

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 28 January 2021

# 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
<b>Individual &amp; Corporate Structure BTL Finance Rates</b>								
Fixed for 2 years (BFU224)	3.49%	SVR + 1%	65%	None	1% (Min £999)	None	£100,000	Min: 5 years Max: 30 years
Fixed for 5 years (BFU225)	3.85%							
<b>BTL Finance Rates - HMOs &amp; MUFBs</b>								
Fixed for 2 years (BFU226)	3.99%	SVR + 1%	65%	None	1% (Min £999)	None	£100,000	Min: 5 years Max: 30 years
Fixed for 5 years (BFU227)	4.39%							

## 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
- HMOs & MUFBs from 140%. Tariff of charges available on request

# Buy-to-Let Products for UK residents up to 80% FTV



Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Incentives	Application Fee	Early Payment Charge	Min Property Value	Term
<b>Individual &amp; Corporate Structure BTL Finance Rates</b>								
Fixed for 2 years (BFU228)	3.69%	SVR + 1%	80%	None	1% (Min £999)	None	£100,000	Min: 5 years Max: 30 years
Fixed for 5 years (BFU229)	4.05%							
<b>BTL Finance Rates - HMOs &amp; MUFBs</b>								
Fixed for 2 years (BFU230)	4.25%	SVR + 1%	75%	None	1% (Min £999)	None	£100,000	Min: 5 years Max: 30 years
Fixed for 5 years (BFU231)	4.49%							

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- HMOs & MUFBs from 140%. Tariff of charges available on request



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