INTERMEDIARY PRODUCT GUIDE

Updated 20th November 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

Melton Building Society | For Brokers

Residential Discounted

Our Standard Variable Rate (SVR) is 8.14%

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
Residential	75%	5.49%	A discount of 2.65% off SVR for **24 months**, reverting to SVR	RD04K	Purchase, remortgage	£199	N/A	2% year 1; 1% year 2	25k	1m	0.38%	Up to 75% LTV	N/A	Yes	
Residential	90%	5.49%	A discount of 2.65% off SVR for **24 months**, reverting to SVR	RD04H	Purchase, remortgage	£199	N/A	2% year 1; 1% year 2	25k	750k	0.38%	Up to 75% LTV	N/A	Yes	

Foreign Nationals

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
Foreign Nationals	80%	5.55%	A fixed rate to **31st January 2032,** reverting to SVR	JF006	Purchase, remortgage	£199	£999	5% until 31/1/28; 4% until 31/1/29; 3% until 31/1/30; 2% until 31/1/31; 1% until 31/1/32	25k	1m	0.38%	No	N/A	No	
Foreign Nationals	80%	5.75%	A fixed rate to **31st January 2032,** reverting to SVR	JF007	Purchase, remortgage	£199	N/A	5% until 31/1/28; 4% until 31/1/29; 3% until 31/1/30; 2% until 31/1/31; 1% until 31/1/32	25k	1m	0.38%	No	N/A	No	

Please note: All products on this page are eligible for a free Vibrant Energy Saving Audit (VESA) EPC on completion of the mortgage application.

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 1126 v3

Residential Fixed

Our Standard Variable Rate (SVR) is 8.14%

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
Residential	75%	5.75%	A fixed rate to **31st January 2032,** reverting to SVR	RF14G	Purchase, remortgage	£199	N/A	5% until 31/1/28; 4% until 31/1/29; 3% until 31/1/30; 2% until 31/1/31; 1% until 31/1/32	25k	1m	0.38%	Up to 75% LTV	N/A	Yes	
Residential	90%	6.09%	A fixed rate to **31st March 2029,** reverting to SVR	RF14J	Purchase, remortgage	£199	N/A	2% until 31/3/28; 1% until 31/3/29	25k	750k	0.38%	Up to 75% LTV	N/A	Yes	
Residential	90%	5.89%	A fixed rate to **31st March 2032,** reverting to SVR	RF14L	Purchase, remortgage	£199	N/A	5% until 31/3/28; 4% until 31/3/29; 3% until 31/3/30; 2% until 31/3/31; 1% until 31/3/32	25k	750k	0.38%	Up to 75% LTV	N/A	Yes	
Residential	95%	6.45%	A fixed rate to **31st March 2029,** reverting to SVR	RF14N	Purchase, remortgage	£199	N/A	2% until 31/3/28; 1% until 31/3/29	25k	500k	0.38%	Up to 75% LTV	N/A	Yes	New build available up to 90% LTV
Residential	95%	6.20%	A fixed rate to **31st March 2032,** reverting to SVR	RF14Q	Purchase, remortgage	£199	N/A	5% until 31/3/28; 4% until 31/3/29; 3% until 31/3/30; 2% until 31/3/31; 1% until 31/3/32	25k	500k	0.38%	Up to 75% LTV	N/A	Yes	New build available up to 90% LTV
Residential	100%	7.25%	A fixed rate to **31st March 2032,** reverting to SVR	GF009	Purchase	£500	N/A	5% until 31/3/28; 4% until 31/3/29; 3% until 31/3/30; 2% until 31/3/31; 1% until 31/3/32	25k	500k	0.38%	N/A	N/A	Yes	

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Our Standard Variable Rate (SVR) is 8.14%

Limited Company Buy to Let

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
Standard Limited Company Buy to Let	75%	5.65%	A discount of 2.49% off SVR for **24 months**, reverting to SVR	MD00A	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%	6.10%	A fixed rate to **31st March 2029,** reverting to SVR	MF01Z	Purchase, remortgage	£250	1.00%	2% until 31/3/28; 1% until 31/3/29	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%	6.20%	A fixed rate to **31st March 2032,** reverting to SVR	MF021	Purchase, remortgage	£250	1.00%	5% until 31/3/28; 4% until 31/3/29; 3% until 31/3/30; 2% until 31/3/31; 1% until 31/3/32	25k	1m	0.55%	Up to 75% LTV	N/A	N/A	Standard residential properties for business and holiday lets

