

FOR THE USE OF PROFESSIONAL MORTGAGE INTERMEDIARIES ONLY

PRODUCT RATES FOR UK RESIDENTS

SHARIAH-COMPLIANT FINANCING FOR UK BUY TO LET RESIDENTIAL INVESTMENT PROPERTY

EFFECTIVE FROM 3 JULY 2018



GATEHOUSE
BANK

PSUKR03/07/18vF3



PRODUCT RATES FOR UK RESIDENTS

PRODUCT & CODE	RENTAL RATE	THEREAFTER	MAX FTV	APPLICATION FEE	INCENTIVES	EARLY PAYMENT CHARGE	MIN PROPERTY VALUE	TERM
Individual BTL Finance Rates								
Fixed for 2 years (FU001)	3.25%	Reverting to our benchmark, which is Bank of England Base Rate plus 4.75% margin	80%	1%	None	None	£50,000	Min: o 5 years
Fixed for 5 years (FU002)	3.79%							Max: o Rent Only: 30 years o Acquisition: 30 years
BTL Finance Rates - Corporate Structure								
Fixed for 2 years (FU004)	3.49%	Reverting to our benchmark, which is Bank of England Base Rate plus 4.75% margin	80%	1%	None	None	£50,000	Min: o 5 years
Fixed for 5 years (FU006)	3.99%							Max: o Rent Only: 30 years o Acquisition: 30 years
HMO/Multi Freehold Unit BTL Finance Rates								
Fixed for 2 years (FU008)	3.99%	Reverting to our benchmark, which is Bank of England Base Rate plus 4.75% margin	75%	1%	None	None	£75,000	Min: o 5 years
Fixed for 5 years (FU010)	4.25%							Max: o Rent Only: 30 years o Acquisition: 25 years

o The above is subject to change due to market conditions and rates; however, correct at the time of writing. The Bank reserves the right to withdraw these rental rates at any time.

o Minimum age 21 years

o Rental top-up – surplus income to top up rental income is acceptable subject to the rental income being 110% of corporate structure and 115% for private individual

o 5.5% National stress rate (5 year fixed on initial pay rate)

o HMO and MFU from 140%

o Tariff of charges available on request

For queries, please contact:

Umar Ali

Head of Residential Home Finance

M: +44 (0) 7718 475 676

E: umar.ali@gatehousebank.com

Mehwish Mirza

BDM – Residential Home Finance

M: +44 (0) 7803 624 470

E: mehwish.mirza@gatehousebank.com

Junaid Sarwar

BDM – Residential Home Finance

M: +44 (0) 7507 909 686

E: junaid.sarwar@gatehousebank.com

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T +44 (0) 20 7070 6000 | E info@gatehousebank.com | W www.gatehousebank.com

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