



More than ever before, borrowers need a lender that will react and respond when they are faced with financial complexity. Vida is the mortgage lending specialist with a clear focus on helping more customers in their home ownership journey, unravelling complex situations, and making the process clear and simple.

Working exclusively with expert intermediary partners, Vida combines cutting-edge technology with skilled and caring people to deliver an efficient and differentiated customer experience.

Vida is flexible and efficient, cuts through complexity and never accepts second best. What you see is what you get, and it will never change. Put simply, Vida helps those who are typically ignored by high street banks to get life moving.

Residential Criteria includes:

- Up to 85% LTV
- Impaired and improving credit – defaults and CCJs considered
- Complex incomes – 2nd job income, overtime, regular bonus payments considered
- Specialist properties – Ex-public sector properties, New Build, Flats above or adjacent to commercial considered
- Foreign nationals – just one years UK residency required
- Contractors and Self Employed
- Right to Buy

Buy to Let Criteria includes:

- Up to 85% LTV
- Professional and portfolio landlords up to 20 properties (max of £4m with Vida)
- No minimum income
- First Time Landlords, no experience considered for individual or HMO/MUB
- HMOs up to 8 bedrooms, MUBs up to 6 units
- Worldwide Expats
- Limited Company SPV, up to 4 individuals accepted

The Vida Service Pledge – The Vida Service Pledge promises that if you feel you haven't had anything other than excellent service from us, we'll refund the £180 application administration fee. It really is that simple!

[Take a look here for more information](#)

Got a question? V-Hub has the answer.

- Get status updates on current cases
- Get direct access to Underwriters
- Get quick answers to all your product, criteria or process questions

Call 03300 246 246 or email v-hub@vidahomeloans.co.uk

To submit a DIP, download our guides or view our full criteria, visit vidahomeloans.co.uk

We're rated 'Excellent' on [Trustpilot!](#)