

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 8 March 2023



## Green Buy-to-Let Products for UK Expats for product transfers only

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance Amount	Product Fee	Early Payment Charge	Term
<b>Green Individual &amp; Corporate Structure BTL Finance Rates*</b>							
Fixed for 2 years (GBFE1193BR)	5.99%	SVR + 1.0%	65%	£5m	£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 (GBFE1194BR)	6.25%		80%				
Fixed for 5 years (GBFE1195BR)	6.25%		65%				
Fixed for 5 years (GBFE1196BR)	6.49%		80%				
<b>Green Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates*</b>							
Fixed for 5 years (GBFE1197BR)	6.79%	SVR + 1.75%	65%	£5m	£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 5 years (GBFE1198BR)	7.04%		75%				

### Our Standard Variable Rate (SVR) is currently 6.75%.

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

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Maximum Finance Amount	Product Fee	Early Payment Charge	Term
<b>Individual &amp; Corporate Structure BTL Finance Rates*</b>							
Fixed for 2 years (BFE1180BR)	6.09%	SVR + 1.0%	65%	£5m	£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 (BFE1181BR)	6.35%		80%				
Fixed for 5 years (BFE1182BR)	6.35%		65%				
Fixed for 5 years (BFE1183BR)	6.59%		80%				
<b>Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates*</b>							
Fixed for 5 years (BFE1184BR)	6.89%	SVR + 1.75%	65%	£5m	£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 5 years (BFE1185BR)	7.14%		75%				

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<b>Green Individual &amp; Corporate Structure BTL Finance Rates*</b>							
Fixed for 2 years (GBFN1199BR)	6.39%	SVR + 1.0%	65%	£5m	£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 (GBFN1200BR)	6.59%		80%				
Fixed for 5 years (GBFN1201BR)	6.59%		65%				
Fixed for 5 years (GBFN1202BR)	6.79%		80%				
<b>Green Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants</b>							
Fixed for 5 years (GBFN1203BR)	7.34%	SVR + 1.75%	65%	£5m	£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 5 years (GBFN1204BR)	7.54%		75%				

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<b>Individual &amp; Corporate Structure BTL Finance Rates*</b>							
Fixed for 2 years (BFN1186BR)	6.49%	SVR + 1.0%	65%	£5m	£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 (BFN1187BR)	6.69%		80%				
Fixed for 5 years (BFN1188BR)	6.69%		65%				
Fixed for 5 years (BFN1189BR)	6.89%		80%				
<b>Individual &amp; Corporate Structure HMOs and MUFBs Finance Rates* HMO products not currently available for new applicants</b>							
Fixed for 5 years (BFN1190BR)	7.44%	SVR + 1.75%	65%	£5m	£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 5 years (BFN1191BR)	7.64%		75%				

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