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 28 August 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 (GBFE2414)	6.96%	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: 30 years
Fixed for 5 years (GBFE2297)	6.98%	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: 30 years
Limited Edition - Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFE2415)	7.06%	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: 30 years
Fixed for 5 years (BFE2299)	7.08%	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: 30 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 5.50% 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.
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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 (GBFE2416)	6.21%	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: 30 years
Fixed for 2 years (GBFE2417)	6.21%		80%				£94,000			
Fixed for 5 years (GBFE2302)	6.68%	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: 30 years
Fixed for 5 years (GBFE2303)	6.68%		80%				£94,000			
Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFE2418)	6.31%	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: 30 years
Fixed for 2 years (BFE2419)	6.31%		80%				£94,000			
Fixed for 5 years (BFE2306)	6.78%	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: 30 years
Fixed for 5 years (BFE2307)	6.78%		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 (GBFE2420)	5.46%	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: 30 years
Fixed for 2 years (GBFE2421)	5.46%	SVR + 1.00%	80%	£199	3%* (Min £999)	2% in year 1; 1% in year 2	£94,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 30 years
Fixed for 5 years (GBFE2310)	6.38%	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: 30 years
Fixed for 5 years (GBFE2311)	6.38%	SVR + 1.00%	80%	£199	3%* (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: 30 years
Limited Edition - Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFE2422)	5.56%	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: 30 years
Fixed for 2 years (BFE2423)	5.56%	SVR + 1.00%	80%	£199	3%* (Min £999)	2% in year 1; 1% in year 2	£94,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 30 years
Fixed for 5 years (BFE2314)	6.48%	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: 30 years
Fixed for 5 years (BFE2315)	6.48%	SVR + 1.00%	80%	£199	3%* (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: 30 years

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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
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Fixed for 2 years (GBFE2424)	4.46%	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: 30 years
Fixed for 5 years (GBFE2317)	5.98%	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: 30 years
Limited Edition - Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFE2425)	4.56%	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: 30 years
Fixed for 5 years (BFE2319)	6.08%	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: 30 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 (GBFE2320)	7.00%	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: 30 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: 30 years
Limited Edition - Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFE2321)	7.10%	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: 30 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: 30 years

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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
Green Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (GBFE2426)	6.22%	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: 30 years
Fixed for 2 years (GBFE2427)	6.22%		75%				£100,000			
Fixed for 5 years (GBFE2324)	6.68%	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: 30 years
Fixed for 5 years (GBFE2325)	6.68%		75%				£100,000			
Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFE2428)	6.32%	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: 30 years
Fixed for 2 years (BFE2429)	6.32%		75%				£100,000			
Fixed for 5 years (BFE2328)	6.78%	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: 30 years
Fixed for 5 years (BFE2329)	6.78%		75%				£100,000			

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Limited Edition - Green Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (GBFE2330)	5.62%	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: 30 years
Fixed for 2 years (GBFE2331)	5.62%		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: 30 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 (BFE2332)	5.72%	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: 30 years
Fixed for 2 years (BFE2333)	5.72%		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: 30 years
Fixed for 5 years (BFE2131)	6.50%		75%				£100,000			

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Fixed for 2 years (GBFE2334)	4.62%	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: 30 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: 30 years
Limited Edition - Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFE2335)	4.72%	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: 30 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: 30 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-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 5.50% 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.

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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 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 (GBFN2430)	6.96%	SVR + 1.00%	80%	£299	0%	2% in year 1; 1% in year 2	£94,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 30 years
Fixed for 5 years (GBFN2337)	6.98%	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*)	• Min: 5 years • Max: 30 years
Limited Edition - Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFN2431)	7.06%	SVR + 1.00%	80%	£299	0%	2% in year 1; 1% in year 2	£94,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 30 years
Fixed for 5 years (BFN2339)	7.08%	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*)	• Min: 5 years • Max: 30 years

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

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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 5.50% 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 (GBFN2432)	6.22%	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: 30 years
Fixed for 2 years (GBFN2433)	6.22%		80%				£94,000			
Fixed for 5 years (GBFN2342)	6.68%	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: 30 years
Fixed for 5 years (GBFN2343)	6.68%		80%				£94,000			
Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFN2434)	6.32%	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: 30 years
Fixed for 2 years (BFN2435)	6.32%		80%				£94,000			
Fixed for 5 years (BFN2346)	6.78%	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: 30 years
Fixed for 5 years (BFN2347)	6.78%		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 5.50% 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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    - 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 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 (GBFN2348)	5.47%	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: 30 years
Fixed for 2 years (GBFN2349)	5.47%		80%				£94,000			
Fixed for 5 years (GBFN2350)	6.39%	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: 30 years
Fixed for 5 years (GBFN2351)	6.39%		80%				£94,000			
Limited Edition - Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFN2352)	5.57%	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: 30 years
Fixed for 2 years (BFN2353)	5.57%		80%				£94,000			
Fixed for 5 years (BFN2354)	6.49%	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: 30 years
Fixed for 5 years (BFN2355)	6.49%		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 5.50% 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 (GBFN2356)	4.47%	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: 30 years
Fixed for 5 years (GBFN2357)	5.99%	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: 30 years
Limited Edition - Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFN2358)	4.57%	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: 30 years
Fixed for 5 years (BFN2359)	6.09%	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: 30 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 5.50% 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
Limited Edition - Green Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (GBFN2360)	7.10%	SVR + 1.75%	75%	£299	0%	2% in year 1; 1% in year 2	£100,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 30 years
Fixed for 5 years (GBFN2361)	7.10%	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*)	• Min: 5 years • Max: 30 years
Limited Edition - Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFN2362)	7.20%	SVR + 1.75%	75%	£299	0%	2% in year 1; 1% in year 2	£100,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 30 years
Fixed for 5 years (BFN2363)	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*)	• Min: 5 years • Max: 30 years

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

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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 5.50% 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 (GBFN2436)	6.22%	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: 30 years
Fixed for 2 years (GBFN2437)	6.22%		75%				£100,000			
Fixed for 5 years (GBFN2366)	6.69%	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: 30 years
Fixed for 5 years (GBFN2367)	6.69%		75%				£100,000			
Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFN2438)	6.32%	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: 30 years
Fixed for 2 years (BFN2439)	6.32%		75%				£100,000			
Fixed for 5 years (BFN2370)	6.79%	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: 30 years
Fixed for 5 years (BFN2371)	6.79%		75%				£100,000			

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

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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 5.50% 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 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 (GBFN2372)	5.67%	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: 30 years
Fixed for 2 years (GBFN2373)	5.67%		75%				£100,000			
Fixed for 5 years (GBFN2374)	6.39%	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: 30 years
Fixed for 5 years (GBFN2375)	6.39%		75%				£100,000			
Limited Edition - Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFN2376)	5.77%	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: 30 years
Fixed for 2 years (BFN2377)	5.77%		75%				£100,000			
Fixed for 5 years (BFN2378)	6.49%	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: 30 years
Fixed for 5 years (BFN2379)	6.49%		75%				£100,000			

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

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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 5.50% 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 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 (GBFN2380)	4.67%	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: 30 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: 30 years
Limited Edition - Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFN2381)	4.77%	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: 30 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: 30 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 5.50% 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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