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Self Build and Renovation

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
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)

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 (Non-refundable)	Comp fee (Non-refundable)	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional features and criteria
Product Transfer	95%	5.39%	A discount of 2.75% off SVR for **24 months,** reverting to SVR	RV02G	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 (Non-refundable)	Comp fee (Non-refundable)	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
Product Transfer	90%	5.55%	A fixed rate to **31st January 2029,** reverting to SVR	RX08W	Product Transfer only	N/A	N/A	2% until 31/1/28; 1% until 31/1/29	No min	750k	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	90%	5.55%	A fixed rate to **31st January 2032,** reverting to SVR	RX08Y	Product Transfer only	N/A	N/A	5% until 31/1/28; 4% until 31/1/29; 3% until 31/1/30; 2% until 31/1/31; 1% until 31/1/32	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 (Non-refundable)	Comp fee (Non-refundable)	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
Product Transfer	95%	5.85%	A fixed rate to **31st January 2029,** reverting to SVR	RX090	Product Transfer only	N/A	N/A	2% until 31/1/28; 1% until 31/1/29	No min	500k	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	95%	5.79%	A fixed rate to **31st January 2032,** reverting to SVR	RX092	Product Transfer only	N/A	N/A	5% until 31/1/28; 4% until 31/1/29; 3% until 31/1/30; 2% until 31/1/31; 1% until 31/1/32	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 (Non-refundable)	Comp fee (Non-refundable)	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
Shared Ownership Product Transfer	95%	6.19%	A discount of 1.95% off SVR for **24 months**, reverting to SVR	OV00C	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	(Non-refundable)		ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
Shared Ownership Product Transfer	95%	6.30%	A fixed rate to **31st March 2032,** reverting to SVR	OX02J	Product Transfer only	N/A	N/A	5% until 31/3/28; 4% until 31/3/29; 3% until 31/3/30; 2% until 31/3/31; 1% until 31/3/32	No min	250k	0.25%	N/A	N/A	No	Shared Ownership only

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Our Standard Variable Rate (SVR) is 8.14%

Self Build Product Transfer

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
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 (Non-refundable)	Comp fee (Non-refundable)	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional features and criteria
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

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 (Non-refundable)	Comp fee (Non-refundable)	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
BTL Product Transfer	75%	5.79%	A discount of 2.35% off SVR for **24 months**, reverting to SVR	BV00E	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%	5.79%	A discount of 2.35% off SVR for **24 months**, reverting to SVR	LV008	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%	5.79%	A discount of 2.35% off SVR for **24 months**, reverting to SVR	FV00A	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%	5.79%	A discount of 2.35% off SVR for **24 months**, reverting to SVR	HV00J	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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Our Standard Variable Rate (SVR) is 8.14%

Buy to Let Fixed Product Transfer

Type	Max LTV	Current pay rate	Product	Product code	Availability	App fee (Non-refundable)	Comp fee (Non-refundable)	ERCs	Min loan size £	Max loan size £	Proc fee (min £150)	Interest only max LTV	Cashback	Free val	Additional info
BTL Product Transfer	75%	5.79%	A fixed rate to **31st March 2029,** reverting to SVR	BX012	Product Transfer only	N/A	N/A	2% until 31/12/28; 1% until 31/12/29	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Consumer BTL Product Transfer	75%	5.95%	A fixed rate to **31st March 2032,** reverting to SVR	LX00J	Product Transfer only	N/A	N/A	5% until 31/3/28; 4% until 31/3/29; 3% until 31/3/30; 2% until 31/3/31; 1% until 31/3/32	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Family BTL Product Transfer	75%	5.79%	A fixed rate to **31st March 2029,** reverting to SVR	FX00W	Product Transfer only	N/A	N/A	2% until 31/12/28; 1% until 31/12/29	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Holiday BTL Product Transfer	75%	5.95%	A fixed rate to **31st March 2032,** reverting to SVR	HX01A	Product Transfer only	N/A	N/A	5% until 31/3/28; 4% until 31/3/29; 3% until 31/3/30; 2% until 31/3/31; 1% until 31/3/32	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