

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 24 January 2025



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 (GBFU1648BR)	6.04%	SVR + 1%	65%	£5m (up to £10 where previously agreed*)	£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 (GBFU1649BR)	6.24%		80%			3% in years 1 & 2;	
Fixed for 5 years (GBFU1650BR)	6.40%		65%			2% in years 3 & 4;	
Fixed for 5 years (GBFU1651BR)	6.54%		80%			1% in year 5	
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFU1652BR)	6.14%	SVR + 1%	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: 30 years
Fixed for 2 years (BFU1653BR)	6.34%		80%			3% in years 1 & 2;	
Fixed for 5 years (BFU1654BR)	6.50%		65%			2% in years 3 & 4;	
Fixed for 5 years (BFU1655BR)	6.64%		80%			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.
- *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 2 years (GBFU1656BR)	6.19%	SVR + 1.25%	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: 30 years
Fixed for 2 years (GBFU1657BR)	6.39%		75%				
Fixed for 5 years (GBFU1658BR)	6.54%	SVR + 1.25%	65%	£5m (up to £10m where previously agreed*)	£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 (GBFU1659BR)	6.69%		75%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 2 years (BFU1660BR)	6.29%	SVR + 1.25%	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: 30 years
Fixed for 2 years (BFU1661BR)	6.49%		75%				
Fixed for 5 years (BFU1662BR)	6.64%	SVR + 1.25%	65%	£5m (up to £10m where previously agreed*)	£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 (BFU1663BR)	6.79%		75%				

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- 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.



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