

INTERMEDIARY PRODUCT GUIDE

Updated 24th March 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 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 | 100% | 5.99% | A fixed rate to 30th April 2031 , reverting to SVR. | GF000 | Purchase | £199 | N/A | 5% until 30/4/27; 4% until 30/4/28; 3% until 30/4/29; 2% until 30/4/30; 1% until 30/4/31 | 25k | 500k | 0.38% | No | £199 | Yes | Cashback will be payable directly to the borrowers bank account within 30 days of legal completion. |

Residential Discounted

| 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 | 80% | 4.70% | A discount of 3.44% off SVR for 24 months , reverting to SVR. | RD04B | 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 | |

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 0326 v5

Our Standard Variable Rate (SVR) is 8.14%

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 | |

Foreign Nationals

| 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 31st May 2031 , reverting to SVR. | JF000 | Purchase, remortgage | £199 | £999 | 5% until 31/5/27; 4% until 31/5/28; 3% until 31/5/29; 2% until 31/5/30; 1% until 31/5/31 | 25k | 1m | 0.38% | No | N/A | No | |
| Foreign Nationals | 80% | 5.45% | A fixed rate to 31st May 2031 , reverting to SVR. | JF001 | Purchase, remortgage | £199 | N/A | 5% until 31/5/27; 4% until 31/5/28; 3% until 31/5/29; 2% until 31/5/30; 1% until 31/5/31 | 25k | 1m | 0.38% | No | N/A | No | |

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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 31st May 2031 , reverting to SVR. | BF01A | Purchase, remortgage | £199 | £1499 | 5% until 31/5/27; 4% until 31/5/28; 3% until 31/5/29; 2% until 31/5/30; 1% until 31/5/31 | 25k | 1m | 0.40% | Up to 75% LTV | N/A | No | |
| Consumer Buy to Let | 75% | 5.00% | A fixed rate to 31st May 2031 , reverting to SVR. | LF006 | Purchase, remortgage | £199 | £999 | 5% until 31/5/27; 4% until 31/5/28; 3% until 31/5/29; 2% until 31/5/30; 1% until 31/5/31 | 25k | 1m | 0.40% | Up to 75% LTV | N/A | No | |
| Family Buy to Let | 75% | 5.00% | A discount of 3.14% off SVR for 24 months, reverting to SVR. | FF00F | 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% | 5.20% | A fixed rate to 31st May 2031 , reverting to SVR. | HF03G | Purchase, remortgage | £199 | £999 | 5% until 31/5/27; 4% until 31/5/28; 3% until 31/5/29; 2% until 31/5/30; 1% until 31/5/31 | 25k | 1m | 0.40% | Up to 75% LTV | N/A | No | |
| Holiday Buy to Let | 75% | 5.04% | A discount of 3.10% off SVR for 24 months, reverting to SVR. | HD014 | 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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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). |

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 | 75% | 4.20% | A discount of 3.94% off SVR for 24 months, reverting to SVR. | RV02D | Product Transfer only | N/A | N/A | 2% year 1; 1% year 2 | No min | 1m | 0.25% | Up to 75% LTV | N/A | No | |
| Product Transfer | 95% | 4.70% | A discount of 3.44% off SVR for 24 months, reverting to SVR. | RV01B | 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. |

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Our Standard Variable Rate (SVR) is 8.14%

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 31st July 2027 , reverting to SVR. | RX05B | Product Transfer only | N/A | N/A | 2% until 31/7/26; 1% until 31/7/27 | No min | 250k | 0.25% | N/A | N/A | No | Shared Ownership only. |
| Shared Ownership Product Transfer | 95% | 5.00% | A fixed rate to 31st July 2030 , reverting to SVR. | RX059 | Product Transfer only | N/A | N/A | 5% until 31/7/26; 4% until 31/7/27; 3% until 31/7/28; 2% until 31/7/29; 1% until 31/7/30 | 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. |

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% | 4.80% | A discount of 3.34% off SVR for 24 months, reverting to SVR. | BX00H | 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% | 4.80% | A discount of 3.34% off SVR for 24 months, reverting to SVR. | LX009 | 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% | 4.80% | A discount of 3.34% off SVR for 24 months, reverting to SVR. | FF009 | 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% | 4.90% | A discount of 3.24% off SVR for 24 months, reverting to SVR. | HF039 | 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

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% | 5.00% | A fixed rate to 31st May 2031 , reverting to SVR. | BX00Q | Product Transfer only | N/A | N/A | 5% until 31/5/27; 4% until 31/5/28; 3% until 31/5/29; 2% until 31/5/30; 1% until 31/5/31 | No min | 1m | 0.25% | Up to 75% LTV | N/A | No | |
| BTL Product Transfer | 75% | 5.20% | A fixed rate to 30th April 2028 , reverting to SVR. | BX00S | Product Transfer only | N/A | N/A | 2% until 30/4/27; 1% until 30/4/28 | No min | 1m | 0.25% | Up to 75% LTV | N/A | No | |
| Consumer BTL Product Transfer | 75% | 5.00% | A fixed rate to 31st May 2031 , reverting to SVR. | LX00C | Product Transfer only | N/A | N/A | 5% until 31/5/27; 4% until 31/5/28; 3% until 31/5/29; 2% until 31/5/30; 1% until 31/5/31 | No min | 1m | 0.25% | Up to 75% LTV | N/A | No | |
| Family BTL Product Transfer | 75% | 5.20% | A fixed rate to 30th April 2028 , reverting to SVR. | FX00Q | Product Transfer only | N/A | N/A | 2% until 30/4/27; 1% until 30/4/28 | No min | 1m | 0.25% | Up to 75% LTV | N/A | No | |
| Holiday BTL Product Transfer | 75% | 5.20% | A fixed rate to 31st May 2031 , reverting to SVR. | HX014 | Product Transfer only | N/A | N/A | 5% until 31/5/27; 4% until 31/5/28; 3% until 31/5/29; 2% until 31/5/30; 1% until 31/5/31 | No min | 1m | 0.25% | Up to 75% LTV | 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 product transfer.

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 |