

For the use of Professional Mortgage Intermediaries only



Premier Buy-to-Let product guide for UK Expats and International residents

Shariah-compliant financing for UK Buy-to-Let residential investment property

Effective from 04 June 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



Premier - Buy-to-Let Purchase Products for UK Expats with 0%, 1.5%, 3% & 5% Product fees

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Premier Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term
Premier - Green Individual & Corporate Structure BTL Finance Rates										
Premier Green Fixed for 2 years (PGBFE2792)	7.34%	SVR + 1.00%	80%	£149	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
Premier Green Fixed for 2 years (PGBFE2794)	6.59%	SVR + 1.00%	80%	£149	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
Premier Green Fixed for 2 years (PGBFE2796)	5.84%	SVR + 1.00%	80%	£149	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
Premier Green Fixed for 2 years (PGBFE2798)	4.84%	SVR + 1.00%	80%	£149	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
Premier - Individual & Corporate Structure BTL Finance Rates										
Premier Fixed for 2 years (PBFE2793)	7.44%	SVR + 1.00%	80%	£149	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
Premier Fixed for 2 years (PBFE2795)	6.69%	SVR + 1.00%	80%	£149	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
Premier Fixed for 2 years (PBFE2797)	5.94%	SVR + 1.00%	80%	£149	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
Premier Fixed for 2 years (PBFE2799)	4.94%	SVR + 1.00%	80%	£149	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

Our Standard Variable Rate (SVR) is currently 7.25%.

- Premier products are exclusively available to members of the Premier Broker Club, an invitation-only network of selected intermediary partners. Access is limited to approved firms only. For more details – speak with your Gatehouse BDM.
- Green BTL - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown.
- 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](#).
- *Our product fees of 3% or 5% provide a way to make an advance payment in exchange for a reduced rental rate.
- **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.



Premier - Buy-to-Let Purchase Products for International Residents with 0%, 1.5%, 3% & 5% Product fees

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Premier Application Fee	Product Fee	Early Redemption Charge	Minimum Property Value	Minimum Finance Amount	Maximum Finance Amount	Term
Premier - Green Individual & Corporate Structure BTL Finance Rates										
Premier Green Fixed for 2 years (PGBFN2800)	7.34%	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
Premier Green Fixed for 2 years (PGBFN2802)	6.60%	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
Premier Green Fixed for 2 years (PGBFN2804)	5.85%	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
Premier Green Fixed for 2 years (PGBFN2806)	4.85%	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
Premier - Individual & Corporate Structure BTL Finance Rates										
Premier Fixed for 2 years (PBFN2801)	7.44%	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
Premier Fixed for 2 years (PBFN2803)	6.70%	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
Premier Fixed for 2 years (PBFN2805)	5.95%	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
Premier Fixed for 2 years (PBFN2807)	4.95%	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

Our Standard Variable Rate (SVR) is currently 7.25%.

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- 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](#).
- *Our product fees of 3% or 5% provide a way to make an advance payment in exchange for a reduced rental rate.
- **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.



Key Criteria

Premier - Buy-to-Let Purchase Products for UK Expat and International Residents

Our Standard Variable Rate (SVR) is currently 7.25%

- **Premier products are exclusively available to members of the Premier Broker Club, an invitation-only network of selected intermediary partners. Access is limited to approved firms only. For more details – speak with your Gatehouse BDM.**
- 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 products stress rates: 2-year fixed term products are stressed at the higher of the pay rate or 5.50%.
- 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 Alibra 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	£945	£1,500
£100,000 - £150,000	£245	£945	£1,500
£150,001 - £200,000	£269	£947	£1,500
£200,001 - £250,000	£329	£954	£1,565
£250,001 - £300,000	£344	£954	£1,625
£300,001 - £350,000	£389	£995	£1,715
£350,001 - £400,000	£434	£995	£1,715
£400,001 - £500,000	£479	£1,141	£1,805
£500,001 - £600,000	£509	£1,192	£1,925
£600,001 - £700,000	£554	£1,258	£2,085
£700,001 - £800,000	£607	£1,354	£2,250
£800,001 - £900,000	£689	£1,442	£2,395
£900,001 - £1,000,000	£757	£1,554	£2,565
£1,000,001 - £1,250,000	£788	By agreement	£2,925
£1,250,001 - £1,500,000	£825	By agreement	By agreement
£1,500,001 - £1,750,000	£975	By agreement	By agreement
£1,750,001 - £2,000,000	£1,125	By agreement	By agreement
£2,000,001 - £2,500,000	£1,285	By agreement	By agreement
£2,500,001 - £3,000,000	£1,836	By agreement	By agreement
£3,000,001 - £4,000,000	£2,387	By agreement	By agreement
£4,000,001 - £5,000,000	£3,144	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
Premier Application Fees:	£149 UK EXPATS £199 INTERNATIONAL RESIDENTS		
Product Fee:	1.5% (Min £999) fees 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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