

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 March 2025



## 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
<b>Green Individual &amp; Corporate Structure BTL Finance Rates*</b>							
Fixed for 2 years (GBFE1872BR)	6.46%	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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
Fixed for 2 years (GBFE1873BR)	6.46%		80%				
Fixed for 5 years (GBFE1874BR)	6.82%		65%				
Fixed for 5 years (GBFE1875BR)	6.82%		80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
<b>Individual &amp; Corporate Structure BTL Finance Rates*</b>							
Fixed for 2 years (BFE1876BR)	6.56%	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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
Fixed for 2 years (BFE1877BR)	6.56%		80%				
Fixed for 5 years (BFE1878BR)	6.92%		65%				
Fixed for 5 years (BFE1879BR)	6.92%		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
<b>Green Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates*</b>							
Fixed for 2 years (GBFE1892BR)	6.47%	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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
Fixed for 2 years (GBFE1893BR)	6.47%		75%				
Fixed for 5 years (GBFE1894BR)	6.82%		65%				
Fixed for 5 years (GBFE1895BR)	6.82%		75%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
<b>Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates*</b>							
Fixed for 2 years (BFE1896BR)	6.57%	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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
Fixed for 2 years (BFE1897BR)	6.57%		75%				
Fixed for 5 years (BFE1898BR)	6.92%		65%				
Fixed for 5 years (BFE1899BR)	6.92%		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
<b>Green Individual &amp; Corporate Structure BTL Finance Rates*</b>							
Fixed for 2 years (GBFN1912BR)	6.52%	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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
Fixed for 2 years (GBFN1913BR)	6.52%		80%				
Fixed for 5 years (GBFN1914BR)	6.82%		65%				
Fixed for 5 years (GBFN1915BR)	6.82%		80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
<b>Individual &amp; Corporate Structure BTL Finance Rates*</b>							
Fixed for 2 years (BFN1916BR)	6.62%	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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
Fixed for 2 years (BFN1917BR)	6.62%		80%				
Fixed for 5 years (BFN1918BR)	6.92%		65%				
Fixed for 5 years (BFN1919BR)	6.92%		80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	

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<b>Green Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants</b>							
Fixed for 2 years (GBFN1932BR)	6.47%	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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
Fixed for 2 years (GBFN1933BR)	6.47%		75%				
Fixed for 5 years (GBFN1934BR)	6.83%		65%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Fixed for 5 years (GBFN1935BR)	6.83%		75%				
<b>Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants</b>							
Fixed for 2 years (BFN1936BR)	6.57%	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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
Fixed for 2 years (BFN1937BR)	6.57%		75%				
Fixed for 5 years (BFN1938BR)	6.93%		65%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Fixed for 5 years (BFN1939BR)	6.93%		75%				

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