

# INTERMEDIARY PRODUCT GUIDE

Updated 21 February 2025

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](https://themeltonbrokers.co.uk)



## Residential Discounted

Our Standard Variable Rate (SVR) is 8.44%

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	Cashback	Free val	Additional info
						(Non-refundable)									
Residential	80%	5.00%	A discount of 3.44% off SVR for <b>24</b> months, reverting to SVR.	DISC 072	Purchase, remortgage	£199	N/A	2% year 1; 1% year 2	25k	1m	0.38%	Up to 75% LTV	N/A	Yes	
Residential	90%	5.35%	A discount of 3.09% off SVR for <b>24</b> months, reverting to SVR.	DISC 073	Purchase, remortgage	£199	N/A	2% year 1; 1% year 2	25k	750k	0.38%	Up to 75% LTV	N/A	Yes	

## Residential 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	Cashback	Free val	Additional info
						(Non-refundable)									
Residential	80%	4.90%	A fixed rate to <b>31 May 2027</b> , reverting to SVR.	FIX 360	Purchase, remortgage	N/A	N/A	2% until 31/5/26; 1% until 31/5/27	25k	1m	0.38%	Up to 75% LTV	N/A	Yes	
Residential	80%	4.59%	A fixed rate to <b>31 May 2030</b> , reverting to SVR.	FIX 361	Purchase, remortgage	N/A	N/A	5% until 31/5/26; 4% until 31/5/27; 3% until 31/5/28; 2% until 31/5/29; 1% until 31/5/30	25k	1m	0.38%	Up to 75% LTV	£500	Yes	Cashback will be payable directly to the borrowers bank account within 30 days of legal completion.

**Please note:** All products on this page are eligible for free EPC Plus 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. M24000210 – 0225 V4

Residential Fixed (continued)

Our Standard Variable Rate (SVR) is 8.44%

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	Cashback	Free val	Additional info
						(Non-refundable)									
Residential	80%	4.60%	A fixed rate to <b>31 May 2027</b> , reverting to SVR.	FIX 362	Purchase, remortgage	£199	£999	2% until 31/5/26; 1% until 31/5/27	25k	1m	0.38%	Up to 75% LTV	N/A	Yes	
Residential	80%	4.45%	A fixed rate to <b>31 May 2030</b> , reverting to SVR.	FIX 363	Purchase, remortgage	£199	£999	5% until 31/5/26; 4% until 31/5/27; 3% until 31/5/28; 2% until 31/5/29; 1% until 31/5/30	25k	1m	0.38%	Up to 75% LTV	N/A	Yes	
Residential	80%	5.25%	A fixed rate to <b>30 April 2027</b> , reverting to SVR.	FIX 351	Purchase, remortgage	£199	N/A	2% until 30/4/26; 1% until 30/4/27	25k	1m	0.38%	Up to 75% LTV	N/A	Yes	Available for borrowers with only 12 months self-employed trading history.
Residential	90%	5.29%	A fixed rate to <b>31 May 2027</b> , reverting to SVR.	FIX 364	Purchase, remortgage	£199	N/A	2% until 31/5/26; 1% until 31/5/27	25k	750k	0.38%	Up to 75% LTV	£750	Yes	Cashback will be payable directly to the borrowers bank account within 30 days of legal completion.
Residential	90%	4.89%	A fixed rate to <b>31 May 2030</b> , reverting to SVR.	FIX 365	Purchase, remortgage	£199	N/A	5% until 31/5/26; 4% until 31/5/27; 3% until 31/5/28; 2% until 31/5/29; 1% until 31/5/30	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%	5.59%	A fixed rate to <b>31 May 2027</b> , reverting to SVR.	FIX 366	Purchase, remortgage	£199	N/A	2% until 31/5/26; 1% until 31/5/27	25k	500k	0.38%	Up to 75% LTV	N/A	Yes	New build available up to 90% LTV.
Residential	95%	5.54%	A fixed rate to <b>31 May 2030</b> , reverting to SVR.	FIX 367	Purchase, remortgage	£199	N/A	5% until 31/5/26; 4% until 31/5/27; 3% until 31/5/28; 2% until 31/5/29; 1% until 31/5/30	25k	500k	0.38%	Up to 75% LTV	N/A	Yes	New build available up to 90% LTV.

