

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 26 January 2023



Buy-to-Let Products for UK Expats 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 (BFE1180BR) | 6.09% | SVR + 1.0% | 65% | £5m | £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 (BFE1181BR) | 6.35% | | 80% | | | | |
| Fixed for 5 years (BFE1182BR) | 6.35% | | 65% | | | | |
| Fixed for 5 years (BFE1183BR) | 6.59% | | 80% | | | | |
| Individual & Corporate Structure HMOs and MUFBs Finance Rates* | | | | | | | |
| Fixed for 5 years (BFE1184BR) | 6.89% | SVR + 1.75% | 65% | £5m | £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 5 years (BFE1185BR) | 7.14% | | 75% | | | | |

Our Standard Variable Rate (SVR) is currently 6.75%.

- 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 International residents 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 (BFN1186BR) | 6.49% | SVR + 1.0% | 65% | £5m | £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 (BFN1187BR) | 6.69% | | 80% | | | | |
| Fixed for 5 years (BFN1188BR) | 6.69% | | 65% | | | | |
| Fixed for 5 years (BFN1189BR) | 6.89% | | 80% | | | | |
| Individual & Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants | | | | | | | |
| Fixed for 5 years (BFN1190BR) | 7.44% | SVR + 1.75% | 65% | £5m | £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 5 years (BFN1191BR) | 7.64% | | 75% | | | | |

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FOR THE USE OF PROFESSIONAL MORTGAGE INTERMEDIARIES ONLY

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