

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 8 March 2023



Buy-to-Let Products for UK residents 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 BTL Finance Rates* A or B EPC Rated Only							
Fixed for 2 years (GBFU1168BR)	5.89%	SVR + 1%	65%	£5m	£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 (GBFU1169BR)	6.09%		80%				
Fixed for 5 years (GBFU1170BR)	6.25%		65%				
Fixed for 5 years (GBFU1171BR)	6.39%		80%				
Individual & Corporate Structure BTL Finance Rates*							
Fixed for 2 years (BFU1172BR)	5.99%	SVR + 1%	65%	£5m	£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 (BFU1173BR)	6.19%		80%				
Fixed for 5 years (BFU1174BR)	6.35%		65%				
Fixed for 5 years (BFU1175BR)	6.49%		80%				

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.
- *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 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 5 years (GBFU1176BR)	6.39%	SVR + 1.25%	65%	£5m	£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 5 years (GBFU1177BR)	6.54%		75%				
Individual & Corporate Structure HMOs and MUFBs Finance Rates*							
Fixed for 5 years (BFU1178BR)	6.49%	SVR + 1.25%	65%	£5m	£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 5 years (BFU1179BR)	6.64%		75%				

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

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- *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.



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