**Please note:** All products on this page are eligible for free EPC Plus on completion of the mortgage application.

Shared Ownership

Our Standard Variable Rate (SVR) is 8.44%

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	Cashback	Free val	Additional info
						(Non-refundable)									
Shared Ownership	95%	5.49%	A fixed rate to 30 April 2027, reverting to SVR.	FIX 350	Purchase, remortgage	N/A	N/A	2% until 30/4/26; 1% until 30/4/27	50k	250k	0.38%	No	N/A	Yes	

Buy to Let

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	Cashback	Free val	Additional info
						(Non-refundable)									
Family Buy to Let	75%	5.30%	A discount of 3.14% off SVR for <b>24 months</b> , reverting to SVR.	BTL 244	Purchase, remortgage	£199	£599	2% year 1; 1% year 2	25k	1m	0.40%	Up to 75% LTV	N/A	No	
Family Buy to Let	75%	5.40%	A fixed rate to <b>30 April 2027</b> , reverting to SVR.	BTL 256	Purchase, remortgage	£199	N/A	2% until 30/4/26; 1% until 30/4/27	25k	1m	0.40%	Up to 75% LTV	£500	No	Cashback will be payable directly to the borrowers bank account within 30 days of legal completion.
Family Buy to Let	75%	5.05%	A fixed rate to <b>30 April 2027</b> , reverting to SVR.	BTL 260	Purchase, remortgage	£199	£1499	2% until 30/4/26; 1% until 30/4/27	25k	1m	0.40%	Up to 75% LTV	N/A	No	
Holiday Buy to Let	75%	5.34%	A discount of 3.10% off SVR for <b>24 months</b> , reverting to SVR.	BTL 247	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%	5.35%	A fixed rate to <b>30 April 2030</b> , reverting to SVR.	BTL 261	Purchase, remortgage	£199	£999	5% until 30/04/26; 4% until 30/04/27; 3% until 30/04/28; 2% until 30/04/29; 1% until 30/04/30	25k	1m	0.40%	Up to 75% LTV	N/A	No	

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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	Cashback	Free val	Additional info
						(Non-refundable)									
Eco Self Build	75%	5.84%	A discount of 2.60% off SVR for <b>36</b> months, reverting to SVR.	SB 074	Final LTV < 75%	£500	0.50%	N/A	100k	1m	0.45%	Up to 75% LTV	N/A	No	<div>Please refer to our Self Build Criteria for info on ECO Self Build renewable energy features</div> <div>On receipt of final completion certs can have a scheme transfer to another product (subject to eligibility).</div>
Standard Self Build and Renovation	75%	5.94%	A discount of 2.50% off SVR for <b>36</b> months, reverting to SVR.	SB 075	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%	6.00%	A discount of 2.44% off SVR for <b>24</b> months, reverting to SVR.	SB 076	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 8.44%

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	Cashback	Free val	Additional features and criteria
						(Non-refundable)									
Product Transfer	95%	5.00%	A discount of 3.44% off SVR for <b>24</b> months, reverting to SVR.	STDR 163	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%	7.44%	A discount of 1.00% off SVR for <b>24</b> months, reverting to SVR.	STDR 145	Product Transfer Only	N/A	N/A	N/A	No min	1m	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	Cashback	Free val	Additional info
						(Non-refundable)									
Product Transfer	80%	4.90%	A fixed rate to <b>31 May 2027</b> , reverting to SVR.	STFX 241	Product Transfer Only	N/A	N/A	2% until 31/5/26; 1% until 31/5/27	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	80%	4.59%	A fixed rate to <b>31 May 2030</b> , reverting to SVR.	STFX 242	Product Transfer Only	N/A	N/A	5% until 31/5/26; 4% until 31/5/27; 3% until 31/5/28; 2% until 31/5/29; 1% until 31/5/30	No min	1m	0.25%	Up to 75% LTV	N/A	No	

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Residential Fixed Product Transfer (continued)

