

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 19 June 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
<b>Limited Edition - Green Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (GBFE2232)	6.93%	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
<b>Limited Edition - Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFE2233)	7.03%	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%.

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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:
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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 (GBFE2234)	6.18%	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 (GBFE2235)	6.18%		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 (BFE2236)	6.28%	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 (BFE2237)	6.28%		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 (GBFE2238)	5.43%	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 (GBFE2239)	5.43%		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 (BFE2240)	5.53%	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 (BFE2241)	5.53%		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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<b>Limited Edition - Green Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (GBFE2242)	4.43%	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
<b>Limited Edition - Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFE2243)	4.53%	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

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<b>Limited Edition – Green Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates</b>										
Fixed for 2 years (GBFE2244)	7.02%	SVR + 1.75%	75%	£199	0%	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 (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*)	• Min: 5 years • Max: 25 years
<b>Limited Edition - Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates</b>										
Fixed for 2 years (BFE2245)	7.12%	SVR + 1.75%	75%	£199	0%	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 (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*)	• 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 (GBFE2246)	6.19%	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 (GBFE2247)	6.19%		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 (BFE2248)	6.29%	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 (BFE2249)	6.29%		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 (GBFE2250)	5.64%	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 (GBFE2251)	5.64%		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 (BFE2252)	5.74%	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 (BFE2253)	5.74%		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 (GBFE2254)	4.64%	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 (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*)	• Min: 5 years • Max: 25 years
<b>Limited Edition - Individual &amp; Corporate Structure HMOs and MUFb Finance Rates</b>										
Fixed for 2 years (BFE2255)	4.74%	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 (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*)	• 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
<b>Limited Edition - Green Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (GBFN2256)	6.98%	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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
<b>Limited Edition - Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFN2257)	7.08%	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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>

### 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.
- 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 (GBFN2258)	6.19%	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 (GBFN2259)	6.19%		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 (BFN2260)	6.29%	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 (BFN2261)	6.29%		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			

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

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- Minimum age 21 years.
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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 (GBFN2262)	5.49%	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 (GBFN2263)	5.49%		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 (BFN2264)	5.59%	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 (BFN2265)	5.59%		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			

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- 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 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 (GBFN2266)	4.49%	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
<b>Limited Edition - Individual &amp; Corporate Structure BTL Finance Rates</b>										
Fixed for 2 years (BFN2267)	4.59%	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

### 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 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
<b>Limited Edition - Green Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates</b>										
Fixed for 2 years (GBFN2268)	7.12%	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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
<b>Limited Edition - Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates</b>										
Fixed for 2 years (BFN2269)	7.22%	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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>
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"> <li>• Min: 5 years</li> <li>• Max: 25 years</li> </ul>

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- 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:
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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 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 (GBFN2270)	6.19%	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 (GBFN2271)	6.19%		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 (BFN2272)	6.29%	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 (BFN2273)	6.29%		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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- 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.
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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 (GBFN2274)	5.69%	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 (GBFN2275)	5.69%		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*)	• 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 (BFN2276)	5.79%	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 (BFN2277)	5.79%		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*)	• Min: 5 years • Max: 25 years
Fixed for 5 years (BFN2179)	6.46%		75%				£100,000			

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- 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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\* 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 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
<b>Limited Edition - Green Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates</b>										
Fixed for 2 years (GBFN2278)	4.69%	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 (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*)	• Min: 5 years • Max: 25 years
<b>Limited Edition - Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates</b>										
Fixed for 2 years (BFN2279)	4.79%	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 (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*)	• 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.



## Valuation fees

Purchase Price/ Property Value	BTL - Single Dwelling Valuation Fee (including VAT)	Small HMOs (under 6 bedrooms/ occupiers) Valuation Fee (including VAT)	Large HMOs & Multi-Unit Freehold Blocks Valuation Fee (including VAT)
Up to £100,000	£192	£900	£1,500
£100,000 - £150,000	£230	£900	£1,500
£150,001 - £200,000	£252	£900	£1,500
£200,001 - £250,000	£308	£900	£1,565
£250,001 - £300,000	£322	£900	£1,625
£300,001 - £350,000	£364	£935	£1,715
£350,001 - £400,000	£406	£935	£1,715
£400,001 - £500,000	£448	£1,075	£1,805
£500,001 - £600,000	£476	£1,120	£1,925
£600,001 - £700,000	£518	£1,180	£2,085
£700,001 - £800,000	£567	£1,265	£2,250
£800,001 - £900,000	£644	£1,345	£2,395
£900,001 - £1,000,000	£707	£1,450	£2,565
£1,000,001 - £1,250,000	£735	By agreement	£2,925
£1,250,001 - £1,500,000	£770	By agreement	By agreement
£1,500,001 - £1,750,000	£910	By agreement	By agreement
£1,750,001 - £2,000,000	£1,050	By agreement	By agreement
£2,000,001 - £2,500,000	£1,200	By agreement	By agreement
£2,500,001 - £3,000,000	£1,700	By agreement	By agreement
£3,000,001 - £4,000,000	£2,200	By agreement	By agreement
£4,000,001 - £5,000,000	£2,900	By agreement	By agreement
Above £5,000,000	By Agreement	By Agreement	By Agreement
Re-valuation Fee	£180	By agreement	By agreement
Re-inspection Fee	£90	By agreement	By agreement
Application Fees:	£199 UK EXPATS £299 INTERNATIONAL RESIDENTS		
Product Fee:	1.5% (Min £999) fees Limited Edition Product fees of 0%, 3% or 5% (Min £999)* *Our product fees of 3% or 5% provide a way to make an advance payment in exchange for a reduced rental rate.		

\*Valuation fees for Small HMOs over £1m or Large HMOs/Multi-Unit Freehold Blocks over £1.25m are by agreement

The Bank reserves the right to request any further information it requires in order to make a decision.

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