

For the use of Professional Mortgage Intermediaries only



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

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

Effective from 24 January 2025

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 (180 Days for New Build Properties Only)

After 120 days (180 days for new build) the Offer may be re-issued at the Bank's discretion for up to a further 120 days (180 days for new build). 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 Expats – Purchase and Refinance with a 1.5% fee

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 (GBFE1760)	6.78%	SVR + 1.00%	65%	£199	1.5% (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (GBFE1761)	6.78%		80%				£94,000			
Fixed for 5 years (GBFE1762)	7.14%	SVR + 1.00%	65%	£199	1.5% (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: 25 years
Fixed for 5 years (GBFE1763)	7.14%		80%				£94,000			
<b>Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFE1764)	6.88%	SVR + 1.00%	65%	£199	1.5% (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (BFE1765)	6.88%		80%				£94,000			
Fixed for 5 years (BFE1766)	7.24%	SVR + 1.00%	65%	£199	1.5% (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: 25 years
Fixed for 5 years (BFE1767)	7.24%		80%				£94,000			

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

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- The terms and rental rates quoted herein are 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.
- Applicants must reside in a country acceptable to the Bank (please see the 'Home Finance Applications – Countries Checklist' [here](#)).
- Minimum age 21 years.
- Rental top-ups acceptable for UK Expats and International residents - see Criteria Guide for full details, including minimum incomes 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 £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:
  - 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.
  - 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.

\* 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.



## Buy-to-Let Products for UK Expats – Purchase and Refinance for finance with a 3% fee

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>Limited Edition - Green Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (GBFE1768)	6.03%	SVR + 1.00%	65%	£199	3%* (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (GBFE1769)	6.03%		80%				£94,000			
Fixed for 5 years (GBFE1770)	6.84%	SVR + 1.00%	65%	£199	3%* (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: 25 years
Fixed for 5 years (GBFE1771)	6.84%		80%				£94,000			
<b>Limited Edition - Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFE1772)	6.13%	SVR + 1.00%	65%	£199	3%* (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (BFE1773)	6.13%		80%				£94,000			
Fixed for 5 years (BFE1774)	6.94%	SVR + 1.00%	65%	£199	3%* (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: 25 years
Fixed for 5 years (BFE1775)	6.94%		80%				£94,000			

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- Minimum age 21 years.
- Rental top-ups acceptable for UK Expats and International residents - see Criteria Guide for full details, including minimum incomes 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 £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:
  - 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.
  - 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.

\* 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.

\* Our product fees of 3% or 5% provide a way to make an advance payment in exchange for a reduced rental rate.



## Buy-to-Let Products for UK Expats – Purchase and Refinance for finance with a 5% fee

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>Limited Edition - Green Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (GBFE1776)	5.05%	SVR + 1.00%	80%	£199	5%* (Min £999)	2% in year 1; 1% in year 2	£94,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 5 years (GBFE1777)	6.44%	SVR + 1.00%	80%	£199	5%* (Min £999)	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£94,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
<b>Limited Edition - Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFE1778)	5.15%	SVR + 1.00%	80%	£199	5%* (Min £999)	2% in year 1; 1% in year 2	£94,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 5 years (BFE1779)	6.54%	SVR + 1.00%	80%	£199	5%* (Min £999)	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£94,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years Max: 25 years

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

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- Minimum age 21 years.
- Rental top-ups acceptable for UK Expats and International residents - see Criteria Guide for full details, including minimum incomes and latest FSCRs.
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## Buy-to-Let HMO and MUFB Products for UK Expats – Purchase and Refinance with a 1.5% fee

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 (GBFE1780)	6.79%	SVR + 1.75%	65%	£199	1.5% (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (GBFE1781)	6.79%		75%				£100,000			
Fixed for 5 years (GBFE1782)	7.14%	SVR + 1.75%	65%	£199	1.5% (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: 25 years
Fixed for 5 years (GBFE1783)	7.14%		75%				£100,000			
<b>Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates</b>										
Fixed for 2 years (BFE1784)	6.89%	SVR + 1.75%	65%	£199	1.5% (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (BFE1785)	6.89%		75%				£100,000			
Fixed for 5 years (BFE1786)	7.24%	SVR + 1.75%	65%	£199	1.5% (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: 25 years
Fixed for 5 years (BFE1787)	7.24%		75%				£100,000			

