

For the use of Professional Mortgage Intermediaries only



Retention Buy-to-Let product transfer guide for UK residents

Shariah-complaint finance for existing UK customers with a Buy-to-Let residential investment property

Effective from 28 March 2024



Buy-to-Let Products for UK residents for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance	Product Fee	Early Redemption Charge	Term
Green Individual & Corporate Structure BTL Finance Rates* A or B EPC Rated Only							
Fixed for 2 years (GBFU1460BR)	5.64%	SVR + 1%	65%	£5m	£499	2% in year 1; 1% in year 2	<ul style="list-style-type: none"> • Min: 5 years • Max: 30 years
Fixed for 2 years (GBFU1461BR)	5.84%		80%				
Fixed for 5 years (GBFU1462BR)	6.00%		65%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Fixed for 5 years (GBFU1463BR)	6.14%		80%				
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFU1464BR)	5.74%	SVR + 1%	65%	£5m	£499	2% in year 1; 1% in year 2	<ul style="list-style-type: none"> • Min: 5 years • Max: 30 years
Fixed for 2 years (BFU1465BR)	5.94%		80%				
Fixed for 5 years (BFU1466BR)	6.10%		65%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Fixed for 5 years (BFU1467BR)	6.24%		80%				

Our Standard Variable Rate (SVR) is currently 8.00%.

The above products are only available for existing customers.

- The terms and rental rates quoted herein are subject to change due to market conditions and rates; however, they are correct at the time of writing. The Bank reserves the right to change or withdraw these products at any time.
- *The Bank will continue to offer the original terms and conditions to existing customers transferring to a new fixed rate product at the end of their fixed term period, for example: existing FTV, finance amount or property value.
- Early Redemption Charges (ERCs) are based on the finance balance outstanding at the time an Additional Acquisition Payment (AAP) is made. A maximum of 10% (minimum £2000) of the outstanding finance balance can be paid off each anniversary year without incurring any charge. Amounts in excess of the 10% in each anniversary year, will be subject to an ERC. The % rate at which the ERC will be payable will be based upon the years elapsed, during the Fixed Rental Rate Period of the product, since completion.
- Green UK BTL (including HMOs & MUFBs) - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown.

As per your original terms, where there are any material changes to the terms required by an existing customer, a new application will be required and be subject to a full underwriting assessment based upon the criteria available to new customers at the time of application. The new application will also be subject to new business fees.



Buy-to-Let (HMO/MUFB) Products for UK residents for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance	Product Fee	Early Redemption Charge	Term
Green Individual & Corporate Structure HMOs and MUFBs Finance Rates* A or B EPC Rated Only							
Fixed for 5 years (GBFU1468BR)	6.14%	SVR + 1.25%	65%	£5m	£499	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	<ul style="list-style-type: none"> • Min: 5 years • Max: 30 years
Fixed for 5 years (GBFU1469BR)	6.29%		75%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 5 years (BFU1470BR)	6.24%	SVR + 1.25%	65%	£5m	£499	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	<ul style="list-style-type: none"> • Min: 5 years • Max: 30 years
Fixed for 5 years (BFU1471BR)	6.39%		75%				

Our Standard Variable Rate (SVR) is currently 8.00%.

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- Green UK BTL (including HMOs & MUFBs) - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown.

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For more information, please contact our Residential Property Finance Team:

Kelly Hau

Telephony BDM

T: +44 (0) 20 7070 6977

E: kelly.hau@gatehousebank.com

Tol Mulka

Telephony BDM

T: +44 (0) 20 7070 6982

E: tol.mulka@gatehousebank.com

Thomas Humphreys

Lead Telephony BDM

T: +44 (0) 20 7070 6962

E: thomas.humphreys@gatehousebank.com

Tyler O'Sullivan

Business Development Manager

- Northern Home Counties, Central and South West London

T: +44 (0) 20 7070 6951

E: tyler.sullivan@gatehousebank.com

Chris Proudfoot

Business Development Manager

- East Midlands, North West and North East of
England, Yorkshire and The Humber Regions.

M: +44 (0) 7593 446 190

E: chris.proudfoot@gatehousebank.com

Emma Kelman

Business Development Manager

- South East and London

M: +44 (0) 7507 909 686

E: emma.kelman@gatehousebank.com

Kitt Makwana

Key Account Manager

M: +44 (0) 7715 078 264

E: kitt.makwana@gatehousebank.com

Lottie Dougill

Head of Intermediary Sales

M: +44 (0) 7851 249 352

E: lottie.dougill@gatehousebank.com



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T: 08000 356 544 | E: bdteam@gatehousebank.com | W: www.gatehousebank.com/intermediaries

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