

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 7 October 2021



## Buy-to-Let Products for UK Expats – for finance below £500,000 for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance Amount	Application Fee	Early Payment Charge	Term
<b>Individual &amp; Corporate Structure BTL Finance Rates*</b>							
Fixed for 2 years (BFE476BR)	3.69%	SVR + 1%	65%	£499,999	£499	None	<ul style="list-style-type: none"> <li>• Min: 5 years</li> <li>• Max:               <ul style="list-style-type: none"> <li>- Acquisition &amp; Rent = 25 years</li> <li>- Rent Only = 25 years</li> </ul> </li> </ul>
Fixed for 2 years (BFE477BR)	3.95%		80%				
Fixed for 5 years (BFE478BR)	3.95%		65%				
Fixed for 5 years (BFE479BR)	4.19%		80%				
<b>Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates*</b>							
Fixed for 2 years (BFE480BR)	4.19%	SVR + 1%	65%	£499,999	£499	None	<ul style="list-style-type: none"> <li>• Min: 5 years</li> <li>• Max:               <ul style="list-style-type: none"> <li>- Acquisition &amp; Rent = 25 years</li> <li>- Rent Only = 25 years</li> </ul> </li> </ul>
Fixed for 2 years (BFE481BR)	4.44%		75%				
Fixed for 5 years (BFE482BR)	4.44%		65%				
Fixed for 5 years (BFE483BR)	4.69%		75%				

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

- 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.
- \*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.

- 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 finance of £500,000 and above for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Minimum Finance Amount	Application Fee	Early Payment Charge	Term
<b>Individual &amp; Corporate Structure BTL Finance Rates*</b>							
Fixed for 2 years (BFE484BR)	3.49%	SVR + 1%	65%	£500,000	£499	None	<ul style="list-style-type: none"> <li>• Min: 5 years</li> <li>• Max:               <ul style="list-style-type: none"> <li>- Acquisition &amp; Rent = 25 years</li> <li>- Rent Only = 25 years</li> </ul> </li> </ul>
Fixed for 2 years (BFE485BR)	3.75%		80%				
Fixed for 5 years (BFE486BR)	3.75%		65%				
Fixed for 5 years (BFE487BR)	3.99%		80%				
<b>Individual &amp; Corporate Structure HMOs and MUFBS Finance Rates*</b>							
Fixed for 2 years (BFE488BR)	3.99%	SVR + 1%	65%	£500,000	£499	None	<ul style="list-style-type: none"> <li>• Min: 5 years</li> <li>• Max:               <ul style="list-style-type: none"> <li>- Acquisition &amp; Rent = 25 years</li> <li>- Rent Only = 25 years</li> </ul> </li> </ul>
Fixed for 2 years (BFE489BR)	4.24%		75%				
Fixed for 5 years (BFE490BR)	4.24%		65%				
Fixed for 5 years (BFE491BR)	4.49%		75%				

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## Buy-to-Let Products for International residents – for finance below £500,000 for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance Amount	Application Fee	Early Payment Charge	Term
<b>Individual &amp; Corporate Structure BTL Finance Rates*</b>							
Fixed for 2 years (BFN416BR)	4.09%	SVR + 1%	65%	£499,999	£499	None	<ul style="list-style-type: none"> <li>• Min: 5 years</li> <li>• Max:               <ul style="list-style-type: none"> <li>- Acquisition &amp; Rent = 25 years</li> <li>- Rent Only = 25 years</li> </ul> </li> </ul>
Fixed for 2 years (BFN417BR)	4.29%		80%				
Fixed for 5 years (BFN418BR)	4.29%		65%				
Fixed for 5 years (BFN419BR)	4.49%		80%				
<b>Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates* Product not currently available for new applicants</b>							
Fixed for 2 years (BFN424BR)	4.99%	SVR + 1%	65%	£499,999	£499	None	<ul style="list-style-type: none"> <li>• Min: 5 years</li> <li>• Max:               <ul style="list-style-type: none"> <li>- Acquisition &amp; Rent = 25 years</li> <li>- Rent Only = 25 years</li> </ul> </li> </ul>
Fixed for 2 years (BFN425BR)	5.19%		75%				
Fixed for 5 years (BFN426BR)	5.34%		65%				
Fixed for 5 years (BFN427BR)	5.54%		75%				

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<b>Individual &amp; Corporate Structure BTL Finance Rates*</b>							
Fixed for 2 years (BFN420BR)	3.89%	SVR + 1%	65%	£500,000	£499	None	<ul style="list-style-type: none"> <li>• Min: 5 years</li> <li>• Max:               <ul style="list-style-type: none"> <li>- Acquisition &amp; Rent = 25 years</li> <li>- Rent Only = 25 years</li> </ul> </li> </ul>
Fixed for 2 years (BFN421BR)	4.09%		80%				
Fixed for 5 years (BFN422BR)	4.09%		65%				
Fixed for 5 years (BFN423BR)	4.29%		80%				
<b>Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates* Product not currently available for new applicants</b>							
Fixed for 2 years (BFN428BR)	4.79%	SVR + 1%	65%	£500,000	£499	None	<ul style="list-style-type: none"> <li>• Min: 5 years</li> <li>• Max:               <ul style="list-style-type: none"> <li>- Acquisition &amp; Rent = 25 years</li> <li>- Rent Only = 25 years</li> </ul> </li> </ul>
Fixed for 2 years (BFN429BR)	4.99%		75%				
Fixed for 5 years (BFN430BR)	5.14%		65%				
Fixed for 5 years (BFN431BR)	5.34%		75%				

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## For more information, please contact our Residential Property Finance Team:

### **Thomas Humphreys**

- South-West England, Wales, West Midlands,  
Milton Keynes, Portsmouth, Fareham  
and Bournemouth, and Isle of White  
Telephony BDM

T: +44 (0) 20 7070 6962

E: [thomas.humphreys@gatehousebank.com](mailto:thomas.humphreys@gatehousebank.com)

### **Tyler O'Sullivan**

- South-West England, Wales, West Midlands,  
Milton Keynes, Portsmouth, Fareham  
and Bournemouth, and Isle of White  
Telephony BDM

T: +44 (0) 20 7070 6951

E: [tyler.sullivan@gatehousebank.com](mailto:tyler.sullivan@gatehousebank.com)

### **Chris Proudfoot**

Business Development Manager

- East Midlands, North West and North East of  
England, Yorkshire and The Humber Regions.

M: +44 (0) 7593 446 190

E: [chris.proudfoot@gatehousebank.com](mailto:chris.proudfoot@gatehousebank.com)

### **Zeenat Shaffi**

Business Development Manager

- South East London

M: +44 (0) 7803 409 086

E: [zeenat.shaffi@gatehousebank.com](mailto:zeenat.shaffi@gatehousebank.com)

### **Junaid Sarwar**

Business Development Manager

- South West London

M: +44 (0) 7507 909 686

E: [junaid.sarwar@gatehousebank.com](mailto:junaid.sarwar@gatehousebank.com)

### **Simranjeet Gill**

National Key Account Manager

M: +44 (0) 7715 078 264

E: [simranjeet.gill@gatehousebank.com](mailto:simranjeet.gill@gatehousebank.com)

### **Lottie Clayton**

Head of Intermediary Sales

M: +44 (0) 7851 249 352

E: [charlotte.clayton@gatehousebank.com](mailto:charlotte.clayton@gatehousebank.com)



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T: 08000 356 544 | E: [brokersupport@gatehousebank.com](mailto:brokersupport@gatehousebank.com) | W: [www.gatehousebank.com](http://www.gatehousebank.com)

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