

Buy-to-Let

3 Month LIBOR = 0.04% from 01/12/2020

Individuals | Ltd Cos | Ex-Pats | Foreign Nationals | CBTL

22nd January 2021

Standard BTL

Product Name	Initial Rate	Revision Rate	Max LTV	Min Loan Size	Max Loan Size	Ex-Pats Min Loan Size	Ex- Pats Max Loan size	Foreign Nationals Min Loan Size	Foreign Nationals Max Loan Size	ERCs	Arrangement Fee
2 YEAR FIXED BTL	3.35%	LIBOR + 4.79	65%	£100,000	£3,000,000	£100,000	£1,500,000	£100,000	£1,500,000	2%/2%	1.50%
2 YEAR FIXED BTL	3.45%	LIBOR + 4.79	70%	£100,000	£1,500,000	£100,000	£750,000	N/A	N/A	2%/2%	1.50%
2 YEAR FIXED BTL	3.55%	LIBOR + 4.79	75%	£100,000	£1,500,000	£100,000	£750,000	N/A	N/A	2%/2%	1.50%
5 YEAR FIXED BTL	3.40%	LIBOR + 4.79	65%	£100,000	£3,000,000	£100,000	£1,500,000	£100,000	£1,500,000	5%/4%/3%/2%/2%	1.50%
5 YEAR FIXED BTL	3.65%	LIBOR + 4.79	70%	£100,000	£1,500,000	£100,000	£750,000	N/A	N/A	5%/4%/3%/2%/2%	1.50%
5 YEAR FIXED BTL	3.75%	LIBOR + 4.79	75%	£100,000	£1,500,000	£100,000	£750,000	N/A	N/A	5%/4%/3%/2%/2%	1.50%

HMOs

Product Name	Initial Rate	Revision Rate	Max LTV	Min Loan Size	Max Loan Size	Ex-Pats Min Loan Size	Ex- Pats Max Loan size	Foreign Nationals Min Loan Size	Foreign Nationals Max Loan Size	ERCs	Arrangement Fee
2 YEAR FIXED HMO	3.55%	LIBOR + 4.79	65%	£100,000	£3,000,000	£100,000	£1,500,000	£100,000	£1,500,000	2%/2%	1.50%
2 YEAR FIXED HMO	3.65%	LIBOR + 4.79	70%	£100,000	£1,500,000	£100,000	£750,000	N/A	N/A	2%/2%	1.50%
5 YEAR FIXED HMO	3.65%	LIBOR + 4.79	65%	£100,000	£3,000,000	£100,000	£1,500,000	£100,000	£1,500,000	5%/4%/3%/2%/2%	1.50%
5 YEAR FIXED HMO	3.80%	LIBOR + 4.79	70%	£100,000	£1,500,000	£100,000	£750,000	N/A	N/A	5%/4%/3%/2%/2%	1.50%
5 YEAR FIXED HMO	3.90%	LIBOR + 4.79	75%	£100,000	£1,500,000	£100,000	£750,000	N/A	N/A	5%/4%/3%/2%/2%	1.50%

MULTI UNIT BLOCKS

Product Name	Initial Rate	Revision Rate	Max LTV	Min Loan Size	Max Loan Size	Ex-Pats Min Loan Size	Ex- Pats Max Loan size	Foreign Nationals Min Loan Size	Foreign Nationals Max Loan Size	ERCs	Arrangement Fee
2 YEAR FIXED MUB	3.55%	LIBOR + 4.79	65%	£100,000	£3,000,000	£100,000	£1,500,000	£100,000	£1,500,000	2%/2%	1.50%
2 YEAR FIXED MUB	3.65%	LIBOR + 4.79	70%	£100,000	£1,500,000	£100,000	£750,000	N/A	N/A	2%/2%	1.50%
2 YEAR FIXED MUB	3.80%	LIBOR + 4.79	75%	£100,000	£1,500,000	£100,000	£750,000	N/A	N/A	2%/2%	1.50%
5 YEAR FIXED MUB	3.55%	LIBOR + 4.79	65%	£100,000	£3,000,000	£100,000	£1,500,000	£100,000	£1,500,000	5%/4%/3%/2%/2%	1.50%
5 YEAR FIXED MUB	3.75%	LIBOR + 4.79	70%	£100,000	£1,500,000	£100,000	£750,000	N/A	N/A	5%/4%/3%/2%/2%	1.50%
5 YEAR FIXED MUB	3.85%	LIBOR + 4.79	75%	£100,000	£1,500,000	£100,000	£750,000	N/A	N/A	5%/4%/3%/2%/2%	1.50%