

For the use of Professional Mortgage Intermediaries only



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

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

Effective from 03 November 2021



Buy-to-Let Products for UK residents – for finance below £500,00 for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance	Product Fee	Early Payment Charge	Term
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFU460BR)	3.59%	SVR + 1%	65%	£499,999	£499	None	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 30 years - Rent Only = 30 years
Fixed for 2 years (BFU461BR)	3.79%		80%				
Fixed for 5 years (BFU462BR)	3.95%		65%				
Fixed for 5 years (BFU463BR)	3.99%		80%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 2 years (BFU464BR)	3.85%	SVR + 1%	65%	£499,000	£499	None	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 30 years - Rent Only = 30 years
Fixed for 2 years (BFU465BR)	3.99%		75%				
Fixed for 5 years (BFU466BR)	3.99%		65%				
Fixed for 5 years (BFU467BR)	4.24%		75%				

Our Standard Variable Rate (SVR) is currently 3.85%.

- 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.

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 Products for UK residents – for finance of £500,000 and above for product transfers

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Minimum Finance	Product Fee	Early Payment Charge	Term
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFU468BR)	3.39%	SVR + 1%	65%	£500,000	£499	None	<ul style="list-style-type: none"> • Min: 5 years • Max: Acquisition & Rent = 30 years Rent Only = 30 years
Fixed for 2 years (BFU469BR)	3.59%		80%				
Fixed for 5 years (BFU470BR)	3.75%		65%				
Fixed for 5 years (BFU471BR)	3.79%		80%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 2 years (BFU472BR)	3.65%	SVR + 1%	65%	£500,000	£499	None	<ul style="list-style-type: none"> • Min: 5 years • Max: Acquisition & Rent = 30 years Rent Only = 30 years
Fixed for 2 years (BFU473BR)	3.79%		75%				
Fixed for 5 years (BFU474BR)	3.79%		65%				
Fixed for 5 years (BFU475BR)	4.04%		75%				

Our Standard Variable Rate (SVR) is currently 3.85%.

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- *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.

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.



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