standard	£995	£750k	
		4.79%	Key Worker Fee Saver	£0	£400k	
85%		5.14%	Key Worker Standard	£995	£500k	
		5.39%	Key Worker Fee Saver	£0	£425k	

### Fees:

#### Assessment Fees

A non-refundable £180 is payable on all applications

#### Key Worker

- Up to 5.5x Loan to Income
- Available to those employed in essential public sector roles:
  - Armed Forces Personnel (Army, Navy and RAF)
  - Firefighters and Police Officers
  - NHS Clinicians (including Nurses and Paramedics)
  - Teachers and lecturers in the public sector

#### Fee saver

- £0 product fee
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

### Additional information:

#### Minimum loan

£100k

#### ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

#### Vida Variable Rate (VVR)

2.15% set on 14.08.20

#### Revert rate

4.99% (VVR +2.84%)

# VIDA 12

## Standard range

Available for both purchase and remortgages, with Fee Saver option.

Product	LTV	Initial rate	Type	Product fee	Max loan	
2 year fixed	65%	3.69%	Standard	£995	£1m	
		4.09%	Fee saver	£0	£325k	
	70%	3.79%	Standard	£995	£1m	
		4.19%	Fee saver	£0	£350k	
	75%	3.89%	Standard	£995	£1m	
		4.29%	Fee saver	£0	£375k	
	80%	4.79%	Standard	£995	£750k	
		5.59%	Fee saver	£0	£400k	
	85%	5.59%	Standard	£995	£500k	
		5.79%	Fee saver	£0	£425k	
	5 year fixed	65%	3.89%	Standard	£995	£1m
			4.14%	Fee saver	£0	£325k
70%		3.99%	Standard	£995	£1m	
		4.19%	Flex	£1,495	£1m	
4.24%		Fee saver	£0	£350k		
75%		4.09%	Standard	£995	£1m	
		4.29%	Flex	£1,495	£1m	
		4.34%	Fee saver	£0	£375k	
80%		4.99%	Standard	£995	£750k	
		5.59%	Flex	£1,495	£750k	
		5.64%	Fee saver	£0	£400k	
85%		5.79%	Standard	£995	£500k	
		5.84%	Fee saver	£0	£425k	

### Fees:

#### Assessment Fees

A non-refundable £180 is payable on all applications

#### Standard

- £995 product fee can be added to loan above max LTV except at 90%
- Standard valuation fees apply

#### Fee saver

- £0 product fee
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

#### Flex

- £1,495 product fee can be added to loan
- Standard valuation fees apply

### Additional information:

#### Minimum loan

£100k

#### ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

#### Vida Variable Rate (VVR)

2.15% set on 14.08.20

#### Revert rate

4.99% (VVR +2.84%)

# VIDA 6

## Standard range

Available for both purchase and remortgages, with Fee Saver option.

Product	LTV	Initial rate	Type	Product fee	Max loan
2 year fixed	65%	4.29%	Standard	£995	£500k
		4.69%	Fee saver	£0	£325k
	70%	4.39%	Standard	£995	£500k
		4.79%	Fee saver	£0	£350k
	75%	4.49%	Standard	£995	£500k
		4.89%	Fee saver	£0	£375k
	80%	5.39%	Standard	£995	£500k
		6.19%	Fee saver	£0	£400k
5 year fixed	65%	4.49%	Standard	£995	£500k
		4.74%	Fee saver	£0	£325k
	70%	4.59%	Standard	£995	£500k
		4.79%	Flex	£1,495	£500k
		4.84%	Fee saver	£0	£350k
	75%	4.69%	Standard	£995	£500k
		4.89%	Flex	£1,495	£500k
		4.94%	Fee saver	£0	£375k
	80%	5.59%	Standard	£995	£500k
		6.19%	Flex	£1,495	£500k
		6.24%	Fee saver	£0	£400k

### Fees:

#### Assessment Fees

A non-refundable £180 is payable on all applications

#### Standard

- £995 product fee can be added to loan above max LTV except at 90%
- Standard valuation fees apply

#### Fee saver

- £0 product fee
- One free valuation for properties valued up to £500k
- £250 contribution towards legal fees paid within 30 days of completion

