

INTERMEDIARY PRODUCT GUIDE

Updated 20th August 2026

This information is for intermediaries and introducers only.

Pre-application enquiries please call the broker support team on **01664 414144**.

Applications being processed please call the lending team on **01664 414141**.

For full details of our lending criteria please refer to our website:
themeltonbrokers.co.uk



Residential Discounted

Our Standard Variable Rate (SVR) is 8.14%

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
Residential	75%	5.05%	A discount of 3.09% off SVR for 24 months , reverting to SVR.	RD04F	Purchase, remortgage	£199	N/A	2% year 1; 1% year 2	25k	1m	0.38%	Up to 75% LTV	N/A	Yes	
Residential	90%	5.05%	A discount of 3.09% off SVR for 24 months , reverting to SVR.	RD04D	Purchase, remortgage	£199	N/A	2% year 1; 1% year 2	25k	750k	0.38%	Up to 75% LTV	N/A	Yes	

Right to Buy Fixed

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
Residential	65%	5.40%	A fixed rate to 31 st August 2028, reverting to SVR.	RF130	Purchase	£199	£499	2% until 31/8/27; 1% until 31/8/28	25k	250k	0.38%	Up to 65% LTV	N/A	Yes	

Our most recent product changes are highlighted in red.

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For full product details
please visit your sourcing system

This is not a consumer advertisement and therefore must not be disclosed or given to the general public. The Melton Mowbray Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered in its register under number 106184. Registered office: Mutual House, Leicester Road, Melton Mowbray, Leics, LE13 0DB. M25000360 0826 v.5

Residential Fixed

Our Standard Variable Rate (SVR) is 8.14%

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
Residential	75%	5.29%	A fixed rate to 30 th September 2031, reverting to SVR.	RF13J	Purchase, remortgage	£199	N/A	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	25k	1m	0.38%	Up to 75% LTV	N/A	Yes	
Residential	90%	5.55%	A fixed rate to 31 st October 2028, reverting to SVR.	RF13A	Purchase, remortgage	£199	N/A	2% until 31/10/27; 1% until 31/10/28	25k	750k	0.38%	Up to 75% LTV	N/A	Yes	
Residential	90%	5.29%	A fixed rate to 30 th September 2031, reverting to SVR.	RF13C	Purchase, remortgage	£199	N/A	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	25k	750k	0.38%	Up to 75% LTV	£500	Yes	Cashback will be payable directly to the borrowers bank account within 30 days of legal completion.
Residential	95%	6.09%	A fixed rate to 31 st October 2028, reverting to SVR.	RF13E	Purchase, remortgage	£199	N/A	2% until 31/10/27; 1% until 31/10/28	25k	500k	0.38%	Up to 75% LTV	N/A	Yes	New build available up to 90% LTV.
Residential	95%	5.49%	A fixed rate to 30 th September 2031, reverting to SVR.	RF13G	Purchase, remortgage	£199	N/A	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	25k	500k	0.38%	Up to 75% LTV	N/A	Yes	New build available up to 90% LTV.
Residential	100%	6.15%	A fixed rate to 30 th September 2031, reverting to SVR.	GF004	Purchase	£199	N/A	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	25k	500k	0.38%	No	£199	Yes	Cashback will be payable directly to the borrowers bank account within 30 days of legal completion.

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Foreign Nationals

Our Standard Variable Rate (SVR) is 8.14%

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
Foreign Nationals	80%	5.29%	A fixed rate to 30 th September 2031, reverting to SVR.	JF002	Purchase, remortgage	£199	£999	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	25k	1m	0.38%	No	N/A	No	
Foreign Nationals	80%	5.45%	A fixed rate to 30 th September 2031, reverting to SVR.	JF003	Purchase, remortgage	£199	N/A	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	25k	1m	0.38%	No	N/A	No	

Shared Ownership

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
Shared Ownership	95%	5.25%	A discount of 2.89% off SVR for 24 months , reverting to SVR.	OD007	Purchase, remortgage	£199	N/A	2% year 1; 1% year 2	50k	250k	0.38%	No	N/A	Yes	

