

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 7 October 2021

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	Application Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFU460)	3.59%	SVR + 1%	65%	1% (Min £999)	None	£154,000	£100,000	<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%			£125,000		
Fixed for 5 years (BFU462)	3.79%		65%			£154,000		
Fixed for 5 years (BFU463)	3.99%		80%			£125,000		
Individual & Corporate Structure HMOs and MUFBs Finance Rates								
Fixed for 2 years (BFU464)	3.85%	SVR + 1%	65%	1% (Min £999)	None	£154,000	£100,000	<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%			£134,000		
Fixed for 5 years (BFU466)	3.99%		65%			£154,000		
Fixed for 5 years (BFU467)	4.24%		75%			£134,000		

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

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- 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.



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	Application Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFU468)	3.39%	SVR + 1%	65%	1% (Min £999)	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 (BFU469)	3.59%		80%			£625,000		
Fixed for 5 years (BFU470)	3.59%		65%			£770,000		
Fixed for 5 years (BFU471)	3.79%		80%			£625,000		
Individual & Corporate Structure HMOs and MUFBs Finance Rates								
Fixed for 2 years (BFU472)	3.65%	SVR + 1%	65%	1% (Min £999)	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 (BFU473)	3.79%		75%			£670,000		
Fixed for 5 years (BFU474)	3.79%		65%			£770,000		
Fixed for 5 years (BFU475)	4.04%		75%			£670,000		

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- 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.



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