

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 09 May 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 0% Product 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
Limited Edition - Green Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (GBFE2088)	6.71%	SVR + 1.00%	80%	£199	0%	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 (GBFE2089)	6.95%	SVR + 1.00%	80%	£199	0%	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
Limited Edition - Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFE2090)	6.81%	SVR + 1.00%	80%	£199	0%	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 (BFE2091)	7.05%	SVR + 1.00%	80%	£199	0%	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 7.50%.

- **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.
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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
Green Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (GBFE2092)	5.96%	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 (GBFE2093)	5.96%		80%				£94,000			
Fixed for 5 years (GBFE2094)	6.65%	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 (GBFE2095)	6.65%		80%				£94,000			
Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFE2096)	6.06%	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 (BFE2097)	6.06%		80%				£94,000			
Fixed for 5 years (BFE2098)	6.75%	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 (BFE2099)	6.75%		80%				£94,000			

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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
Limited Edition - Green Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (GBFE2100)	5.21%	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 (GBFE2101)	5.21%		80%				£94,000			
Fixed for 5 years (GBFE2102)	6.35%	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 (GBFE2103)	6.35%		80%				£94,000			
Limited Edition - Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFE2104)	5.31%	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 (BFE2105)	5.31%		80%				£94,000			
Fixed for 5 years (BFE2106)	6.45%	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 (BFE2107)	6.45%		80%				£94,000			

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

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Limited Edition - Green Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (GBFE2108)	4.23%	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 (GBFE2109)	5.95%	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
Limited Edition - Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFE2110)	4.33%	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 (BFE2111)	6.05%	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

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Buy-to-Let HMO & MUFB Products for UK Expats – Purchase & Refinance with a 0% Product 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
Limited Edition – Green Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (GBFE2112)	6.85%	SVR + 1.75%	75%	£199	0%	2% in year 1; 1% in year 2	£100,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (GBFE2113)	7.10%	SVR + 1.75%	75%	£199	0%	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£100,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Limited Edition - Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFE2114)	6.95%	SVR + 1.75%	75%	£199	0%	2% in year 1; 1% in year 2	£100,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (BFE2115)	7.20%	SVR + 1.75%	75%	£199	0%	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£100,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years

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Buy-to-Let HMO & MUFB Products for UK Expats – Purchase & Refinance with a 1.5% fee

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Green Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (GBFE2116)	5.97%	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 (GBFE2117)	5.97%		75%				£100,000			
Fixed for 5 years (GBFE2118)	6.65%	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 (GBFE2119)	6.65%		75%				£100,000			
Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFE2120)	6.07%	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 (BFE2121)	6.07%		75%				£100,000			
Fixed for 5 years (BFE2122)	6.75%	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 (BFE2123)	6.75%		75%				£100,000			

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Limited Edition - Green Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (GBFE2124)	5.47%	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 (GBFE2125)	5.47%		75%				£100,000			
Fixed for 5 years (GBFE2126)	6.40%	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 (GBFE2127)	6.40%		75%				£100,000			
Limited Edition - Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFE2128)	5.57%	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 (BFE2129)	5.57%		75%				£100,000			
Fixed for 5 years (BFE2130)	6.50%	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 (BFE2131)	6.50%		75%				£100,000			

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Fixed for 2 years (GBFE2132)	4.47%	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*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (GBFE2133)	6.00%	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*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
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Fixed for 2 years (BFE2134)	4.57%	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*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (BFE2135)	6.10%	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*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years

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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-up not acceptable for HMOs/MUFb.
- 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.

* 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 – Purchase & Refinance for finance with a 0% Product 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
Limited Edition - Green Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (GBFN2136)	6.81%	SVR + 1.00%	80%	£299	0%	2% in year 1; 1% in year 2	£94,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (GBFN2137)	7.05%	SVR + 1.00%	80%	£299	0%	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£94,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Limited Edition - Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFN2138)	6.91%	SVR + 1.00%	80%	£299	0%	2% in year 1; 1% in year 2	£94,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (BFN2139)	7.15%	SVR + 1.00%	80%	£299	0%	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£94,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years

Our Standard Variable Rate (SVR) is currently 7.50%.

