

For the use of Professional Mortgage Intermediaries only



Retention Buy-to-Let product transfer guide for UK residents

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

Effective from 27 August 2020



Buy-to-Let Products for UK residents – for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Incentives	Application Fee	Early Payment Charge	Min Property Value	Term
Individual BTL Finance Rates								
Fixed for 2 years (BFU160BR)	3.19%	SVR + 1%	65%	None	£499	None	£50,000	Min: • 5 years Max: • Rent Only = 30 years • Acquisition & Rent = 30 years
Fixed for 2 years (BFU166BR)	3.35%		80%					
Fixed for 5 years (BFU161BR)	3.65%		65%					
Fixed for 5 years (BFU167BR)	3.85%		80%					
BTL Finance Rates - Corporate Structure								
Fixed for 2 years (BFU162BR)	3.45%	SVR + 1%	65%	None	£499	None	£50,000	Min: • 5 years Max: • Rent Only = 30 years • Acquisition & Rent = 30 years
Fixed for 2 years (BFU168BR)	3.55%		80%					
Fixed for 5 years (BFU163BR)	3.90%		65%					
Fixed for 5 years (BFU169BR)	4.10%		80%					
BTL Finance Rates - HMOs and MUFBs (Please note that HMOs are only available to previous HMO customers)								
Fixed for 2 years (BFU164BR)	3.95%	SVR + 1%	65%	None	£499	None	£55,000	Min: • 5 years Max: • Rent Only = 30 years • Acquisition & Rent = 30 years
Fixed for 2 years (BFU170BR)	4.15%		75%					
Fixed for 5 years (BFU165BR)	4.25%		65%					
Fixed for 5 years (BFU171BR)	4.45%		75%					

Our Standard Variable Rate (SVR) is currently 3.85%.

- 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 or more and stress at 5.5% if lower than 5 years
- HMO and MUFB from 140%. Tariff of charges available on request



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