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Buy to Let

Our Standard Variable Rate (SVR) is 8.14%

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
Buy to Let	75%	5.00%	A fixed rate to 30th September 2031 , reverting to SVR.	BF01C	Purchase, remortgage	£199	£1499	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	25k	1m	0.40%	Up to 75% LTV	N/A	No	
Consumer Buy to Let	75%	5.00%	A fixed rate to 30th September 2031 , reverting to SVR.	LF008	Purchase, remortgage	£199	£999	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	25k	1m	0.40%	Up to 75% LTV	N/A	No	
Family Buy to Let	75%	5.10%	A discount of 3.04% off SVR for 24 months , reverting to SVR.	FD014	Purchase, remortgage	£199	£599	2% year 1; 1% year 2	25k	1m	0.40%	Up to 75% LTV	N/A	No	
Holiday Buy to Let	75%	5.55%	A fixed rate to 30th September 2031 , reverting to SVR.	HF03L	Purchase, remortgage	£199	£999	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	25k	1m	0.40%	Up to 75% LTV	N/A	No	
Holiday Buy to Let	75%	5.20%	A discount of 2.94% off SVR for 24 months , reverting to SVR.	HD016	Purchase, remortgage	£199	£599	2% year 1; 1% year 2	25k	1m	0.40%	Up to 75% LTV	N/A	No	

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Limited Company Buy to Let

Our Standard Variable Rate (SVR) is 8.14%

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
Standard Limited Company Buy to Let	75%	5.40%	A discount of 2.74% off SVR for 24 months , reverting to SVR.	MD006	Purchase, remortgage	£250	1.00%	2% year 1; 1% year 2	25k	1m	0.55%	Up to 75% LTV	N/A	N/A	Standard residential properties for business and holiday lets
Standard Limited Company Buy to Let	75%	5.55%	A fixed rate to 31st October 2028 , reverting to SVR.	MF018	Purchase, remortgage	£250	1.00%	2% until 31/10/27; 1% until 31/10/28	25k	1m	0.55%	Up to 75% LTV	N/A	N/A	Standard residential properties for business and holiday lets
Standard Limited Company Buy to Let	75%	5.60%	A fixed rate to 30th September 2031 , reverting to SVR.	MF01A	Purchase, remortgage	£250	1.00%	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	25k	1m	0.55%	Up to 75% LTV	N/A	N/A	Standard residential properties for business and holiday lets
Complex Limited Company Buy to Let	75%	6.50%	A discount of 1.64% off SVR for 24 months , reverting to SVR.	MD008	Purchase, remortgage	£250	1.00%	2% year 1; 1% year 2	25k	1m	0.55%	Up to 75% LTV	N/A	N/A	Non-standard residential properties including blocks of flats, multiple units and multiple properties on the same loan
Complex Limited Company Buy to Let	75%	6.55%	A fixed rate to 31st October 2028 , reverting to SVR.	MF01C	Purchase, remortgage	£250	1.00%	2% until 31/10/27; 1% until 31/10/28	25k	1m	0.55%	Up to 75% LTV	N/A	N/A	Non-standard residential properties including blocks of flats, multiple units and multiple properties on the same loan
Complex Limited Company Buy to Let	75%	6.65%	A fixed rate to 30th September 2031 , reverting to SVR.	MF01E	Purchase, remortgage	£250	1.00%	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	25k	1m	0.55%	Up to 75% LTV	N/A	N/A	Non-standard residential properties including blocks of flats, multiple units and multiple properties on the same loan

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Self Build and Renovation

Our Standard Variable Rate (SVR) is 8.14%

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
Standard Self Build and Renovation	75%	5.79%	A discount of 2.35% off SVR for 36 months , reverting to SVR.	SD02L	Final LTV < 75%	£500	0.50%	N/A	100k	1m	0.45%	Up to 75% LTV	N/A	No	On receipt of completion cert and final inspection can have a scheme transfer to another product (subject to eligibility).
Standard Self Build and Renovation	75%	5.75%	A discount of 2.39% off SVR for 24 months , reverting to SVR.	SD02N	Final LTV < 75%	£199	0.50%	N/A	100k	1m	0.45%	Up to 75% LTV	N/A	No	On receipt of completion cert and final inspection can have a scheme transfer to another product (subject to eligibility).