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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 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.
 - International Residents (Foreign Nationals non-resident in the UK) are only eligible to apply for our International 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.

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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
Green Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (GBFN2140)	6.02%	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 (GBFN2141)	6.02%		80%				£94,000			
Fixed for 5 years (GBFN2142)	6.65%	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 (GBFN2143)	6.65%		80%				£94,000			
Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFN2144)	6.12%	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 (BFN2145)	6.12%		80%				£94,000			
Fixed for 5 years (BFN2146)	6.75%	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 (BFN2147)	6.75%		80%				£94,000			

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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-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 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
Limited Edition - Green Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (GBFN2148)	5.32%	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 (GBFN2149)	5.32%		80%			£94,000				
Fixed for 5 years (GBFN2150)	6.36%	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 (GBFN2151)	6.36%		80%			£94,000				
Limited Edition - Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFN2152)	5.42%	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 (BFN2153)	5.42%		80%			£94,000				
Fixed for 5 years (BFN2154)	6.46%	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 (BFN2155)	6.46%		80%			£94,000				

Our Standard Variable Rate (SVR) is currently 7.50%.

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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.
- 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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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
Limited Edition - Green Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (GBFN2156)	4.32%	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 (GBFN2157)	5.96%	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
Limited Edition - Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFN2158)	4.42%	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 (BFN2159)	6.06%	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

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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.
- 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 HMO & MUFB Products for International residents – Purchase & Refinance with a 0% Product 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
Limited Edition - Green Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (GBFN2160)	6.95%	SVR + 1.75%	75%	£299	0%	2% in year 1; 1% in year 2	£100,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (GBFN2161)	7.20%	SVR + 1.75%	75%	£299	0%	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£100,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Limited Edition - Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFN2162)	7.05%	SVR + 1.75%	75%	£299	0%	2% in year 1; 1% in year 2	£100,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (BFN2163)	7.30%	SVR + 1.75%	75%	£299	0%	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£100,000	£75,000	£5m (up to £10m by referral*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years

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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-up not acceptable for 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.
- 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 HMO & 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
Green Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (GBFN2164)	5.97%	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 (GBFN2165)	5.97%		75%				£100,000			
Fixed for 5 years (GBFN2166)	6.66%	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 (GBFN2167)	6.66%		75%				£100,000			
Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFN2168)	6.07%	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 (BFN2169)	6.07%		75%				£100,000			
Fixed for 5 years (BFN2170)	6.76%	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 (BFN2171)	6.76%		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 MUFb
- 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:
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Buy-to-Let HMO & 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
Limited Edition - Green Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (GBFN2172)	5.52%	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*)	<ul style="list-style-type: none">• Min: 5 years• Max: 25 years
Fixed for 2 years (GBFN2173)	5.52%		75%				£100,000			
Fixed for 5 years (GBFN2174)	6.36%	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*)	<ul style="list-style-type: none">• Min: 5 years• Max: 25 years
Fixed for 5 years (GBFN2175)	6.36%		75%				£100,000			
Limited Edition - Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFN2176)	5.62%	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*)	<ul style="list-style-type: none">• Min: 5 years• Max: 25 years
Fixed for 2 years (BFN2177)	5.62%		75%				£100,000			
Fixed for 5 years (BFN2178)	6.46%	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*)	<ul style="list-style-type: none">• Min: 5 years• Max: 25 years
Fixed for 5 years (BFN2179)	6.46%		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 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.
- 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 HMO & MUFB Products for International residents – Purchase & Refinance for finance with a 5%

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
Limited Edition - Green Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (GBFN2180)	4.52%	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*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (GBFN2181)	6.00%	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*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Limited Edition - Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFN2182)	4.62%	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*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (BFN2183)	6.10%	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*)	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years

Our Standard Variable Rate (SVR) is currently 7.50%.

- **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-up not acceptable for 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.
- 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.
 - 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.



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