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- Applicants must reside in a country acceptable to the Bank (please see the 'Home Finance Applications – Countries Checklist' [here](#)).
- Minimum age 21 years.
- Rental top-up not acceptable for HMOs/MUFBs.
- 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 £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.
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# Buy-to-Let HMO and MUFb Products for UK Expats – Purchase and Refinance for finance with a 3% fee



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>Limited Edition - Green Individual &amp; Corporate Structure HMOs and MUFb Finance Rates</b>										
Fixed for 2 years (GBFE1788)	6.29%	SVR + 1.75%	65%	£199	3%* (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (GBFE1789)	6.29%		75%				£100,000			
Fixed for 5 years (GBFE1790)	6.89%	SVR + 1.75%	65%	£199	3%* (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: 25 years
Fixed for 5 years (GBFE1791)	6.89%		75%				£100,000			
<b>Limited Edition - Individual &amp; Corporate Structure HMOs and MUFb Finance Rates</b>										
Fixed for 2 years (BFE1792)	6.39%	SVR + 1.75%	65%	£199	3%* (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (BFE1793)	6.39%		75%				£100,000			
Fixed for 5 years (BFE1794)	6.99%	SVR + 1.75%	65%	£199	3%* (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: 25 years
Fixed for 5 years (BFE1795)	6.99%		75%				£100,000			

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- Applicants must reside in a country acceptable to the Bank (please see the 'Home Finance Applications – Countries Checklist' [here](#)).
- Minimum age 21 years.
- Rental top-up not acceptable for HMOs/MUFb.
- 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 £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.
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# Buy-to-Let HMO and MUFB Products for UK Expats – Purchase and Refinance for finance with a 5% fee



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>Limited Edition - Green Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates</b>										
Fixed for 2 years (GBFE1796)	5.29%	SVR + 1.75%	75%	£199	5%* (Min £999)	2% in year 1; 1% in year 2	£100,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 5 years (GBFE1797)	6.49%	SVR + 1.75%	75%	£199	5%* (Min £999)	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£100,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years Max: 25 years
<b>Limited Edition - Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates</b>										
Fixed for 2 years (BFE1798)	5.39%	SVR + 1.75%	75%	£199	5%* (Min £999)	2% in year 1; 1% in year 2	£100,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 5 years (BFE1799)	6.59%	SVR + 1.75%	75%	£199	5%* (Min £999)	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£100,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years Max: 25 years

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- Minimum age 21 years.
- Rental top-up not acceptable for HMOs/MUFBs.
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## Buy-to-Let Products for International residents – Purchase and Refinance with a 1.5% fee

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 (GBFN1800)	6.84%	SVR + 1.00%	65%	£299	1.5% (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (GBFN1801)	6.84%		80%				£94,000			
Fixed for 5 years (GBFN1802)	7.14%	SVR + 1.00%	65%	£299	1.5% (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: 25 years
Fixed for 5 years (GBFN1803)	7.14%		80%				£94,000			
<b>Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFN1804)	6.94%	SVR + 1.00%	65%	£299	1.5% (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (BFN1805)	6.94%		80%				£94,000			
Fixed for 5 years (BFN1806)	7.24%	SVR + 1.00%	65%	£299	1.5% (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: 25 years
Fixed for 5 years (BFN1807)	7.24%		80%				£94,000			

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- Minimum age 21 years.
- Rental top-ups acceptable for UK Expats and International residents - see Criteria Guide for full details, including minimum incomes and latest FSCRs.
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- Applicant residency status:
  - 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.
  - International Residents (Foreign Nationals non-resident in the UK) are only eligible to apply for our International Buy-to-Let products.
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## Buy-to-Let Products for International residents – for finance with a 3% fee

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>Limited Edition - Green Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (GBFN1808)	6.14%	SVR + 1.00%	65%	£299	3%* (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (GBFN1809)	6.14%		80%				£94,000			
Fixed for 5 years (GBFN1810)	6.85%	SVR + 1.00%	65%	£299	3%* (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: 25 years
Fixed for 5 years (GBFN1811)	6.85%		80%				£94,000			
<b>Limited Edition - Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFN1812)	6.24%	SVR + 1.00%	65%	£299	3%* (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (BFN1813)	6.24%		80%				£94,000			
Fixed for 5 years (BFN1814)	6.95%	SVR + 1.00%	65%	£299	3%* (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: 25 years
Fixed for 5 years (BFN1815)	6.95%		80%				£94,000			

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

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- Minimum age 21 years.
- Rental top-ups acceptable for UK Expats and International residents - see Criteria Guide for full details, including minimum incomes and latest FSCRs.
- BTL and 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 £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:
  - 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.
  - International Residents (Foreign Nationals non-resident in the UK) are only eligible to apply for our International Buy-to-Let products.
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\* Our product fees of 3% or 5% provide a way to make an advance payment in exchange for a reduced rental rate.