#### Flex

- £1,495 product fee can be added to loan
- Standard valuation fees apply

### Additional information:

#### Minimum loan

£100k

#### ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%
- 5 Year Flex 5%, 5%, 5%

#### Vida Variable Rate (VVR)

2.15% set on 14.08.20

#### Revert rate

4.99% (VVR +2.84%)

# HELP TO BUY

## Help to Buy – All tiers

Tier	Product	LTV	Initial rate	Product fee	Max loan
Vida 48	2 year fixed	75%	3.74%	£995	£450k
	5 year fixed	75%	3.84%	£995	£450k
Vida 36	2 year fixed	75%	3.84%	£995	£450k
	5 year fixed	75%	3.94%	£995	£450k
Vida 24	2 year fixed	75%	4.04%	£995	£450k
	5 year fixed	75%	4.14%	£995	£450k
Vida 12	2 year fixed	75%	4.44%	£995	£450k
	5 year fixed	75%	4.54%	£995	£450k
Vida 6	2 year fixed	75%	5.04%	£995	£450k
	5 year fixed	75%	5.14%	£995	£450k

### Fees:

#### Assessment Fees

A non-refundable £180 is payable on all applications

#### Help to Buy

- £995 product fee which can be added to the loan
- One free valuation for all qualifying properties
- £250 contribution towards legal fees paid within 30 days of completion

### Additional information:

#### Minimum loan

£100k

#### ERC's

- 2 Year 4%, 3%
- 5 Year 5%, 4%, 3%, 3%, 3%

#### Vida Variable Rate (VVR)

2.15% set on 14.08.20

#### Revert rate

4.99% (VVR +2.84%)

# General and Credit Criteria

## Application Criteria

<b>Application Fee (non-refundable)</b>	£180
<b>Overpayments</b>	Up to 10% in any one year without incurring an ERC
<b>Age</b>	21 years at application and up to 70 years at the end of term
<b>Maximum number of applicants</b>	4 (all incomes considered)
<b>Minimum income</b>	One applicant must earn at least £15,000
<b>Minimum loan</b>	£100,000
<b>Maximum loan</b>	£1.5m up to 70%, £1m up to 75%, £750k to 80%, £500k to 85%, £400k to 90%
<b>Term</b>	5-40 years
<b>Interest only</b>	Available up to 70% LTV
<b>FTBs</b>	Accepted on all products across the full range
<b>Remortgage</b>	Not within 6 months of purchase unless from bridging finance
<b>Debt Consolidation</b>	Available up to 75% LTV
<b>Locations</b>	Mainland England, Scotland and Wales. Postcode restrictions apply in Scotland

# Valuation Fees

Property Value	Valuation Fee	Assessment Fee (non-refundable)	Total Fee
Up to £100,000	£190	£180	£370
£100,001 - £200,000	£265	£180	£445
£200,001 - £300,000	£340	£180	£520
£300,001 - £400,000	£410	£180	£590
£400,001 - £500,000	£525	£180	£705
£500,001 - £600,000	£585	£180	£765
£600,001 - £700,000	£640	£180	£820
£700,001 - £800,000	£695	£180	£875
£800,001 - £900,000	£695	£180	£875
£900,001 - £1m	£745	£180	£925
Over £1m - £1.25m	£1100	£180	£1,280
Over £1.25m - £1.5m	£1220	£180	£1,400
Over £1.5m - £1.75m	£1325	£180	£1,505
Over £1.75m - £2m	£1565	£180	£1,745
Over £2m - £2.25m	£1835	£180	£2,015
Over £2.25m - £2.5m	£1955	£180	£2,135
Over £2.5m - £2.75m	£1995	£180	£2,175
Over £2.75m - £3m	£2115	£180	£2,295
Over £3m	By negotiation		

'No search indemnity insurance' is now permitted for residential and BTL remortgages for properties in England and Wales using a specific Vida approved policy. This saves time and money for your client during conveyancing by not requiring certain property searches. Available on all owner occupied and BTL property types, including HMOs and Multi Unit Block. Full details in the UK Finance (CML) Handbook. Excludes unencumbered properties or Scotland.

**For Residential Fee Saver products, one free valuation is provided for all properties up to £500k**



# Contact us

## 03300 246 246

Or get in touch with our helpful team  
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