



Our intermediary services

Helping you to support more clients with specialist property finance, flexible criteria and an ethical approach to banking.



For the use of professional mortgage intermediaries only.

Welcome to Gatehouse Bank

We specialise in providing property finance for a wide range of customers buying in England and Wales.

Whether your customer is purchasing a home, investing in property or growing a property portfolio, we'll work with you to find the right solution for their circumstances.

About us



Since 2017, we've helped customers access more than £630 million in property finance. Our experience means we understand a wide range of customer circumstances and how to support more complex cases.



As an award-winning UK bank, we're known for combining specialist expertise with an ethical approach. Our products are built on Shariah-compliant principles and designed to be transparent, fair and straightforward.



When you work with us, you'll have direct access to experienced Business Development Managers who understand our criteria and are ready to support you from enquiry to completion.



Why choose us for Buy-to-Let Finance

Property investors don't always fit traditional lending models. That's where our specialist approach can help.

We support first time and portfolio landlords, limited companies and more complex cases, with criteria designed to help you place business with confidence.

Up to 80% FTV including new build properties*	Top slicing available for eligible UK expats and international residents	100% of overseas income accepted
Available to individuals, UK registered Limited Companies, SPVs and LLPs	Applications accepted from over 190 worldwide locations	First time buyers / first time landlords welcomed
Flats and studios from 30m ² considered	No UK credit footprint or UK address required	No limit on the number of properties in a portfolio
HMOs and MUFBs with no upper limit on rooms or flats	Flexible underwriting with individual case assessment	No limit on the number of floors in a block of flats. (exclusions apply)**
Short lease properties with 70+ years remaining considered	Retained profits may be considered	No requirement to hold assets or deposits with the Bank

*New build flats can be considered up to the max FTV of 75%

**Except ex-local authority properties with maximum five floors including ground.

Criteria highlights

No two landlords are the same. That's why we take a flexible approach and assess each application on its own merits.

Whether your customer is buying their first investment property or managing a larger portfolio, our criteria is designed to support a wide range of circumstances. Here's a snapshot of some of our key criteria:

Criteria	Customer type	BTL	BTL portfolio	HMOs/MUFBS
Maximum FTV	UK residents, UK expats and international residents	80% (75% for new build flats)	80% (75% for HMOs/MUFBS and new build flats)	75%
Minimum income	UK residents: self financing UK residents*	No minimum income.		
	UK expats and international residents	At least one applicant must earn a minimum income of £18,000 per annum (UK and UK expat resident top slicing applicants require a minimum income of £32k, international top slicing applicants require a minimum income of £50k).		
Finance amount	UK residents, UK expats and international residents	Minimum 75k	Maximum £5m (£10m for portfolios, by referral)	
Age	UK residents, UK expats and international residents	21 years	No age limit	
Finance term	UK residents, UK expats and international residents	5 years	30 years	

*If one or more applicants does not own any other property or requires top slicing, proof of income and bank statements will be required.

Currently these products fall outside of the scope of regulation by the Financial Conduct Authority.



Why choose us for Home Purchase Plans



Our Home Purchase Plans provide an ethical, Shariah-compliant alternative to a conventional mortgage.

Combining flexible criteria with specialist support, we can help a wide range of customers purchase homes and refinance in England and Wales.

Up to 95% FTV including new build properties*	No UK credit footprint or UK address required	Finance from £75k up to £10m
Finance available to buy property for family members to reside	Applications accepted over 190 worldwide locations	Can consider international gifts (exclusions apply)
Flats and studios from 30m ² considered	Retained profits may be considered	Builder gifted deposits accepted up to 5%
No limit on the number of floors in a block (exclusions apply)**	Available for employed, self-employed and contractor applicants	Green home finance options available with lower rental rates and energy offsets
Up to 6x income considered (income bands apply)	Flexible underwriting based on individual circumstances	An ethical, Shariah-compliant alternative to a conventional mortgage

*New build flats can be considered up to the max FTV of 75%.

**Except ex-local authority properties with maximum five floors including ground.

Criteria highlights

No two customers are the same. That's why we take a flexible approach and assess each application on its own merits.

Whether your customer is buying their first home, purchasing for a family member or has more complex circumstances, our criteria is designed to support a wide range of needs. Here's a snapshot of some of our key criteria:

Criteria	Customer type	Value	
Maximum FTV	UK residents UK expats and international residents	95% (75% FTV for new build flats) 80% (75% FTV for new build flats)	
Minimum income	UK residents UK expats and international residents	£15k (£20k above 80% FTV) £25k	
Finance amount	UK residents, UK expats and international residents	Minimum £75k	Maximum £5m up to *£10m by referral, £750k to 90% FTV and £600k to 95% FTV
Age	UK residents UK expats and international residents	18 years 21 years	75 years (at end of term) 75 years (at end of term)
Finance term	UK residents, UK expats and international residents	5 years	40 years

Advising on Home Purchase Plans requires the appropriate FCA permissions. If you're unable to provide advice but have a customer who could benefit from a Home Purchase Plan, our Business Introductions process can help. Visit our website to learn more.



Understanding Shariah-compliant finance



A Home Purchase Plan helps customers buy property without a conventional mortgage. While the structure is different, the goal is the same: helping customers buy a home or investment property through a transparent and straightforward financing arrangement.

For many customers, the experience feels very similar to a conventional mortgage. The following page highlights some of the key differences.

Shariah finance comparison



Property ownership

Conventional: The property is registered in the customer's name with a charge placed on the property.

Shariah Finance: The property is registered in the Bank's name with the customer having a beneficial interest depending on their equity.



How payments work

Conventional: Interest is charged on the outstanding balance.

Shariah Finance: A rental rate is charged on finance amount and paid monthly.



When finance ends

Conventional: The charge is removed when the mortgage is settled.

Shariah Finance: Ownership transfers fully to customer once the finance is settled.



Finance options

Conventional: Interest-only mortgage | Capital repayment mortgage

Shariah Finance: Rent Only Finance | Acquisition & Rent Finance



What stays the same

Sell the property when you wish.

Only the customer benefits from an increased property value.

Stamp duty is paid on purchase.

Talk to our team

Whether you have a straightforward enquiry or a more complex case, we're here to help.

Our Business Development Managers understand international and expat financing and can help you explore options before you submit an application.



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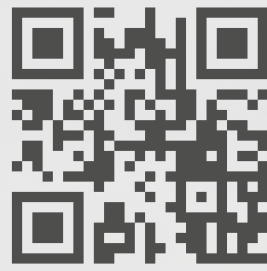
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Gatehouse Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 475346.

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