

For the use of Professional Mortgage Intermediaries only



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

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

Effective from 17 November 2021



Buy-to-Let Products for UK Expats – for finance below £500,000 for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance Amount	Product Fee	Early Payment Charge	Term
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFE476BR)	3.69%	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 = 25 years - Rent Only = 25 years
Fixed for 2 years (BFE477BR)	3.95%		80%				
Fixed for 5 years (BFE478BR)	3.95%		65%				
Fixed for 5 years (BFE479BR)	4.19%		80%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 2 years (BFE480BR)	4.19%	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 = 25 years - Rent Only = 25 years
Fixed for 2 years (BFE481BR)	4.44%		75%				
Fixed for 5 years (BFE482BR)	4.44%		65%				
Fixed for 5 years (BFE483BR)	4.69%		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 these terms 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.

- Applicant residency status:
 - UK Expats (UK Citizens resident abroad) are eligible to apply for our UK Expat 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.



Buy-to-Let Products for UK Expats – for finance of £500,000 and above for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Minimum Finance Amount	Product Fee	Early Payment Charge	Term
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFE484BR)	3.49%	SVR + 1%	65%	£500,000	£499	None	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 25 years - Rent Only = 25 years
Fixed for 2 years (BFE485BR)	3.75%		80%				
Fixed for 5 years (BFE486BR)	3.75%		65%				
Fixed for 5 years (BFE487BR)	3.99%		80%				
Individual & Corporate Structure HMOs and MUFBS Finance Rates*							
Fixed for 2 years (BFE488BR)	3.99%	SVR + 1%	65%	£500,000	£499	None	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 25 years - Rent Only = 25 years
Fixed for 2 years (BFE489BR)	4.24%		75%				
Fixed for 5 years (BFE490BR)	4.24%		65%				
Fixed for 5 years (BFE491BR)	4.49%		75%				

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Buy-to-Let Products for International residents – for finance below £500,000 for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance Amount	Product Fee	Early Payment Charge	Term
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFN416BR)	4.09%	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 = 25 years - Rent Only = 25 years
Fixed for 2 years (BFN417BR)	4.29%		80%				
Fixed for 5 years (BFN418BR)	4.29%		65%				
Fixed for 5 years (BFN419BR)	4.49%		80%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants							
Fixed for 2 years (BFN492BR)	4.69%	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 = 25 years - Rent Only = 25 years
Fixed for 2 years (BFN493BR)	4.89%		75%				
Fixed for 5 years (BFN494BR)	4.99%		65%				
Fixed for 5 years (BFN495BR)	5.19%		75%				

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Buy-to-Let Products for International residents – for finance of £500,000 and above for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Minimum Finance Amount	Product Fee	Early Payment Charge	Term
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFN420BR)	3.89%	SVR + 1%	65%	£500,000	£499	None	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 25 years - Rent Only = 25 years
Fixed for 2 years (BFN421BR)	4.09%		80%				
Fixed for 5 years (BFN422BR)	4.09%		65%				
Fixed for 5 years (BFN423BR)	4.29%		80%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants							
Fixed for 2 years (BFN496BR)	4.49%	SVR + 1%	65%	£500,000	£499	None	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 25 years - Rent Only = 25 years
Fixed for 2 years (BFN497BR)	4.69%		75%				
Fixed for 5 years (BFN498BR)	4.79%		65%				
Fixed for 5 years (BFN499BR)	4.99%		75%				

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