

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 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 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
Green Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (GBFU1001)	4.39%	SVR + 1%	65%	1% (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 = 30 years - Rent Only = 30 years
Fixed for 2 years (GBFU1002)	4.59%		80%			£94,000		
Fixed for 5 years (GBFU1003)	4.75%		65%			£115,000		
Fixed for 5 years (GBFU1004)	4.89%		80%			£94,000		
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFU1005)	4.49%	SVR + 1%	65%	1% (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 = 30 years - Rent Only = 30 years
Fixed for 2 years (BFU1006)	4.69%		80%			£94,000		
Fixed for 5 years (BFU1007)	4.85%		65%			£115,000		
Fixed for 5 years (BFU1008)	4.99%		80%			£94,000		

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

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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.
- **Green UK BTL - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown.**



Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Product Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Green Individual & Corporate Structure HMOs and MUFBs Finance Rates								
Fixed for 2 years (GBFU1009)	4.65%	SVR + 1.25%	65%	1% (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 = 30 years - Rent Only = 30 years
Fixed for 2 years (GBFU1010)	4.79%		75%			£100,000		
Fixed for 5 years (GBFU1011)	4.89%		65%			£115,000		
Fixed for 5 years (GBFU1012)	5.04%		75%			£100,000		
Individual & Corporate Structure HMOs and MUFBs Finance Rates								
Fixed for 2 years (BFU1013)	4.75%	SVR + 1.25%	65%	1% (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 = 30 years - Rent Only = 30 years
Fixed for 2 years (BFU1014)	4.89%		75%			£100,000		
Fixed for 5 years (BFU1015)	4.99%		65%			£115,000		
Fixed for 5 years (BFU1016)	5.14%		75%			£100,000		

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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.
- **Green HMOs & MUFBs - Only properties with an EPC rating of A or B qualify for the Green Rental Rates shown.**



Limited Edition 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	Product Fee	Early Payment Charge	Minimum Property Value	Minimum Finance Amount	Term
Individual & Corporate Structure BTL Finance Rates								
Fixed for 2 years (BFU1017)	4.44%	SVR + 1%	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 = 30 years - Rent Only = 30 years
Fixed for 5 years (BFU1018)	4.74%		80%			£625,000		
Individual & Corporate Structure HMOs and MUFBs Finance Rates								
Fixed for 2 years (BFU1019)	4.64%	SVR + 1.25%	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 = 30 years - Rent Only = 30 years
Fixed for 5 years (BFU1020)	4.89%		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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