

Product	Max LTV ⁽¹⁾	Fixed Term	Loan Term	Pay Rate	Arr. Fee	Proc. Fee	Min. Loan	Max. Loan	Reversion Rate	ERCs	Affordability Assessment	
Corporate BTL	65%	5 Year	Up to 25 years ⁽²⁾	3.35%	1.25%	0.75% (Paid by YBS)	£500k	£1m (per unit)	SVR	5%, 4%, 3%, 3%, 2%	125% ICR @ higher of 4% and Pay Rate +0.75%	
	75%			3.55%								
	75%	10 Year		3.6%						5%, 5%, 5%, 5% 4%, 4%. 3%, 3%, 2.5%, 1.5%		
Personal BTL	65%	5 Year		3.35%			£1.5m ⁽³⁾			5%, 4%, 3%, 3%, 2%		135% ICR @ higher of 5% and Pay Rate
	75%			3.55%								
	75%	10 Year		3.6%						5%, 5%, 5%, 5% 4%, 4%. 3%, 3%, 2.5%, 1.5%		
Holiday Let	75%	5 Year	3.85%	£500k	5%, 4%, 3%, 3%, 2%	Net income ⁽⁴⁾ 125% ICR at Higher of 5% / Product rate + 1%.						

(1) Maximum 65% LTV for new build flats

(2) Maximum 10 year commitment for loans £2m+, longer profile may be achievable

(3) Minimum loan £1.5m and 6+ properties OR Minimum £3m loan (any number of properties)

(4) Net Income = Gross holiday let income less actual letting agent costs and business rates (if payable)