

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 31 October 2023



Green 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 Redemption Charge	Term
Green Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (GBFE1378BR)	6.74%	SVR + 1.0%	65%	£5m	£499	2% in year 1; 1% in year 2	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 2 years (GBFE1379BR)	7.00%		80%				
Fixed for 5 years (GBFE1380BR)	7.00%		65%				
Fixed for 5 years (GBFE1416BR)	7.24%		80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Green Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 5 years (GBFE1386BR)	7.54%	SVR + 1.75%	65%	£5m	£499	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (GBFE1418BR)	7.79%		75%				

Our Standard Variable Rate (SVR) is currently 8.00%.

- 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.
- **Green BTL - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown.**
- *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.

- Early Redemption Charges (ERCs) are based on the finance balance outstanding at the time an Additional Acquisition Payment (AAP) is made. A maximum of 10% (minimum £2000) of the outstanding finance balance can be paid off each anniversary year without incurring any charge.. Amounts in excess of the 10% in each anniversary year, will be subject to an ERC. The % rate at which the ERC will be payable will be based upon the years elapsed, during the Fixed Rental Rate Period of the product, since completion.
- 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 product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance Amount	Product Fee	Early Redemption Charge	Term
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFE1382BR)	6.84%	SVR + 1.0%	65%	£5m	£499	2% in year 1; 1% in year 2	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 2 years (BFE1383BR)	7.10%		80%				
Fixed for 5 years (BFE1384BR)	7.10%		65%				
Fixed for 5 years (BFE1417BR)	7.34%		80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 5 years (BFE1388BR)	7.64%	SVR + 1.75%	65%	£5m	£499	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (BFE1419BR)	7.89%		75%				

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Green 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 Redemption Charge	Term
Green Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (GBFN1390BR)	7.14%	SVR + 1.0%	65%	£5m	£499	2% in year 1; 1% in year 2	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 2 years (GBFN1391BR)	7.34%		80%				
Fixed for 5 years (GBFN1392BR)	7.34%		65%				
Fixed for 5 years (GBFN1420BR)	7.54%		80%			3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	
Green Individual & Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants							
Fixed for 5 years (GBFN1398BR)	8.09%	SVR + 1.75%	65%	£5m	£499	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (GBFN1422BR)	8.29%		75%				

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Buy-to-Let Products for International residents for product transfers only

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Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFN1394BR)	7.24%	SVR + 1.0%	65%	£5m	£499	2% in year 1; 1% in year 2	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 2 years (BFN1395BR)	7.44%		80%				
Fixed for 5 years (BFN1396BR)	7.44%		65%				
Fixed for 5 years (BFN1421BR)	7.64%		80%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants							
Fixed for 5 years (BFN1400BR)	8.19%	SVR + 1.75%	65%	£5m	£499	3% in years 1 & 2; 2% in years 3 & 4; 1% in year 5	<ul style="list-style-type: none"> • Min: 5 years • Max: 25 years
Fixed for 5 years (BFN1423BR)	8.39%		75%				

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