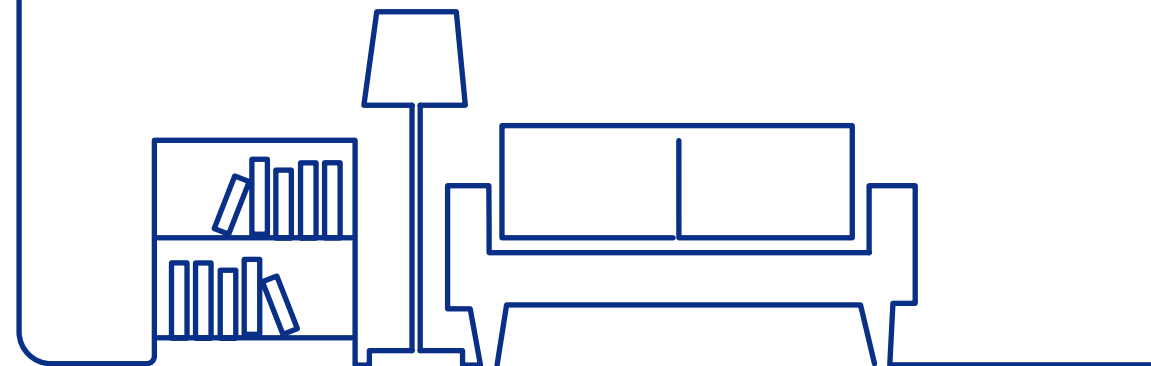


BUY TO LET PRODUCT GUIDE

19 February 2021

- ✓ 2 year rates from 2.99%
- ✓ 5 year rates from 3.39%
- ✓ HMO and MUBs
- ✓ Expats
- ✓ SPVs accepted across all BTL ranges

As the impact of COVID-19 continues across the UK, we understand the uncertainty it causes for many people. Please read our COVID-19 Lending Guide for some additional information we may require in the current circumstances. Subject to review and change at short notice.



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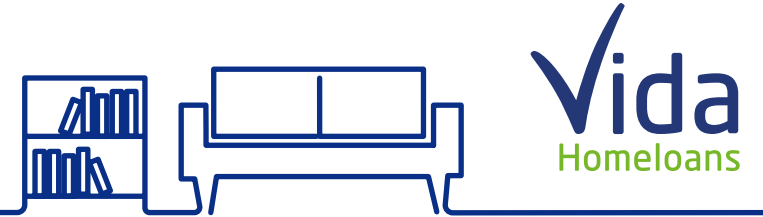
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- 5 HMOs & MUBs** HMOs with up to 8 bedrooms & MUBs with up to 5 units accepted
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BUY TO LET TIERS



CREDIT STATUS		VIDA 1	VIDA 2	VIDA 3	VIDA 4
Combined CCJS and defaults	Number last 24 months	0	0	1 above £250	2 above £250
	Registered	0 in the last 48 months	0 in the last 36 months	0 above £250 in the last 18 months	0 above £250 in the last 6 months
Value of Unsatisfied CCJs		0	0	£2500	£5000
Missed Mortgage / Secured Payments*		0 in the last 36 months	0 in the last 12 months	0 in the last 12 months	0 in the last 6 months
Unsecured Missed Payments in the last 6 months	Number	1	1	2	3
	Combined Value	£50	£100	£150	£250

*Worst status of 2 in the last 24 months

- Debt Management Plans considered providing conducted satisfactorily
- Bankruptcy/IVA/DRO/Trust Deed discharged over 6 years
- Previous Repossession in last 10 years not acceptable
- Adverse criteria assessed on combined adverse from all applicants

STANDARD RANGE RATES



Available for personal and SPV ownership

2 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	2.99%	3.64%	4.19%	5.79%
75%	3.14%	3.84%	4.29%	-

5 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.39%	3.94%	4.94%	5.89%
75%	3.49%	4.04%	5.04%	-

Standard

£180 assessment fee payable on all applications.

VVR: 2.15% set on 14.08.20

Revert Rate: 5.19% (VVR + 3.04%)

Min Loan: £150,000

Max Loan: Up to 65%: £1.5m (Vida 1 & 2 only)
Up to 75%: £1m
(including fees)

Key Criteria:

See tier grid on page 3

Product Fee:

1.5% (min £795)

ERCs:

2 Year: 4%, 3%

5 Year: 5%, 4%, 3%, 3%, 3%

HMOs & MUBs

HMOs with up to 8 bedrooms & MUBs with up to 5 units accepted



2 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.69%	3.84%	4.39%	5.99%
75%	3.84%	4.04%	4.49%	-

5 YEAR FIXED

MAX LTV	VIDA 1	VIDA 2	VIDA 3	VIDA 4
70%	3.99%	4.14%	5.14%	6.09%
75%	4.19%	4.24%	5.24%	-

Standard

£180 assessment fee payable on all applications.

VVR: 2.15% set on 14.08.20

Revert Rate: 5.19% (VVR + 3.04%)

Min Loan: £150,000

Max Loan: Up to 65%: £1.5m (Vida 1 & 2 only)
Up to 75%: £1m
(including fees)

Key Criteria:

See tier grid on page 3

Product Fee:

1.5% (min £795)

ERCs:

2 Year: 4%, 3%

5 Year: 5%, 4%, 3%, 3%, 3%

EXPAT

Our Expat range is designed to help UK nationals living and working abroad



STANDARD

MAX LTV	2 YEAR FIXED INITIAL RATE	5 YEAR FIXED INITIAL RATE
70%	3.64%	3.94%
75%*	3.79%	4.09%

*Australia max LTV 70%

Non EEA landlords require a minimum property value of £150,000, £70,000 in the EEA

Standard

£180 assessment fee payable on all applications.

VVR: 2.15% set on 14.08.20

Revert Rate: 5.19% (VVR + 3.04%)

Min Loan: £150,000

Max Loan: Up to 75%: £1m
(including FTL's: £500k fees)

Key Criteria:

See tier grid on page 3. Expats must qualify as Vida 1

Product Fee:

1.75% (min £2,495)

ERCs:

2 Year: 4%, 3%

5 Year: 5%, 4%, 3%, 3%, 3%