Our Standard Variable Rate (SVR) is 8.44%

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	Cashback	Free val	Additional info
						(Non-refundable)									
Product Transfer	80%	4.60%	A fixed rate to <b>31 May 2027</b> , reverting to SVR.	STFX 243	Product Transfer Only	N/A	£999	2% until 31/5/26; 1% until 31/5/27	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	80%	4.45%	A fixed rate to <b>31 May 2030</b> , reverting to SVR.	STFX 244	Product Transfer Only	N/A	£999	5% until 31/5/26; 4% until 31/5/27; 3% until 31/5/28; 2% until 31/5/29; 1% until 31/5/30	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	95%	5.29%	A fixed rate to <b>31 May 2027</b> , reverting to SVR.	STFX 245	Product Transfer Only	N/A	N/A	2% until 31/5/26; 1% until 31/5/27	No min	500k	0.25%	Up to 75% LTV	N/A	No	
Product Transfer	95%	4.89%	A fixed rate to <b>31 May 2030</b> , reverting to SVR.	STFX 246	Product Transfer Only	N/A	N/A	5% until 31/5/26; 4% until 31/5/27; 3% until 31/5/28; 2% until 31/5/29; 1% until 31/5/30	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	Cashback	Free val	Additional info
						(Non-refundable)									
Shared Ownership Product Transfer	95%	5.55%	A discount of 2.89% off SVR for <b>24</b> months, reverting to SVR.	STDR 147	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.

**Please note:** All products on this page are eligible for free EPC Plus on completion of the product transfer.

Shared Ownership Fixed Product Transfer

Our Standard Variable Rate (SVR) is 8.44%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Com p 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 <b>30 April 2027</b> , reverting to SVR.	STFX 233	Product Transfer Only	N/A	N/A	2% until 30/4/26; 1% until 30/4/27	No min	250k	0.25%	N/A	N/A	No	Shared Ownership Only.
Shared Ownership Product Transfer	95%	5.00%	A fixed rate to <b>30 April 2030</b> , reverting to SVR.	STFX 234	Product Transfer Only	N/A	N/A	5% until 30/4/26; 4% until 30/4/27; 3% until 30/4/28; 2% until 30/4/29; 1% until 30/4/30	No min	250k	0.25%	N/A	N/A	No	Shared Ownership Only.

Self Build 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)									
Self Build Standard Product Transfer	75%	5.84%	A discount of 2.60% off SVR for <b>36</b> months, reverting to SVR.	STDR 161	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%	6.00%	A discount of 2.44% off SVR for <b>24</b> months, reverting to SVR.	STDR 162	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%	6.64%	A discount of 1.80% off SVR for <b>24</b> months, reverting to SVR.	DISC 057	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 8.44%

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%	5.30%	A discount of 3.14% off SVR for <b>24</b> months, reverting to SVR.	BTL 249	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%	7.69%	A discount of 0.75% off SVR for <b>24</b> months, reverting to SVR.	BTL 209	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%	5.30%	A discount of 3.14% off SVR for <b>24</b> months, reverting to SVR.	BTL 251	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%	5.30%	A discount of 3.14% off SVR for <b>24</b> months, reverting to SVR.	BTL 252	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%	5.34%	A discount of 3.10% off SVR for <b>24</b> months, reverting to SVR.	BTL 254	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%	7.69%	A discount of 0.75% off SVR for <b>24</b> months, reverting to SVR.	BTL 210	Product Transfer Only	N/A	N/A	N/A	No min	1m	0.25%	Up to 75% LTV	N/A	No	



Buy to Let Fixed Product Transfer

Our Standard Variable Rate (SVR) is 8.44%

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%	5.40%	A fixed rate to <b>30 April 2027</b> , reverting to SVR.	BTL 257	Product Transfer Only	N/A	£995	2% until 30/4/26; 1% until 30/4/27	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Family BTL Product Transfer	75%	5.40%	A fixed rate to <b>30 April 2027</b> , reverting to SVR.	BTL 258	Product Transfer Only	N/A	N/A	2% until 30/4/26; 1% until 30/4/27	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Family BTL Product Transfer	75%	5.05%	A fixed rate to <b>30 April 2027</b> , reverting to SVR.	BTL 262	Product Transfer Only	N/A	£1499	2% until 30/4/26; 1% until 30/4/27	No min	1m	0.25%	Up to 75% LTV	N/A	No	
Holiday BTL Product Transfer	75%	5.35%	A fixed rate to <b>30 April 2030</b> , reverting to SVR.	BTL 263	Product Transfer Only	N/A	N/A	5% until 30/4/26; 4% until 30/4/27; 3% until 30/4/28; 2% until 30/4/29; 1% until 30/4/30	No min	1m	0.25%	Up to 75% LTV	N/A	No	

# 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