



For intermediaries only

Product transfer guide

Mortgages made simple.

Last updated: 04/06/2026

Introduction

As your client's existing LendInvest Buy-to-Let rate comes to an end, you can offer them exclusive incentives and switch seamlessly to one of our latest products. We offer hassle-free product transfers that remove the complexity for your Buy-to-Let customers and can save them money. For more information on eligibility, process and FAQs [visit our webpage](#).

Product options

This document summarises the full range of product transfer rates available.

Our Product Transfers are for pound-for-pound refinances only. For any element of capital raising we will currently require a new application.

Standard properties TIER 1

Key features Regions England, Wales and Scotland Terms 3-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 135% Additional rate (45%) 135% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.19%	8.19%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S12750002-040626
Standard	Fixed	2-years	75%	2.00%	6.34%	7.34%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S127512140-040626
Standard	Fixed	2-years	75%	3.00%	5.79%	7.79%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S12750031-040626
Standard	Fixed	2-years	75%	5.00%	4.74%	6.74%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S127512141-040626
Standard	Fixed	2-years	75%	7.00%	3.84%	5.84%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S127513419-040626
Standard	Fixed	5-years	75%	0.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S15750002-040626
Standard	Fixed	5-years	75%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S157512142-040626
Standard	Fixed	5-years	75%	3.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S15750031-040626
Standard	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S157512143-040626
Standard	Fixed	5-years	75%	7.00%	5.09%	5.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S157513420-040626
Standard	Fixed	5-years	80%	0.00%	6.94%	6.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation excluding Method	S15800002-040626

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
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- 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%	2.00%	6.54%	6.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation excluding Method	S15802001-040626
Standard	Tracker	2-years	75%	1.75%	BBR + 2.59%	7.34%	BBR + 3.99%	0%/0%	£1,000,000	Free legals Free valuation excluding Method	S12759353-181225
Standard	Tracker	2-years	75%	3.00%	BBR + 1.69%	6.44%	BBR + 3.99%	2%/2%	£1,000,000	Free legals Free valuation excluding Method	S12759351-181225
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.49%	7.24%	BBR + 3.84%	0%/0%	£1,000,000	Free legals Free valuation excluding Method	S12759352-181225
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.59%	6.34%	BBR + 3.84%	2%/2%	£1,000,000	Free legals Free valuation excluding Method	S12759350-181225

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Standard properties TIER 2

Key features Regions England, Wales and Scotland Terms 3-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 135% Additional rate (45%) 135% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.49%	8.49%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S22750002-040626
Standard	Fixed	2-years	75%	2.00%	6.64%	7.64%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S227512145-040626
Standard	Fixed	5-years	75%	0.00%	6.99%	6.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S25750002-040626
Standard	Fixed	5-years	75%	2.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S257512146-040626

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Small HMO (up to 6 rooms) TIER 1

 Key features Regions England, Wales and Scotland Terms 3-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.24%	8.24%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH12750002-040626
Standard	Fixed	2-years	75%	2.00%	6.39%	7.39%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH127512147-040626
Standard	Fixed	2-years	75%	3.00%	5.84%	7.84%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH12750031-040626
Standard	Fixed	2-years	75%	5.00%	4.79%	6.79%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH127512148-040626
Standard	Fixed	2-years	75%	7.00%	3.89%	5.89%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH127513421-040626
Standard	Fixed	5-years	75%	0.00%	6.59%	6.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH15750002-040626
Standard	Fixed	5-years	75%	2.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH157512149-040626
Standard	Fixed	5-years	75%	3.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH15750031-040626
Standard	Fixed	5-years	75%	5.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH157512150-040626
Standard	Fixed	5-years	75%	7.00%	5.19%	5.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH157513422-040626
Standard	Fixed	5-years	80%	0.00%	7.04%	7.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	SH15800002-040626

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	80%	2.00%	6.64%	6.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	SH15802001-040626
Standard	Tracker	2-years	75%	1.75%	BBR + 2.69%	7.44%	BBR + 3.99%	0%/0%	£1,000,000	Free legals Free valuation up to £500	SH12759364-181225
Standard	Tracker	2-years	75%	3.00%	BBR + 1.79%	6.54%	BBR + 3.99%	2%/2%	£1,000,000	Free legals Free valuation up to £500	SH12759362-181225
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.59%	7.34%	BBR + 3.84%	0%/0%	£1,000,000	Free legals Free valuation up to £500	SH12759363-181225
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.69%	6.44%	BBR + 3.84%	2%/2%	£1,000,000	Free legals Free valuation up to £500	SH12759361-181225

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Small HMO (up to 6 rooms) TIER 2

Key features Regions England, Wales and Scotland Terms 3-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.54%	8.54%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH22750002-040626
Standard	Fixed	2-years	75%	2.00%	6.69%	7.69%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH227512152-040626
Standard	Fixed	5-years	75%	0.00%	7.09%	7.09%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH25750002-040626
Standard	Fixed	5-years	75%	2.00%	6.69%	6.69%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH257512153-040626

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Large HMO (7 to 15 rooms) TIER 1

 Key features Regions England, Wales and Scotland Terms 6-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