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Product Transfers for Existing Customers

Residential Discounted Product Transfer

Our Standard Variable Rate (SVR) is 8.14%

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional features and criteria
						(Non-refundable)									
Product Transfer	95%	5.05%	A discount of 3.09% off SVR for 24 months , reverting to SVR.	RV02E	Product Transfer only	N/A	N/A	2% year 1; 1% year 2	No min	500k	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	95%	7.14%	A discount of 1.00% off SVR for 24 months , reverting to SVR.	RV00G	Product Transfer only	N/A	N/A	N/A	No min	500k	0.25%	Up to 75% LTV	N/A	No	Not available for Self Build customers upon completion of the build.

Residential Fixed Product Transfer

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
Product Transfer	90%	5.35%	A fixed rate to 30 th November 2028, reverting to SVR.	RX08E	Product Transfer only	N/A	N/A	2% until 30/11/27; 1% until 30/11/28	No min	750k	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	90%	5.29%	A fixed rate to 31 st October 2031, reverting to SVR.	RX08G	Product Transfer only	N/A	N/A	5% until 31/10/27; 4% until 31/10/28; 3% until 31/10/29; 2% until 31/10/30; 1% until 31/10/31	No min	750k	0.25%	Up to 75% LTV	N/A	No	

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Residential Fixed Product Transfer (continued)

Our Standard Variable Rate (SVR) is 8.14%

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
Product Transfer	95%	5.69%	A fixed rate to 30 th November 2028, reverting to SVR.	RX08J	Product Transfer only	N/A	N/A	2% until 30/11/27; 1% until 30/11/28	No min	500k	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	95%	5.49%	A fixed rate to 31 st October 2031, reverting to SVR.	RX08L	Product Transfer only	N/A	N/A	5% until 31/10/27; 4% until 31/10/28; 3% until 31/10/29; 2% until 31/10/30; 1% until 31/10/31	No min	500k	0.25%	Up to 75% LTV	N/A	No	

Shared Ownership Discounted Product Transfer

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
Shared Ownership Product Transfer	95%	5.25%	A discount of 2.89% off SVR for 24 months , reverting to SVR.	OV001	Product Transfer only	N/A	N/A	2% year 2; 1% year 1	No min	250k	0.25%	N/A	N/A	No	Shared Ownership only.

Shared Ownership Fixed Product Transfer

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
Shared Ownership Product Transfer	95%	5.49%	A fixed rate to 31 st October 2028, reverting to SVR.	RX082	Product Transfer only	N/A	N/A	2% until 31/10/27; 1% until 31/10/28	No min	250k	0.25%	N/A	N/A	No	Shared Ownership only.
Shared Ownership Product Transfer	95%	5.15%	A fixed rate to 30 th September 2031, reverting to SVR.	RX084	Product Transfer only	N/A	N/A	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	No min	250k	0.25%	N/A	N/A	No	Shared Ownership only.

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Self Build Product Transfer

Our Standard Variable Rate (SVR) is 8.14%

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
Self Build Standard Product Transfer	75%	5.75%	A discount of 2.39% off SVR for 24 months , reverting to SVR.	SV00J	Product Transfer only	N/A	N/A	N/A	100k	1m	0.25%	Up to 75% LTV	N/A	No	
Self Build Standard Product Transfer	75%	5.79%	A discount of 2.35% off SVR for 36 months , reverting to SVR.	SV00L	Product Transfer only	N/A	N/A	N/A	100k	1m	0.25%	Up to 75% LTV	N/A	No	

RIO Product Transfer

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional features and criteria
						(Non-refundable)									
RIO Product Transfer	50%	6.34%	A discount of 1.80% off SVR for 24 months , reverting to SVR.	ID00B	Product Transfer only	N/A	N/A	2% year 2; 1% year 1	No min	1m	0.25%	Up to 50% LTV	N/A	No	RIO terms apply.

