

For the use of Professional Mortgage Intermediaries only



Buy-to-Let product guide for UK Expats and International residents

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

Effective from 11 August 2022

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 Expats for finance below £500,000

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Product Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFE1021)	4.59%	SVR + 1.5%	65%	1.5% (Min £999)	None	£115,000	£75,000	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 25 years - Rent Only = 25 years
Fixed for 2 years (BFE1022)	4.85%		80%			£94,000		
Fixed for 5 years (BFE1023)	4.85%		65%			£115,000		
Fixed for 5 years (BFE1024)	5.09%		80%			£94,000		
Individual & Corporate Structure HMOs and MUFBs Finance Rates								
Fixed for 2 years (BFE1025)	5.14%	SVR + 1.75%	65%	1.5% (Min £999)	None	£115,000	£75,000	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 25 years - Rent Only = 25 years
Fixed for 2 years (BFE1026)	5.39%		75%			£100,000		
Fixed for 5 years (BFE1027)	5.39%		65%			£115,000		
Fixed for 5 years (BFE1028)	5.64%		75%			£100,000		

Our Standard Variable Rate (SVR) is currently 5.50%.

- The terms and rental rates quoted herein are 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% for corporate structures and 115% for private individuals.
- Stress test at pay rate if 5-year fixed or more and stress at 5.5% if lower than 5 years.
- HMOs & MUFBs - 145%.
- Applicant residency status:
 - 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.
 - 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.



Limited Edition Buy-to-Let Products for UK Expats for finance of £500,000 and above

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Product Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFE1029)	4.60%	SVR + 1.5%	80%	£5,000	None	£625,000	£500,000	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 25 years - Rent Only = 25 years
Fixed for 5 years (BFE1030)	4.84%		80%			£625,000		
Individual & Corporate Structure HMOs and MUFBs Finance Rates								
Fixed for 2 years (BFE1031)	5.14%	SVR + 1.75%	75%	£5,000	None	£670,000	£500,000	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 25 years - Rent Only = 25 years
Fixed for 5 years (BFE1032)	5.39%		75%			£670,000		

Our Standard Variable Rate (SVR) is currently 5.50%.

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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% for corporate structures and 115% for private individuals.
- Stress test at pay rate if 5-year fixed or more and stress at 5.5% if lower than 5 years.
- HMOs & MUFBs - 145%.
- Applicant residency status:
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 - UK Expats (UK Citizens resident abroad) are eligible to apply for our UK Expat Buy-to-Let products.
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Buy-to-Let Products for International residents for finance below £500,000

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Product Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFN1033)	4.99%	SVR + 1.5%	65%	1.5% (Min £999)	None	£115,000	£75,000	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 25 years - Rent Only = 25 years
Fixed for 2 years (BFN1034)	5.19%		80%			£94,000		
Fixed for 5 years (BFN1035)	5.19%		65%			£115,000		
Fixed for 5 years (BFN1036)	5.39%		80%			£94,000		
Individual & Corporate Structure MUFB Finance Rates								
Fixed for 2 years (BFN1037)	5.64%	SVR + 1.75%	65%	1.5% (Min £999)	None	£115,000	£75,000	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 25 years - Rent Only = 25 years
Fixed for 2 years (BFN1038)	5.84%		75%			£100,000		
Fixed for 5 years (BFN1039)	5.94%		65%			£115,000		
Fixed for 5 years (BFN1040)	6.14%		75%			£100,000		

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- Minimum age 21 years.
- Rental top-up – not available for International residents.
- Stress test at pay rate if 5-year fixed or more and stressed at 5.5% if fixed term is lower than 5 years.
- Applicant residency status:
 - 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.
 - International Residents (Foreign Nationals non-resident in the UK) are only eligible to apply for our International 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.



Limited Edition Buy-to-Let Products for International residents for finance of £500,000 and above

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Product Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFN1041)	4.94%	SVR + 1.5%	80%	£5,000	None	£625,000	£500,000	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 25 years - Rent Only = 25 years
Fixed for 5 years (BFN1042)	5.14%		80%			£625,000		
Individual & Corporate Structure MUFB Finance Rates								
Fixed for 2 years (BFN1043)	5.59%	SVR + 1.75%	75%	£5,000	None	£670,000	£500,000	<ul style="list-style-type: none"> • Min: 5 years • Max: <ul style="list-style-type: none"> - Acquisition & Rent = 25 years - Rent Only = 25 years
Fixed for 5 years (BFN1044)	5.89%		75%			£670,000		

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- Minimum age 21 years.
- Rental top-up – not available for International residents.
- Stress test at pay rate if 5-year fixed or more and stressed at 5.5% if fixed term is lower than 5 years.
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