

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 6 December 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 (GBFE1664BR)	6.14%	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 (GBFE1665BR)	6.40%		80%				
Fixed for 5 years (GBFE1666BR)	6.40%		65%				
Fixed for 5 years (GBFE1667BR)	6.64%		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 (BFE1668BR)	6.24%	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 (BFE1669BR)	6.50%		80%				
Fixed for 5 years (BFE1670BR)	6.50%		65%				
Fixed for 5 years (BFE1671BR)	6.74%		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 (GBFE1672BR)	6.69%	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 (GBFE1673BR)	6.94%		75%				
Fixed for 5 years (GBFE1674BR)	6.94%		65%				
Fixed for 5 years (GBFE1675BR)	7.19%		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 (BFE1676BR)	6.79%	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 (BFE1677BR)	7.04%		75%				
Fixed for 5 years (BFE1678BR)	7.04%		65%				
Fixed for 5 years (BFE1679BR)	7.29%		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 (GBFN1680BR)	6.54%	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 (GBFN1681BR)	6.74%		80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Fixed for 5 years (GBFN1682BR)	6.74%		65%				
Fixed for 5 years (GBFN1683BR)	6.94%		80%				
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFN1684BR)	6.64%	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 (BFN1685BR)	6.84%		80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Fixed for 5 years (BFN1686BR)	6.84%		65%				
Fixed for 5 years (BFN1687BR)	7.04%		80%				

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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* HMO products not currently available for new applicants							
Fixed for 2 years (GBFN1688BR)	6.69%	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 (GBFN1689BR)	6.90%		75%				
Fixed for 5 years (GBFN11690BR)	7.05%		65%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Fixed for 5 years (GBFN1691BR)	7.20%		75%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants							
Fixed for 2 years (BFN1692BR)	6.79%	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 (BFN1693BR)	7.00%		75%				
Fixed for 5 years (BFN1694BR)	7.15%		65%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Fixed for 5 years (BFN1695BR)	7.30%		75%				

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