

For the use of Professional Mortgage Intermediaries only



# Buy-to-Let product guide for UK residents

Shariah-compliant financing for UK Buy-to-Let residential investment property

Effective from 5 September 2024

All customers of the Bank must be able to read, speak and understand English to a level that they are fully aware of all obligations and requirements when entering any financial arrangements with the Bank.

## Validity:

Decision in Principle – 30 Days

Application – 90 Days

Offers – 120 Days

After 120 days the Offer may be re-issued at the Bank's discretion for up to a further 120 days. Any new Offers will be subject to the latest available rental rates, criteria and other terms and may require updated evidence and a new valuation.

Validities are subject to change without notice



## Buy-to-Let Products for UK residents – Purchase only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term
<b>Green Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (GBFU1600)	6.14%	SVR + 1%	65%	£149	1% (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> <li>• Min: 5 years</li> <li>• Max: 30 years</li> </ul>
Fixed for 2 years (GBFU1601)	6.34%		80%			£94,000				
Fixed for 5 years (GBFU1602)	6.50%		65%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000			
Fixed for 5 years (GBFU1603)	6.64%		80%			£94,000				
<b>Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFU1604)	6.24%	SVR + 1%	65%	£149	1% (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> <li>• Min: 5 years</li> <li>• Max: 30 years</li> </ul>
Fixed for 2 years (BFU1605)	6.44%		80%			£94,000				
Fixed for 5 years (BFU1606)	6.60%		65%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000			
Fixed for 5 years (BFU1607)	6.74%		80%			£94,000				

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

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- The above is subject to change due to market conditions and rates; however, correct at the time of writing. The Bank reserves the right to withdraw these products at any time.
- Minimum age 21 years.
- Rental top-ups acceptable on standard UK BTL only see Criteria Guide for full details and latest FSCRs.
- BTL and HMO / MUFb products are stressed at the higher of pay rate or 7.00% for 2-year fixed term products and for 5-year fixed term products at pay rate.
- 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 £2,000) 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.

\* The Bank may consider finance up to £10m subject to terms and prior referral before submission of an application, please contact your BDM or the Direct Team for more details.

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



## Buy-to-let HMO and MUFB Products for UK residents – Purchase only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term
<b>Green Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates</b>										
Fixed for 2 years (GBFU1608)	6.29%	SVR + 1.25%	65%	£149	1% (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 30 years
Fixed for 2 years (GBFU1609)	6.49%		75%				£100,000			
Fixed for 5 years (GBFU1610)	6.64%	SVR + 1.25%	65%	£149	1% (Min £999)	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 30 years
Fixed for 5 years (GBFU1611)	6.79%		75%				£100,000			
<b>Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates</b>										
Fixed for 2 years (BFU1612)	6.39%	SVR + 1.25%	65%	£149	1% (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 30 years
Fixed for 2 years (BFU1613)	6.59%		75%				£100,000			
Fixed for 5 years (BFU1614)	6.74%	SVR + 1.25%	65%	£149	1% (Min £999)	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 30 years
Fixed for 5 years (BFU1615)	6.89%		75%				£100,000			

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- Minimum age 21 years.
- BTL and HMO / MUFB products are stressed at the higher of pay rate or 7.00% for 2-year fixed term products and for 5-year fixed term products at pay rate.
- 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 £2,000) 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.
- Tariff of charges available on request.

\* The Bank may consider finance up to £10m subject to terms and prior referral before submission of an application, please contact your BDM or the Direct Team for more details.

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



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