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%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH157011983-040626
Standard	Fixed	5-years	70%	5.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH157012299-040626
Standard	Fixed	5-years	75%	0.00%	6.74%	6.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LH15750002-040626
Standard	Fixed	5-years	75%	2.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LH15750021-040626
Standard	Fixed	5-years	75%	5.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LH15750051-040626
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	7.94%	BBR + 3.99%	2%/2%	£1,000,000	Free legals Free valuation up to £500	LH12709382-181225
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	7.04%	BBR + 3.99%	0%/0%	£1,000,000	Free legals Free valuation up to £500	LH12709380-181225
EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	7.84%	BBR + 3.84%	2%/2%	£1,000,000	Free legals Free valuation up to £500	LH12709381-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	6.94%	BBR + 3.84%	0%/0%	£1,000,000	Free legals Free valuation up to £500	LH12709379-181225

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Large HMO (7 to 15 rooms) TIER 2

 Key features Regions England, Wales and Scotland Terms 6-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

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%	6.79%	6.79%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH257011990-040626
Standard	Fixed	5-years	70%	5.00%	6.19%	6.19%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH257012300-040626
Standard	Fixed	5-years	75%	2.00%	6.84%	6.84%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LH25750021-040626
Standard	Fixed	5-years	75%	5.00%	6.24%	6.24%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LH25750051-040626

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Small MUFB (up to 6 units) TIER 1

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.34%	8.34%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750002-040626
Standard	Fixed	2-years	75%	2.00%	6.44%	7.44%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750021-040626
Standard	Fixed	2-years	75%	3.00%	5.89%	7.89%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750031-040626
Standard	Fixed	2-years	75%	5.00%	4.84%	6.84%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750051-040626
Standard	Fixed	2-years	75%	7.00%	3.94%	5.94%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750071-040626
Standard	Fixed	5-years	75%	0.00%	6.64%	6.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750002-040626
Standard	Fixed	5-years	75%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750021-040626
Standard	Fixed	5-years	75%	3.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750031-040626
Standard	Fixed	5-years	75%	5.00%	5.59%	5.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750051-040626
Standard	Fixed	5-years	75%	7.00%	5.24%	5.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750071-040626
Standard	Tracker	2-years	70%	1.75%	BBR + 2.69%	7.44%	BBR + 3.99%	2%/2%	£1,000,000	Free legals Free valuation up to £500	SM12709392-181225

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Tracker	2-years	70%	3.00%	BBR + 1.79%	6.54%	BBR + 3.99%	0%/0%	£1,000,000	Free legals Free valuation up to £500	SM12709390-181225
EPiC	Tracker	2-years	70%	1.75%	BBR + 2.59%	7.34%	BBR + 3.84%	2%/2%	£1,000,000	Free legals Free valuation up to £500	SM12709391-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 1.69%	6.44%	BBR + 3.84%	0%/0%	£1,000,000	Free legals Free valuation up to £500	SM12709389-181225

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Small MUFB (up to 6 units) TIER 2

 Key features Regions England, Wales and Scotland Terms 3-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.64%	8.64%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM22750002-040626
Standard	Fixed	2-years	75%	2.00%	6.74%	7.74%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM22750021-040626
Standard	Fixed	5-years	75%	0.00%	7.14%	7.14%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM5750002-040626
Standard	Fixed	5-years	75%	2.00%	6.74%	6.74%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM25750021-040626

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Large MUFB (7 to 20 units) TIER 1

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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%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM157012020-040626
Standard	Fixed	5-years	70%	5.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM157012303-040626
Standard	Fixed	5-years	75%	0.00%	6.74%	6.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM15750002-040626
Standard	Fixed	5-years	75%	2.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM15750021-040626
Standard	Fixed	5-years	75%	5.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM15750051-040626

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- Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Large MUFB (7 to 20 units) TIER 2

 Key features Regions England, Wales and Scotland Terms 6-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

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%	6.79%	6.79%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM257012027-040626
Standard	Fixed	5-years	70%	5.00%	6.19%	6.19%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM257012304-040626
Standard	Fixed	5-years	75%	2.00%	6.84%	6.84%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM25750021-040626
Standard	Fixed	5-years	75%	5.00%	6.24%	6.24%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM25750051-040626

Holiday let properties TIER 1

 Key features Regions England, Wales and Scotland Terms 3-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 135% Additional rate (45%) 135% LTD or LLP 120%

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	Free legals Free valuation up to £500	HL12752001-040626
Standard	Fixed	2-years	75%	5.00%	5.24%	7.24%	BBR + 4.99%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12755001-040626
Standard	Fixed	5-years	75%	2.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15752001-040626
Standard	Fixed	5-years	75%	5.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15755001-040626
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	7.94%	BBR + 3.99%	0%/0%	£750,000	Free legals Free valuation up to £500	HL12709349-181225
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	7.04%	BBR + 3.99%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12709347-181225
EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	7.84%	BBR + 3.84%	0%/0%	£750,000	Free legals Free valuation up to £500	HL12709348-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	6.94%	BBR + 3.84%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12709346-181225

Mortgages made simple.

