

For the use of Professional Mortgage Intermediaries only



Buy-to-Let product guide for UK 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 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
Green Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (GBFU464)	3.49%	SVR + 1%	65%	1% (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 = 30 years - Rent Only = 30 years
Fixed for 2 years (GBFU465)	3.69%		80%			£94,000		
Fixed for 5 years (GBFU466)	3.85%		65%			£115,000		
Fixed for 5 years (GBFU467)	3.89%		80%			£94,000		
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFU460)	3.59%	SVR + 1%	65%	1% (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 = 30 years - Rent Only = 30 years
Fixed for 2 years (BFU461)	3.79%		80%			£94,000		
Fixed for 5 years (BFU462)	3.95%		65%			£115,000		
Fixed for 5 years (BFU463)	3.99%		80%			£94,000		

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

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.

- 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 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% of corporate structure and 115% for private individual.
- Stress test at pay rate if 5 year fixed term or more and stressed at 5.5% if fixed term lower than 5 years.
- **Green UK BTL - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown.**



Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Product Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Green Individual & Corporate Structure HMOs and MUFBS Finance Rates								
Fixed for 2 years (GBFU568)	3.75%	SVR + 1%	65%	1% (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 = 30 years - Rent Only = 30 years
Fixed for 2 years (GBFU569)	3.89%		75%			£100,000		
Fixed for 5 years (GBFU570)	3.89%		65%			£115,000		
Fixed for 5 years (GBFU571)	4.14%		75%			£100,000		
Individual & Corporate Structure HMOs and MUFBS Finance Rates								
Fixed for 2 years (BFU464)	3.85%	SVR + 1%	65%	1% (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 = 30 years - Rent Only = 30 years
Fixed for 2 years (BFU465)	3.99%		75%			£100,000		
Fixed for 5 years (BFU466)	3.99%		65%			£115,000		
Fixed for 5 years (BFU467)	4.24%		75%			£100,000		

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

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.

- 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 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% of corporate structure and 115% for private individual.
- Stress test at pay rate if 5 year fixed term or more and stressed at 5.5% if fixed term lower than 5 years.
- HMOs & MUFBS from 140%. Tariff of charges available on request.
- **Green HMOs & MUFBS - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown.**



Buy-to-Let Products for UK 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 (BFU532)	2.89%	SVR + 1%	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 = 30 years - Rent Only = 30 years
Fixed for 2 years (BFU533)	3.09%		80%			£625,000		
Fixed for 5 years (BFU534)	3.25%		65%			£770,000		
Fixed for 5 years (BFU535)	3.29%		80%			£625,000		
Individual & Corporate Structure HMOs and MUFBs Finance Rates								
Fixed for 2 years (BFU536)	3.15%	SVR + 1%	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 = 30 years - Rent Only = 30 years
Fixed for 2 years (BFU537)	3.29%		75%			£670,000		
Fixed for 5 years (BFU538)	3.29%		65%			£770,000		
Fixed for 5 years (BFU539)	3.54%		75%			£670,000		

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

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.

- 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 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% of corporate structure and 115% for private individual.
- Stress test at pay rate if 5 year fixed term or more and stressed at 5.5% if fixed term lower than 5 years.
- HMOs & MUFBs from 140%. Tariff of charges available on request.



For more information, please contact our Residential Property Finance Team:

Thomas Humphreys

Telephony BDM

T: +44 (0) 20 7070 6962

E: thomas.humphreys@gatehousebank.com

Tyler O'Sullivan

Telephony BDM

T: +44 (0) 20 7070 6951

E: tyler.sullivan@gatehousebank.com

Tol Mulka

Telephony BDM

T: +44 (0) 8000 356 544

E: tol.mulka@gatehousebank.com

Chris Proudfoot

Business Development Manager

- East Midlands, North West and North East of England, Yorkshire and The Humber Regions.

M: +44 (0) 7593 446 190

E: chris.proudfoot@gatehousebank.com

Zeenat Shaffi

Business Development Manager

- South East England Region and South London

M: +44 (0) 7803 409 086

E: zeenat.shaffi@gatehousebank.com

Emma Kelman

Business Development Manager

- South West England Region and South London

M: +44 (0) 7507 909 686

E: emma.kelman@gatehousebank.com

Kitt Makwana

Key Account Manager

M: +44 (0) 7715 078 264

E: kitt.makwana@gatehousebank.com

Lottie Clayton

Head of Intermediary Sales

M: +44 (0) 7851 249 352

E: charlotte.clayton@gatehousebank.com



FOR THE USE OF PROFESSIONAL MORTGAGE INTERMEDIARIES ONLY

Gatehouse Bank plc (“Gatehouse”) is a public limited company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and incorporated under the laws of England and Wales with registered number 06260053 having its registered office at The Helicon, One South Place, London, EC2M 2RB, United Kingdom.

T: 08000 356 544 | **E:** brokersupport@gatehousebank.com | **W:** www.gatehousebank.com/intermediaries

IMPORTANT NOTICE

This document is issued by Gatehouse and its purpose is to provide information about residential financing products offered by Gatehouse on a non-advised basis, it does not constitute an offer or invitation in respect the products. Currently, these products fall outside the scope of regulation by the Financial Conduct Authority.

No information set out or referred to in this Document shall form the basis of any contract. Any prospective transaction shall be governed by applicable terms and conditions and any agreements entered into by the relevant parties acknowledging that it has not relied on, or been induced to enter into such an agreement by, any representation, warranty, assurance or undertaking save as expressly set out in that agreement. The issue of this document shall not be deemed to be any form of commitment on the part of Gatehouse (or any other person) to proceed with any transaction.

Any recipient of this document in jurisdictions outside the UK should inform themselves about and observe any applicable legal requirements.

Prospective clients should make their own independent assessment when considering the products described in this document. In reaching a decision, prospective clients should discuss their options with an independent financial adviser and seek independent professional tax and legal advice.

By accepting this document, the recipient agrees to be bound by the foregoing limitations.