

For the use of Professional Mortgage Intermediaries only



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

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

Effective from 28 April 2022

All customers of the Bank must be able to read, speak and understand English to a level that they are fully aware of all obligations and requirements when entering any financial arrangements with the Bank.



Buy-to-Let Products for UK Expats for finance below £500,000

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Product Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFE500)	3.69%	SVR + 1.5%	65%	1.5% (Min £999)	None	£115,000	£75,000	<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 (BFE501)	3.95%		80%			£94,000		
Fixed for 5 years (BFE502)	3.95%		65%			£115,000		
Fixed for 5 years (BFE503)	4.19%		80%			£94,000		
Individual & Corporate Structure HMOs and MUFBs Finance Rates								
Fixed for 2 years (BFE504)	4.19%	SVR + 1.5%	65%	1.5% (Min £999)	None	£115,000	£75,000	<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 (BFE505)	4.44%		75%			£100,000		
Fixed for 5 years (BFE506)	4.44%		65%			£115,000		
Fixed for 5 years (BFE507)	4.69%		75%			£100,000		

Our Standard Variable Rate (SVR) is currently 4.25%.

- The terms and rental rates quoted herein are subject to change due to market conditions and rates; however, correct at the time of writing. The Bank reserves the right to withdraw these products at any time.
- Minimum age 21 years.
- Rental top-up – surplus income to top up rental income is acceptable subject to the rental income being 110% for corporate structures and 115% for private individuals.
- Stress test at pay rate if 5-year fixed or more and stress at 5.5% if lower than 5 years.
- HMOs & MUFBs - 145%.
- Applicant residency status:
 - All customers of the Bank must be able to read, speak and understand English to a level that they are fully aware of all obligations and requirements when entering any financial arrangements with the Bank.
 - 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

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Product Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFE540)	2.99%	SVR + 1.5%	65%	£5,000	None	£770,000	£500,000	<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 (BFE541)	3.25%		80%			£625,000		
Fixed for 5 years (BFE542)	3.25%		65%			£770,000		
Fixed for 5 years (BFE543)	3.49%		80%			£625,000		
Individual & Corporate Structure HMOs and MUFBs Finance Rates								
Fixed for 2 years (BFE544)	3.49%	SVR + 1.5%	65%	£5,000	None	£770,000	£500,000	<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 (BFE545)	3.74 %		75%			£670,000		
Fixed for 5 years (BFE546)	3.74 %		65%			£770,000		
Fixed for 5 years (BFE547)	3.99%		75%			£670,000		

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- Minimum age 21 years.
- Rental top-up – surplus income to top up rental income is acceptable subject to the rental income being 110% for corporate structures and 115% for private individuals.
- Stress test at pay rate if 5-year fixed or more and stress at 5.5% if lower than 5 years.
- HMOs & MUFBs - 145%.
- Applicant residency status:
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 - UK Expats (UK Citizens resident abroad) are eligible to apply for our UK Expat Buy-to-Let products.
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Buy-to-Let Products for International residents for finance below £500,000

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Product Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFN516)	4.09%	SVR + 1.5%	65%	1.5% (Min £999)	None	£115,000	£75,000	<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 (BFN517)	4.29%		80%			£94,000		
Fixed for 5 years (BFN518)	4.29%		65%			£115,000		
Fixed for 5 years (BFN519)	4.49%		80%			£94,000		

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

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Product Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFN548)	3.39%	SVR + 1.5%	65%	£5,000	None	£770,000	£500,000	<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 (BFN549)	3.59%		80%			£625,000		
Fixed for 5 years (BFN550)	3.59%		65%			£770,000		
Fixed for 5 years (BFN551)	3.79%		80%			£625,000		

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- Minimum age 21 years.
- Rental top-up – not available for International residents.
- Stress test at pay rate if 5-year fixed or more and stressed at 5.5% if fixed term is lower than 5 years.
- Applicant residency status:
 - All customers of the Bank must be able to read, speak and understand English to a level that they are fully aware of all obligations and requirements when entering any financial arrangements with the Bank.
 - International Residents (Foreign Nationals non-resident in the UK) are only eligible to apply for our International 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.



MUFB Buy-to-Let Products for International residents for finance below £500,000

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Product Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFN524)	4.69%	SVR + 1.5%	65%	1.5% (Min £999)	None	£115,000	£75,000	<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 (BFN525)	4.89%		75%			£100,000		
Fixed for 5 years (BFN526)	4.99%		65%			£115,000		
Fixed for 5 years (BFN527)	5.19%		75%			£100,000		

MUFB Buy-to-Let Products for International residents for finance of £500,000 and above

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Product Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFN552)	3.99%	SVR + 1.5%	65%	£5,000	None	£770,000	£500,000	<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 (BFN553)	4.19 %		75%			£670,000		
Fixed for 5 years (BFN554)	4.29%		65%			£770,000		
Fixed for 5 years (BFN555)	4.49%		75%			£670,000		

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- Minimum age 21 years.
- Rental top-up – not available for International residents.
- Stress test at pay rate if 5-year fixed or more and stressed at 5.5% if fixed term is lower than 5 years.
- MUFBs – 145%
- Applicant residency status:
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