

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 5 March 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 & 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 (GBFE1872)	6.56%	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 (GBFE1873)	6.56%		80%				£94,000			
Fixed for 5 years (GBFE1874)	6.92%	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 (GBFE1875)	6.92%		80%				£94,000			
<b>Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFE1876)	6.66%	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 (BFE1877)	6.66%		80%				£94,000			
Fixed for 5 years (BFE1878)	7.02%	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 (BFE1879)	7.02%		80%				£94,000			

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

- **Green BTL - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown.**
- 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 including HMO/MUFB products stress rates: 2-year fixed term products are stressed at the higher of the pay rate or 6.50% and 5-year fixed term products are stressed at the 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 & 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 (GBFE1880)	5.81%	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 (GBFE1881)	5.81%		80%				£94,000			
Fixed for 5 years (GBFE1882)	6.62%	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 (GBFE1883)	6.62%		80%				£94,000			
<b>Limited Edition - Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFE1884)	5.91%	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 (BFE1885)	5.91%		80%				£94,000			
Fixed for 5 years (BFE1886)	6.72%	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 (BFE1887)	6.72%		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 including HMO/MUFB products stress rates: 2-year fixed term products are stressed at the higher of the pay rate or 6.50% and 5-year fixed term products are stressed at the 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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  - 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.
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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 UK Expats – Purchase & 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 (GBFE1888)	4.83%	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 (GBFE1889)	6.22%	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 (BFE1890)	4.93%	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 (BFE1891)	6.32%	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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- 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 including HMO/MUFB products stress rates: 2-year fixed term products are stressed at the higher of the pay rate or 6.50% and 5-year fixed term products are stressed at the 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 & MUFB Products for UK Expats – Purchase & 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 (GBFE1892)	6.57%	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 (GBFE1893)	6.57%		75%				£100,000			
Fixed for 5 years (GBFE1894)	6.92%	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 (GBFE1895)	6.92%		75%				£100,000			
<b>Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates</b>										
Fixed for 2 years (BFE1896)	6.67%	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 (BFE1897)	6.67%		75%				£100,000			
Fixed for 5 years (BFE1898)	7.02%	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 (BFE1899)	7.02%		75%				£100,000			

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- Minimum age 21 years.
- Rental top-up not acceptable for HMOs/MUFBs.
- BTL including HMO/MUFB products stress rates: 2-year fixed term products are stressed at the higher of the pay rate or 6.50% and 5-year fixed term products are stressed at the 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 & MUFB Products for UK Expats – Purchase & 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 MUFBs Finance Rates</b>										
Fixed for 2 years (GBFE1900)	6.07%	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 (GBFE1901)	6.07%		75%				£100,000			
Fixed for 5 years (GBFE1902)	6.67%	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 (GBFE1903)	6.67%		75%				£100,000			
<b>Limited Edition - Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates</b>										
Fixed for 2 years (BFE1904)	6.17%	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 (BFE1905)	6.17%		75%				£100,000			
Fixed for 5 years (BFE1906)	6.77%	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 (BFE1907)	6.77%		75%				£100,000			

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- Minimum age 21 years.
- Rental top-up not acceptable for HMOs/MUFBs.
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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.
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## Buy-to-Let HMO & MUFb Products for UK Expats – Purchase & 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 MUFb Finance Rates</b>										
Fixed for 2 years (GBFE1908)	5.07%	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 (GBFE1909)	6.27%	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 MUFb Finance Rates</b>										
Fixed for 2 years (BFE1910)	5.17%	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 (BFE1911)	6.37%	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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## Buy-to-Let Products for International residents – Purchase & Refinance for finance 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 (GBFN1912)	6.62%	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 (GBFN1913)	6.62%		80%				£94,000			
Fixed for 5 years (GBFN1914)	6.92%	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 (GBFN1915)	6.92%		80%				£94,000			
<b>Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFN1916)	6.72%	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 (BFN1917)	6.72%		80%				£94,000			
Fixed for 5 years (BFN1918)	7.02%	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 (BFN1919)	7.02%		80%				£94,000			

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- Minimum age 21 years.
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- Applicant residency status:
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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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<b>Limited Edition - Green Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (GBFN1920)	5.92%	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 (GBFN1921)	5.92%		80%				£94,000			
Fixed for 5 years (GBFN1922)	6.63%	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 (GBFN1923)	6.63%		80%				£94,000			
<b>Limited Edition - Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFN1924)	6.02%	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 (BFN1925)	6.02%		80%				£94,000			
Fixed for 5 years (BFN1926)	6.73%	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 (BFN1927)	6.73%		80%				£94,000			

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

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- BTL including HMO/MUFB products stress rates: 2-year fixed term products are stressed at the higher of the pay rate or 6.50% and 5-year fixed term products are stressed at the pay rate.
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  - 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.
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## Buy-to-Let Products for International residents – Purchase & 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 (GBFN1928)	4.92%	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 (GBFN1929)	6.23%	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 (BFN1930)	5.02%	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 (BFN1931)	6.33%	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.
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- BTL including HMO/MUFB products stress rates: 2-year fixed term products are stressed at the higher of the pay rate or 6.50% and 5-year fixed term products are stressed at the 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 MUFB Products for International residents – Purchase & 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 (GBFN1932)	6.57%	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 (GBFN1933)	6.57%		75%				£100,000			
Fixed for 5 years (GBFN1934)	6.93%	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 (GBFN1935)	6.93%		75%				£100,000			
<b>Individual &amp; Corporate Structure MUFB Finance Rates</b>										
Fixed for 2 years (BFN1936)	6.67%	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 (BFN1937)	6.67%		75%				£100,000			
Fixed for 5 years (BFN1938)	7.03%	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 (BFN1939)	7.03%		75%				£100,000			

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

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## Buy-to-Let MUFB Products for International residents – Purchase & 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 (GBFN1940)	6.12%	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 (GBFN1941)	6.12%		75%				£100,000			
Fixed for 5 years (GBFN1942)	6.63%	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 (GBFN1943)	6.63%		75%				£100,000			
<b>Limited Edition - Individual &amp; Corporate Structure MUFB Finance Rates</b>										
Fixed for 2 years (BFN1944)	6.22%	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 (BFN1945)	6.22%		75%				£100,000			
Fixed for 5 years (BFN1946)	6.73%	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 (BFN1947)	6.73%		75%				£100,000			

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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 (GBFN1948)	5.12%	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 (GBFN1949)	6.27%	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 (BFN1950)	5.22%	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 (BFN1951)	6.37%	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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