

For the use of Professional Mortgage Intermediaries only



Retention Buy-to-Let product transfer guide for UK residents

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

Effective from 11 August 2022



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

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance	Product Fee	Early Payment Charge	Term
Green Individual & Corporate Structure BTL Finance Rates* A or B EPC Rated Only							
Fixed for 2 years (GBFU1001BR)	4.39%	SVR + 1%	65%	£499,999	£499	None	<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 (GBFU1002BR)	4.59%		80%				
Fixed for 5 years (GBFU1003BR)	4.75%		65%				
Fixed for 5 years (GBFU1004BR)	4.89%		80%				
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFU1005BR)	4.49%	SVR + 1%	65%	£499,999	£499	None	<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 (BFU1006BR)	4.69%		80%				
Fixed for 5 years (BFU1007BR)	4.85%		65%				
Fixed for 5 years (BFU1008BR)	4.99%		80%				

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

As per your original terms, where there are any material changes to the terms required by an existing customer, 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.



Buy-to-Let (HMO/MUFB) Products for UK residents – for finance below £500,000 for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance	Product Fee	Early Payment Charge	Term
Green Individual & Corporate Structure HMOs and MUFBs Finance Rates* A or B EPC Rated Only							
Fixed for 2 years (GBFU1009BR)	4.65%	SVR + 1.25%	65%	£499,999	£499	None	<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 (GBFU1010BR)	4.79%		75%				
Fixed for 5 years (GBFU1011BR)	4.89%		65%				
Fixed for 5 years (GBFU1012BR)	5.04%		75%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 2 years (BFU1013BR)	4.75%	SVR + 1.25%	65%	£499,999	£499	None	<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 (BFU1014BR)	4.89%		75%				
Fixed for 5 years (BFU1015BR)	4.99%		65%				
Fixed for 5 years (BFU1016BR)	5.14%		75%				

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Buy-to-Let Products for UK residents – for finance of £500,000 and above for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Minimum Finance	Product Fee	Early Payment Charge	Term
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFU1045BR)	4.24%	SVR + 1%	65%	£500,000	£499	None	<ul style="list-style-type: none"> • Min: 5 years • Max: Acquisition & Rent = 30 years Rent Only = 30 years
Fixed for 2 years (BFU1017BR)	4.44%		80%				
Fixed for 5 years (BFU1046BR)	4.60%		65%				
Fixed for 5 years (BFU1018BR)	4.74%		80%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 2 years (BFU1047BR)	4.50%	SVR + 1.25%	65%	£500,000	£499	None	<ul style="list-style-type: none"> • Min: 5 years • Max: Acquisition & Rent = 30 years Rent Only = 30 years
Fixed for 2 years (BFU1019BR)	4.64%		75%				
Fixed for 5 years (BFU1048BR)	4.74%		65%				
Fixed for 5 years (BFU1020BR)	4.89%		75%				

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