

For the use of Professional Mortgage Intermediaries only



Retention Buy-to-Let product transfer guide for UK Expats and International residents

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

Effective from 5 September 2024



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

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance Amount	Product Fee	Early Redemption Charge	Term
Green Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (GBFE1616BR)	5.99%	SVR + 1.0%	65%	£5m (up to £10m where previously agreed*)	£499	2% in year 1; 1% in year 2	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 2 years (GBFE1617BR)	6.25%		80%				
Fixed for 5 years (GBFE1618BR)	6.25%		65%				
Fixed for 5 years (GBFE1619BR)	6.49%		80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFE1620BR)	6.09%	SVR + 1.0%	65%	£5m (up to £10m where previously agreed*)	£499	2% in year 1; 1% in year 2	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 2 years (BFE1621BR)	6.35%		80%				
Fixed for 5 years (BFE1622BR)	6.35%		65%				
Fixed for 5 years (BFE1623BR)	6.59%		80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	

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.
- Green BTL - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown.
- *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.

As per your original terms, where there are any material changes to these terms 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.

- 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.
- Applicant residency status:
 - UK Expats (UK Citizens resident abroad) are eligible to apply for our UK Expat Buy-to-Let products.
 - Other applicants who hold British passports and do not have an automatic right to live and work in the UK are only eligible to apply for our International Buy-to-Let products. Please see <https://www.gov.uk/types-of-british-nationality> for a full list.



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

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance Amount	Product Fee	Early Redemption Charge	Term
Green Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 2 years (GBFE1624BR)	6.54%	SVR + 1.75%	65%	£5m (up to £10m where previously agreed*)	£499	2% in year 1; 1% in year 2	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 2 years (GBFE1625BR)	6.79%		75%				
Fixed for 5 years (GBFE1626BR)	6.79%		65%				
Fixed for 5 years (GBFE1627BR)	7.04%		75%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 2 years (BFE1628BR)	6.64%	SVR + 1.75%	65%	£5m (up to £10m where previously agreed*)	£499	2% in year 1; 1% in year 2	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 2 years (BFE1629BR)	6.89%		75%				
Fixed for 5 years (BFE1630BR)	6.89%		65%				
Fixed for 5 years (BFE1631BR)	7.14%		75%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	

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

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance Amount	Product Fee	Early Redemption Charge	Term
Green Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (GBFN1632BR)	6.39%	SVR + 1.0%	65%	£5m (up to £10m where previously agreed*)	£499	2% in year 1; 1% in year 2	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 2 years (GBFN1633BR)	6.59%		80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Fixed for 5 years (GBFN1634BR)	6.59%		65%				
Fixed for 5 years (GBFN1635BR)	6.79%		80%				
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFN1636BR)	6.49%	SVR + 1.0%	65%	£5m (up to £10m where previously agreed*)	£499	2% in year 1; 1% in year 2	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 2 years (BFN1637BR)	6.69%		80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Fixed for 5 years (BFN1638BR)	6.69%		65%				
Fixed for 5 years (BFN1639BR)	6.89%		80%				

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Green Individual & Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants							
Fixed for 2 years (GBFN1640BR)	6.54%	SVR + 1.75%	65%	£5m (up to £10m where previously agreed*)	£499	2% in year 1; 1% in year 2 3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 2 years (GBFN1641BR)	6.75%		75%				
Fixed for 5 years (GBFN1642BR)	6.90%		65%				
Fixed for 5 years (GBFN1643BR)	7.05%		75%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants							
Fixed for 2 years (BFN1644BR)	6.64%	SVR + 1.75%	65%	£5m (up to £10m where previously agreed*)	£499	2% in year 1; 1% in year 2 3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 2 years (BFN1645BR)	6.85%		75%				
Fixed for 5 years (BFN1646BR)	7.00%		65%				
Fixed for 5 years (BFN1647BR)	7.15%		75%				

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