

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 9 September 2020

Buy-to-Let Products for UK residents up to 65% FTV



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 (BFU196)	3.74%	SVR + 1%	65%	None	1% (Min £999)	None	£385,000	Min: 5 years Max: 30 years
Fixed for 5 years (BFU197)	4.20%							
BTL Finance Rates - Corporate Structure								
Fixed for 2 years (BFU198)	4.00%	SVR + 1%	65%	None	1% (Min £999)	None	£385,000	Min: 5 years Max: 30 years
Fixed for 5 years (BFU199)	4.45%							
BTL Finance Rates - MUFBs								
Fixed for 2 years (BFU200)	4.50%	SVR + 1%	65%	None	1% (Min £999)	None	£385,000	Min: 5 years Max: 30 years
Fixed for 5 years (BFU201)	4.80%							

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
- MUFb from 140%. Tariff of charges available on request



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