

Winter Warmers



Our range of limited edition products could be the perfect solution for your landlords' needs:

- ▶ **NEW!** 2 and 5 year products with flat fees – ideal for larger loans
- ▶ **NEW!** Limited Company 5 year fixed rate reduced to 3.39%
- ▶ **RETAINED!** 70% LTV options with reduced 1.25% fee
- ▶ **REMEMBER** – 5 year fixed affordability assessed on pay rate

All products are Tier 1 - for details of acceptable adverse see our Buy to Let product guide

NEW! Fixed fee products – ideal for larger loans

LTV	Product type	Rate	Product fee	Assessment rate	Reversion rate	Loan size	ERC	Product code
75%	2 year fixed	3.39%	£2,995	5.50%	BBR + 5.40%	Min loan: £40,000 Max loan: £750,000	4% in year 1, 3% in year 2	UZU57 (HMO)
								UZU59 (LTD CO HMO)
	5 year fixed	3.59%	£3,995	3.59%		Min loan: £300,000 Max loan: £750,000	4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	UZU56 (CORE)
								UZU58 (HMO)
		3.69%		3.69%				UZU60 (LTD CO HMO)

NEW! Reduced Limited Company 5 year fixed rate

LTV	Product type	Rate	Product fee	Assessment rate	Reversion rate	Loan size	ERC	Product code
75%	5 year fixed	3.39%	2.00%	3.39%	BBR + 5.40%	Min loan: £40,000 Max loan: £3m to 60% £1m to 70% £750,000 to 75%	4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	UZU61 (LTD CO)

70% LTV with reduced 1.25% fee

LTV	Product type	Rate	Product fee	Assessment rate	Reversion rate	Loan size	ERC	Product code
70%	2 year fixed	3.14%	1.25%	5.50%	BBR + 5.40%	Min loan: £40,000 Max loan: £3m to 60% £1m to 70%	4% in year 1, 3% in year 2	UZU44 (CORE)
								UZU45 (LTD CO)
		3.44%				Min loan: £40,000 Max loan: £1m to 70%		UZU46 (HMO)
								UZU47 (LTD CO HMO)

Contact your local BDM

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Correct as of: 03.12.2020. Bank of England Base Rate (BBR) 0.1%.

FOR INTERMEDIARIES ONLY

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