## Buy-to-Let Products for International residents – for finance with a 5% fee

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>Limited Edition - Green Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (GBFN1816)	5.14%	SVR + 1.00%	80%	£299	5%* (Min £999)	2% in year 1; 1% in year 2	£94,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 5 years (GBFN1817)	6.45%	SVR + 1.00%	80%	£299	5%* (Min £999)	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£94,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
<b>Limited Edition - Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFN1818)	5.24%	SVR + 1.00%	80%	£299	5%* (Min £999)	2% in year 1; 1% in year 2	£94,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 5 years (BFN1819)	6.55%	SVR + 1.00%	80%	£299	5%* (Min £999)	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£94,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years

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

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- Minimum age 21 years.
- Rental top-ups acceptable for UK Expats and International residents - see Criteria Guide for full details, including minimum incomes and latest FSCRs.
- BTL and 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 £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.
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  - International Residents (Foreign Nationals non-resident in the UK) are only eligible to apply for our International Buy-to-Let products.
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## Buy-to-Let MUFB Products for International residents – Purchase and Refinance with a 1.5% fee

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 MUFB Finance Rates</b>										
Fixed for 2 years (GBFN1820)	6.79%	SVR + 1.75%	65%	£299	1.5% (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (GBFN1821)	6.79%		75%				£100,000			
Fixed for 5 years (GBFN1822)	7.15%	SVR + 1.75%	65%	£299	1.5% (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: 25 years
Fixed for 5 years (GBFN1823)	7.15%		75%				£100,000			
<b>Individual &amp; Corporate Structure MUFB Finance Rates</b>										
Fixed for 2 years (BFN1824)	6.89%	SVR + 1.75%	65%	£299	1.5% (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (BFN1825)	6.89%		75%				£100,000			
Fixed for 5 years (BFN1826)	7.25%	SVR + 1.75%	65%	£299	1.5% (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: 25 years
Fixed for 5 years (BFN1827)	7.25%		75%				£100,000			

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

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- Minimum age 21 years.
- Rental top-up not acceptable for MUFBs
- BTL and 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.
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# Buy-to-Let MUFB Products for International residents – Purchase and Refinance for finance with a 3% fee



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>Limited Edition - Green Individual &amp; Corporate Structure MUFB Finance Rates</b>										
Fixed for 2 years (GBFN1828)	6.34%	SVR + 1.75%	65%	£299	3%* (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (GBFN1829)	6.34%		75%				£100,000			
Fixed for 5 years (GBFN1830)	6.85%	SVR + 1.75%	65%	£299	3%* (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: 25 years
Fixed for 5 years (GBFN1831)	6.85%		75%				£100,000			
<b>Limited Edition - Individual &amp; Corporate Structure MUFB Finance Rates</b>										
Fixed for 2 years (BFN1832)	6.44%	SVR + 1.75%	65%	£299	3%* (Min £999)	2% in year 1; 1% in year 2	£115,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 2 years (BFN1833)	6.44%		75%				£100,000			
Fixed for 5 years (BFN1834)	6.95%	SVR + 1.75%	65%	£299	3%* (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: 25 years
Fixed for 5 years (BFN1835)	6.95%		75%				£100,000			

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## Buy-to-Let MUFB Products for International residents – Purchase and Refinance for finance with a 5% fee

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>Limited Edition - Green Individual &amp; Corporate Structure MUFB Finance Rates</b>										
Fixed for 2 years (GBFN1836)	5.34%	SVR + 1.75%	75%	£299	5%* (Min £999)	2% in year 1; 1% in year 2	£100,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 5 years (GBFN1837)	6.49%	SVR + 1.75%	75%	£299	5%* *Min £999)	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£100,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
<b>Limited Edition - Individual &amp; Corporate Structure MUFB Finance Rates</b>										
Fixed for 2 years (BFN1838)	5.44%	SVR + 1.75%	75%	£299	5%* *Min £999)	2% in year 1; 1% in year 2	£100,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years
Fixed for 5 years (BFN1839)	6.59%	SVR + 1.75%	75%	£299	5%* (Min £999)	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£100,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 25 years

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