INTERMEDIARY PRODUCT GUIDE

Updated 3rd 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	

Shared Ownership

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	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	

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

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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 December 2028,** reverting to SVR	RF14A	Purchase, remortgage	£199	N/A	2% until 31/12/27; 1% until 31/12/28	25k	750k	0.38%	Up to 75% LTV	N/A	Yes	
Residential	90%	5.89%	A fixed rate to **31st December 2031,** reverting to SVR	RF14C	Purchase, remortgage	£199	N/A	5% until 31/12/27; 4% until 31/12/28; 3% until 31/12/29; 2% until 31/12/30; 1% until 31/12/31	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%	6.45%	A fixed rate to **31st December 2028,** reverting to SVR	RF144	Purchase, remortgage	£199	N/A	2% until 31/12/27; 1% until 31/12/28	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 December 2031,** reverting to SVR	RF14E	Purchase, remortgage	£199	N/A	5% until 31/12/27; 4% until 31/12/28; 3% until 31/12/29; 2% until 31/12/30; 1% until 31/12/31	25k	500k	0.38%	Up to 75% LTV	N/A	Yes	New build available up to 90% LTV
Residential	100%	6.99%	A fixed rate to **31st March 2032,** reverting to SVR	GF008	Purchase	£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%	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 (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	

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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 (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
Buy to Let	75%	5.25%	A fixed rate to **31st December 2031,** reverting to SVR	BF01G	Purchase, remortgage	£199	£1499	5% until 31/12/27; 4% until 31/12/28; 3% until 31/12/29; 2% until 31/12/30; 1% until 31/12/31	25k	1m	0.40%	Up to 75% LTV	N/A	No	
Consumer Buy to Let	75%	5.25%	A fixed rate to **31st December 2031,** reverting to SVR	LF00C	Purchase, remortgage	£199	£999	5% until 31/12/27; 4% until 31/12/28; 3% until 31/12/29; 2% until 31/12/30; 1% until 31/12/31	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 **31st December 2031,** reverting to SVR	HF03N	Purchase, remortgage	£199	£999	5% until 31/12/27; 4% until 31/12/28; 3% until 31/12/29; 2% until 31/12/30; 1% until 31/12/31	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 (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

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
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%	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	(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%	5.69%	A fixed rate to **31st December 2028,** reverting to SVR	OX02E	Product Transfer only	N/A	N/A	2% until 31/12/27; 1% until 31/12/28	No min	250k	0.25%	N/A	N/A	No	Shared Ownership only
Shared Ownership Product Transfer	95%	5.49%	A fixed rate to **31st December 2031,** reverting to SVR	OX02G	Product Transfer only	N/A	N/A	5% until 31/12/27; 4% until 31/12/28; 3% until 31/12/29; 2% until 31/12/30; 1% until 31/12/31	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 (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%	5.10%	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

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%	5.00%	A fixed rate to **31st December 2031,** reverting to SVR	BX00Y	Product Transfer only	N/A	N/A	5% until 31/12/27; 4% until 31/12/28; 3% until 31/12/29; 2% until 31/12/30; 1% until 31/12/31	No min	1m	0.25%	Up to 75% LTV	N/A	No	
BTL Product Transfer	75%	5.20%	A fixed rate to **31st December 2028,** reverting to SVR	BX010	Product Transfer only	N/A	N/A	2% until 31/12/27; 1% until 31/12/28	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Consumer BTL Product Transfer	75%	5.00%	A fixed rate to **31st December 2031,** reverting to SVR	LX00G	Product Transfer only	N/A	N/A	5% until 31/12/27; 4% until 31/12/28; 3% until 31/12/29; 2% until 31/12/30; 1% until 31/12/31	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Family BTL Product Transfer	75%	5.20%	A fixed rate to **31st December 2028,** reverting to SVR	FX00U	Product Transfer only	N/A	N/A	2% until 31/12/27; 1% until 31/12/28	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Holiday BTL Product Transfer	75%	5.20%	A fixed rate to **31st December 2031,** reverting to SVR	HX018	Product Transfer only	N/A	N/A	5% until 31/12/27; 4% until 31/12/28; 3% until 31/12/29; 2% until 31/12/30; 1% until 31/12/31	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