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Buy to Let Discounted Product Transfer

Our Standard Variable Rate (SVR) is 8.14%

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
BTL Product Transfer	75%	5.10%	A discount of 3.04% off SVR for 24 months , reverting to SVR.	BV00C	Product Transfer only	N/A	N/A	2% year 2; 1% year 1	No min	1m	0.25%	Up to 75% LTV	N/A	No	
BTL Product Transfer	75%	7.39%	A discount of 0.75% off SVR for 24 months , reverting to SVR.	BV00B	Product Transfer only	N/A	N/A	N/A	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Consumer BTL Product Transfer	75%	5.10%	A discount of 3.04% off SVR for 24 months , reverting to SVR.	LV006	Product Transfer only	N/A	N/A	2% year 2; 1% year 1	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Family BTL Product Transfer	75%	5.10%	A discount of 3.04% off SVR for 24 months , reverting to SVR.	FV008	Product Transfer only	N/A	N/A	2% year 2; 1% year 1	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Holiday BTL Product Transfer	75%	5.20%	A discount of 2.94% off SVR for 24 months , reverting to SVR.	HV00G	Product Transfer only	N/A	N/A	2% year 2; 1% year 1	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Holiday BTL Product Transfer	75%	7.39%	A discount of 0.75% off SVR for 24 months , reverting to SVR.	HV008	Product Transfer only	N/A	N/A	N/A	No min	1m	0.25%	Up to 75% LTV	N/A	No	

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Buy to Let Fixed Product Transfer

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Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee	Comp fee	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
						(Non-refundable)									
BTL Product Transfer	75%	5.00%	A fixed rate to 30 th September 2031, reverting to SVR.	BX00U	Product Transfer only	N/A	N/A	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	No min	1m	0.25%	Up to 75% LTV	N/A	No	
BTL Product Transfer	75%	5.20%	A fixed rate to 30 th September 2028, reverting to SVR.	BX00W	Product Transfer only	N/A	N/A	2% until 30/9/27; 1% until 30/9/28	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Consumer BTL Product Transfer	75%	5.00%	A fixed rate to 30 th September 2031, reverting to SVR.	LX00E	Product Transfer only	N/A	N/A	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Family BTL Product Transfer	75%	5.20%	A fixed rate to 30 th September 2028, reverting to SVR.	FX00S	Product Transfer only	N/A	N/A	2% until 30/9/27; 1% until 30/9/28	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Holiday BTL Product Transfer	75%	5.20%	A fixed rate to 30 th September 2031, reverting to SVR.	HX016	Product Transfer only	N/A	N/A	5% until 30/9/27; 4% until 30/9/28; 3% until 30/9/29; 2% until 30/9/30; 1% until 30/9/31	No min	1m	0.25%	Up to 75% LTV	N/A	No	

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Valuation fee

(non-refundable once valuation has taken place)

Purchase price/ estimated value	Residential mortgage valuation/remortgage	BTL valuation/ remortgage	Self build valuation	Indicative homebuyers application fee including a basic mortgage valuation and a homebuyer survey
to £100,000	£170	£195	£200	£355
£100,001 – £200,000	£240	£265	£270	£455
£200,001 – £300,000	£295	£320	£325	£555
£300,001 – £400,000	£355	£380	£385	£655
£400,001 – £500,000	£400	£425	£430	£755
£500,001 – £600,000	£460	£485	£490	£855
£600,001 – £700,000	£550	£575	£580	£955
£700,001 – £800,000	£650	£675	£680	£1,055
£800,001 – £900,000	£720	£745	£750	£1,155
£900,001 – £1,000,000	£850	£875	£880	£1,255
£1,000,001 – £1,200,000	£900	£925	£930	By negotiation
£1,200,001 – £1,400,000	£1,000	£1,025	£1,030	By negotiation
£1,400,001 – £1,600,000	£1,155	£1,180	£1,185	By negotiation
£1,600,001 – £1,800,000	£1,305	£1,330	£1,335	By negotiation
£1,800,001 – £2,000,000	£1,490	£1,515	£1,520	By negotiation
Over £2m	By negotiation	By negotiation	By negotiation	By negotiation