For the use of Professional Mortgage Intermediaries only

Retention Buy-to-Let product transfer guide for UK residents

Shariah-compliant finance for existing UK customers with a Buy-to-Let residential investment property

Effective from 17 July 2026

BTLPUK170726V2

Buy-to-Let Products for UK residents for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance	Product Fee	Early Redemption Charge	Term
Green Individual & Corporate Structure BTL Finance Rates* A or B EPC Rated Only							
Fixed for 2 years (GBFU2940BR)	6.03%	SVR + 1%	65%	£5m (up to £10 where previously agreed*)	£499	2% in year 1; 1% in year 2	• Min: 5 years • Max: 30 years
Fixed for 2 years (GBFU2941BR)	6.03%		80%				
Fixed for 5 years (GBFU2942BR)	5.99%		65%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Fixed for 5 years (GBFU2943BR)	5.99%		80%				
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFU2944BR)	6.13%	SVR + 1%	65%	£5m (up to £10m where previously agreed*)	£499	2% in year 1; 1% in year 2	• Min: 5 years • Max: 30 years
Fixed for 2 years (BFU2945BR)	6.13%		80%				
Fixed for 5 years (BFU2946BR)	6.09%		65%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Fixed for 5 years (BFU2947BR)	6.09%		80%				

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

The above products are only available for existing customers.

- The terms and rental rates quoted herein are subject to change due to market conditions and rates; however, they are correct at the time of writing. The Bank reserves the right to change or withdraw these products at any time.
- ***The Bank will continue to offer the original terms and conditions to existing customers transferring to a new fixed rate product at the end of their fixed term period, for example: existing FTV, finance amount or property value.
- 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.
- **Green UK BTL (including HMOs & MUFBs) - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown.**

As per your original terms, where there are any material changes to the terms required by an existing customer, a new application will be required and be subject to a full underwriting assessment based upon the criteria available to new customers at the time of application. The new application will also be subject to new business fees.

Buy-to-Let HMO & MUFB Products for UK residents for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance	Product Fee	Early Redemption Charge	Term
Green Individual & Corporate Structure HMOs and MUFBs Finance Rates* A or B EPC Rated Only							
Fixed for 2 years (GBFU2948BR)	6.14%	SVR + 1.25%	65%	£5m (up to £10m where previously agreed*)	£499	2% in year 1; 1% in year 2	• Min: 5 years • Max: 30 years
Fixed for 2 years (GBFU2949BR)	6.14%		75%				
Fixed for 5 years (GBFU2950BR)	6.34%	SVR + 1.25%	65%	£5m (up to £10m where previously agreed*)	£499	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	• Min: 5 years • Max: 30 years
Fixed for 5 years (GBFU2951BR)	6.34%		75%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 2 years (BFU2952BR)	6.24%	SVR + 1.25%	65%	£5m (up to £10m where previously agreed*)	£499	2% in year 1; 1% in year 2	• Min: 5 years • Max: 30 years
Fixed for 2 years (BFU2953BR)	6.24%		75%				
Fixed for 5 years (BFU2954BR)	6.44%	SVR + 1.25%	65%	£5m (up to £10m where previously agreed*)	£499	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	• Min: 5 years • Max: 30 years
Fixed for 5 years (BFU2955BR)	6.44%		75%				

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For more information, please contact our Residential Property Finance Team:

Kelly Hau
Telephony BDM
T: +44 (0) 20 7070 6977
E: kelly.hau@gatehousebank.com

Simon Field
Telephony BDM
T: 08000 356 544 (Option1)
E: simon.field@gatehousebank.com

Tol Mulka
Telephony BDM
T: +44 (0) 20 7070 6982
E: tol.mulka@gatehousebank.com

Thomas Humphreys
Lead Telephony BDM
T: +44 (0) 20 7070 6962
E: thomas.humphreys@gatehousebank.com

Tyler O'Sullivan
Business Development Manager
- Northen Home Counties, Central and South West London
T: +44 (0) 20 7070 6951
E: tyler.sullivan@gatehousebank.com

Chris Proudfoot
Business Development Manager
- East Midlands, North West and North East of England, Yorkshire and The Humber Regions.
M: +44 (0) 7593 446 190
E: chris.proudfoot@gatehousebank.com

Emma Kelman
Business Development Manager
- South East and London
M: +44 (0) 7507 909 686
E: emma.kelman@gatehousebank.com

Lottie Dougill
Head of Intermediary Sales
M: +44 (0) 7851 249 352
E: lottie.dougill@gatehousebank.com

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T: 08000 356 544 | E: bdteam@gatehousebank.com | W: www.gatehousebank.com/intermediaries

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