

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 11 August 2022



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	Product Fee	Early Payment Charge	Term
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFE1021BR)	4.59%	SVR + 1.5%	65%	£499,999	£499	None	<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 (BFE1022BR)	4.85%		80%				
Fixed for 5 years (BFE1023BR)	4.85%		65%				
Fixed for 5 years (BFE1024BR)	5.09%		80%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 2 years (BFE1025BR)	5.14%	SVR + 1.75%	65%	£499,999	£499	None	<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 (BFE1026BR)	5.39%		75%				
Fixed for 5 years (BFE1027BR)	5.39%		65%				
Fixed for 5 years (BFE1028BR)	5.64%		75%				

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, 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	Product Fee	Early Payment Charge	Term
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFE1049BR)	4.34%	SVR + 1.5%	65%	£500,000	£499	None	<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 (BFE1029BR)	4.60%		80%				
Fixed for 5 years (BFE1050BR)	4.60%		65%				
Fixed for 5 years (BFE1030BR)	4.84%		80%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 2 years (BFE1051BR)	4.89%	SVR + 1.75%	65%	£500,000	£499	None	<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 (BFE1031BR)	5.14%		75%				
Fixed for 5 years (BFE1052BR)	5.14%		65%				
Fixed for 5 years (BFE1032BR)	5.39%		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	Product Fee	Early Payment Charge	Term
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFN1033BR)	4.99%	SVR + 1.5%	65%	£499,999	£499	None	<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 (BFN1034BR)	5.19%		80%				
Fixed for 5 years (BFN1035BR)	5.19%		65%				
Fixed for 5 years (BFN1036BR)	5.39%		80%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants							
Fixed for 2 years (BFN1037BR)	5.64%	SVR + 1.75%	65%	£499,999	£499	None	<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 (BFN1038BR)	5.84%		75%				
Fixed for 5 years (BFN1039BR)	5.94%		65%				
Fixed for 5 years (BFN1040BR)	6.14%		75%				

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Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Minimum Finance Amount	Product Fee	Early Payment Charge	Term
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFN1053BR)	4.74%	SVR + 1.5%	65%	£500,000	£499	None	<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 (BFN1041BR)	4.94%		80%				
Fixed for 5 years (BFN1054BR)	4.94%		65%				
Fixed for 5 years (BFN1042BR)	5.14%		80%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants							
Fixed for 2 years (BFN1055BR)	5.39%	SVR + 1.75%	65%	£500,000	£499	None	<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 (BFN1043BR)	5.59%		75%				
Fixed for 5 years (BFN1056BR)	5.69%		65%				
Fixed for 5 years (BFN1044BR)	5.89%		75%				

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