

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 17 March 2026

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 (GBFE2584)	6.65%	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 (GBFE2616)	7.15%	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 (BFE2585)	6.75%	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 (BFE2617)	7.25%	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 7.25%.

- **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 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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- UK payment account option available through our third-party partner Alibra for international residents and UK expats requiring UK Direct Debit capability. Find more information [here](#).

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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 (GBFE2586)	5.90%	SVR + 1.00%	80%	£199	1.5% (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 (GBFE2618)	6.85%	SVR + 1.00%	80%	£199	1.5% (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
Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFE2587)	6.00%	SVR + 1.00%	80%	£199	1.5% (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 (BFE2619)	6.95%	SVR + 1.00%	80%	£199	1.5% (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 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 (GBFE2588)	5.15%	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 (GBFE2620)	6.55%	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 (BFE2589)	5.25%	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 (BFE2621)	6.65%	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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* Our product fees of 3% or 5% provide a way to make an advance payment in exchange for a reduced rental rate.



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

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term
Limited Edition - Green Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (GBFE2590)	4.15%	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 (GBFE2622)	6.15%	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 (BFE2591)	4.25%	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 (BFE2623)	6.25%	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 (GBFE2592)	6.69%	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 (GBFE2624)	7.19%	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 (BFE2593)	6.79%	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 (BFE2625)	7.29%	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 (GBFE2594)	5.91%	SVR + 1.75%	75%	£199	1.5% (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 (GBFE2626)	6.85%	SVR + 1.75%	75%	£199	1.5% (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
Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFE2595)	6.01%	SVR + 1.75%	75%	£199	1.5% (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 (BFE2627)	6.95%	SVR + 1.75%	75%	£199	1.5% (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

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Buy-to-Let HMO & MUFB Products for UK Expats – Purchase & Refinance for finance with a 3% fee

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Limited Edition - Green Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (GBFE2596)	5.31%	SVR + 1.75%	75%	£199	3%* (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 (GBFE2628)	6.57%	SVR + 1.75%	75%	£199	3%* (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 (BFE2597)	5.41%	SVR + 1.75%	75%	£199	3%* (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 (BFE2629)	6.67%	SVR + 1.75%	75%	£199	3%* (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

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Fixed for 5 years (GBFE2630)	6.17%	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 (BFE2599)	4.41%	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 (BFE2631)	6.27%	SVR + 1.75%	75%	£199	5%* (Min £999)	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£100,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 30 years

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 - All customers of the Bank must be able to read, speak and understand English to a level that they are fully aware of all obligations and requirements when entering any financial arrangements with the Bank.
 - 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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* 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 (GBFN2600)	6.65%	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 (GBFN2632)	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*)	• Min: 5 years • Max: 30 years
Limited Edition - Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFN2601)	6.75%	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 (BFN2633)	7.25%	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 7.25%.

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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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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 (GBFN2602)	5.91%	SVR + 1.00%	80%	£299	1.5% (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 (GBFN2634)	6.85%	SVR + 1.00%	80%	£299	1.5% (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
Individual & Corporate Structure BTL Finance Rates										
Fixed for 2 years (BFN2603)	6.01%	SVR + 1.00%	80%	£299	1.5% (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 (BFN2635)	6.95%	SVR + 1.00%	80%	£299	1.5% (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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- Rental top-ups acceptable for UK Expats and International residents - see Criteria Guide for full details, including minimum incomes and latest FSCRs.
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- Early Redemption Charges (ERCs) are based on the finance balance outstanding at the time an Additional Acquisition Payment (AAP) is made. A maximum of 10% (minimum £2000) of the outstanding finance balance can be paid off each anniversary year without incurring any charge. Amounts in excess of the 10% in each anniversary year, will be subject to an ERC. The % rate at which the ERC will be payable will be based upon the years elapsed, during the Fixed Rental Rate Period of the product, since completion.
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Buy-to-Let 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 (GBFN2604)	5.16%	SVR + 1.00%	80%	£299	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 (GBFN2636)	6.56%	SVR + 1.00%	80%	£299	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 (BFN2605)	5.26%	SVR + 1.00%	80%	£299	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 (BFN2637)	6.66%	SVR + 1.00%	80%	£299	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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- 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 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 (GBFN2606)	4.16%	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 (GBFN2638)	6.16%	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 (BFN2607)	4.26%	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 (BFN2639)	6.26%	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

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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 (GBFN2608)	6.79%	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 (GBFN2640)	7.19%	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 (BFN2609)	6.89%	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 (BFN2641)	7.29%	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

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- 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.
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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 (GBFN2610)	5.91%	SVR + 1.75%	75%	£299	1.5% (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 (GBFN2642)	6.86%	SVR + 1.75%	75%	£299	1.5% (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
Individual & Corporate Structure HMOs and MUFBs Finance Rates										
Fixed for 2 years (BFN2611)	6.01%	SVR + 1.75%	75%	£299	1.5% (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 (BFN2643)	6.96%	SVR + 1.75%	75%	£299	1.5% (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

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- 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.
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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 (GBFN2612)	5.36%	SVR + 1.75%	75%	£299	3%* (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 (GBFN2644)	6.56%	SVR + 1.75%	75%	£299	3%* (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 (BFN2613)	5.46%	SVR + 1.75%	75%	£299	3%* (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 (BFN2645)	6.66%	SVR + 1.75%	75%	£299	3%* (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

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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.
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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 (GBFN2614)	4.36%	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 (GBFN2646)	6.17%	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 (BFN2615)	4.46%	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 (BFN2647)	6.27%	SVR + 1.75%	75%	£299	5%* (Min £999)	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	£100,000	£75,000	£5m (up to £10m by referral*)	• Min: 5 years • Max: 30 years

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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:
 - 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.
- UK payment account option available through our third-party partner Algra for international residents and UK expats requiring UK Direct Debit capability. Find more information [here](#).

*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.

Our valuations are carried out using a range of methods and by working with multiple valuation partners.

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

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