


Habito

BUY TO LET LENDING PRODUCT GUIDE 



What's new

New products are available from 19AUG21

We've
reduced
ALL our
rates on
our BTL
products

2.89%

For a 2 year fixed rate product on both individual and limited company with a 1.50% fee

3.14%

For a 5 year 75% fixed rate product on both individual and limited company with a 2.00% fee

10 days

Aim to get a mortgage offer to you within 10 days

Cashback

Of £500 still being paid on all completions. £750 for those remortgage customers taking fee assist products

Notes



This document outlines the products we have available for Buy-to-Let customers. Our products are available to both portfolio and non-portfolio landlords.

Specifically, you'll see information about:

- Products for individual and limited company customers
- Our fee assist ranges
- Early repayment charges and valuation fees

Additional product information:

- All products use a reversionary rate tracked against the Bank of England base rate
- Cashback paid after completion
- Fee assisted range available for remortgage customers only

Always get professional, impartial advice.

Your property may be repossessed if you do not keep up repayments on your mortgage.

Individual customers



£500 CASHBACK

Term				2 Year		3 Year		5 Year		7 Year		10 Year	
LTV	Min Loan	Max Loan	Fee	Code	Rate	Code	Rate	Code	Rate	Code	Rate	Code	Rate
65%	£25k	£200k	£1,995	Remortgage - A6381 Purchase - A6437	2.89%	Remortgage - A6394 Purchase - A6450	2.94%	Remortgage - A6404 Purchase - A6460	3.09%	Remortgage - A6417 Purchase - A6473	3.24%	Remortgage - A6427 Purchase - A6483	3.44%
	>£200k	£1m	1.50%	Remortgage - A6382 Purchase - A6438	2.89%	Remortgage - A6395 Purchase - A6451	2.94%	Remortgage - A6405 Purchase - A6461	3.09%	Remortgage - A6418 Purchase - A6474	3.24%	Remortgage - A6428 Purchase - A6484	3.44%
	£25k	£1m	£0	Remortgage - A6383 Purchase - A6439	3.64%	Remortgage - A6396 Purchase - A6452	3.44%	Remortgage - A6406 Purchase - A6462	3.39%	Remortgage - A6419 Purchase - A6475	3.45%	Remortgage - A6429 Purchase - A6485	3.59%
70%	£25k	£200k	£1,995	Remortgage - A6384 Purchase - A6440	2.99%	Remortgage - A6397 Purchase - A6453	3.04%	Remortgage - A6407 Purchase - A6463	3.19%	Remortgage - A6420 Purchase - A6476	3.34%	Remortgage - A6430 Purchase - A6486	3.59%
	>£200k	£1m	1.50%	Remortgage - A6385 Purchase - A6441	2.99%	Remortgage - A6398 Purchase - A6454	3.04%	Remortgage - A6408 Purchase - A6464	3.19%	Remortgage - A6421 Purchase - A6477	3.34%	Remortgage - A6431 Purchase - A6487	3.59%
	£25k	£1m	£0	Remortgage - A6386 Purchase - A6442	3.74%	Remortgage - A6399 Purchase - A6455	3.54%	Remortgage - A6409 Purchase - A6465	3.49%	Remortgage - A6422 Purchase - A6478	3.55%	Remortgage - A6432 Purchase - A6488	3.74%
75%	£25k	£200k	£1,995	Remortgage - A6387 Purchase - A6443	3.1%	Remortgage - A6400 Purchase - A6456	3.15%	Remortgage - A6410 Purchase - A6466	3.24%	Remortgage - A6423 Purchase - A6479	3.49%	Remortgage - A6433 Purchase - A6489	3.69%
	>£200k	£1m	1.50%	Remortgage - A6388 Purchase - A6444	3.1%	Remortgage - A6401 Purchase - A6457	3.15%	Remortgage - A6411 Purchase - A6467	3.24%	Remortgage - A6424 Purchase - A6480	3.49%	Remortgage - A6434 Purchase - A6490	3.69%
	>£200k	£1m	2.00%	Remortgage - A6389 Purchase - A6445	2.85%	Remortgage - A6402 Purchase - A6458	2.98%	Remortgage - A6412 Purchase - A6468	3.14%	Remortgage - A6425 Purchase - A6481	3.42%	Remortgage - A6435 Purchase - A6491	3.64%
	£25k	£1m	£0	Remortgage - A6390 Purchase - A6446	3.85%	Remortgage - A6403 Purchase - A6459	3.65%	Remortgage - A6413 Purchase - A6469	3.54%	Remortgage - A6426 Purchase - A6482	3.7%	Remortgage - A6436 Purchase - A6492	3.84%
80%	£25k	£200k	£1,995	Remortgage - A6391 Purchase - A6447	3.79%			Remortgage - A6414 Purchase - A6470	4.05%				
	>£200k	£750k	2.00%	Remortgage - A6392 Purchase - A6448	3.79%			Remortgage - A6415 Purchase - A6471	4.05%				
	£25k	£750k	£0	Remortgage - A6393 Purchase - A6449	4.79%			Remortgage - A6416 Purchase - A6472	4.45%				

REVERSIONARY RATE OF 5.10% (BBR + 5.00%)

Individual fee assist customers



FREE CONVEYANCING

£750 CASHBACK

LTV	Term			2 Year		3 Year		5 Year		7 Year		10 Year	
	Min Loan	Max Loan	Fee	Code	Rate	Code	Rate	Code	Rate	Code	Rate	Code	Rate
65%	£25k	£200k	£1,995	Remortgage - A6605	3.01%	Remortgage - A6618	3.02%	Remortgage - A6628	3.14%	Remortgage - A6641	3.27%	Remortgage - A6651	3.46%
	>£200k	£1m	1.50%	Remortgage - A6606	3.01%	Remortgage - A6619	3.02%	Remortgage - A6629	3.14%	Remortgage - A6642	3.27%	Remortgage - A6652	3.46%
	£25k	£1m	£0	Remortgage - A6607	3.76%	Remortgage - A6620	3.52%	Remortgage - A6630	3.44%	Remortgage - A6643	3.48%	Remortgage - A6653	3.61%
70%	£25k	£200k	£1,995	Remortgage - A6608	3.11%	Remortgage - A6621	3.12%	Remortgage - A6631	3.24%	Remortgage - A6644	3.37%	Remortgage - A6654	3.61%
	>£200k	£1m	1.50%	Remortgage - A6609	3.11%	Remortgage - A6622	3.12%	Remortgage - A6632	3.24%	Remortgage - A6645	3.37%	Remortgage - A6655	3.61%
	£25k	£1m	£0	Remortgage - A6610	3.86%	Remortgage - A6623	3.62%	Remortgage - A6633	3.54%	Remortgage - A6646	3.58%	Remortgage - A6656	3.76%
75%	£25k	£200k	£1,995	Remortgage - A6611	3.22%	Remortgage - A6624	3.23%	Remortgage - A6634	3.29%	Remortgage - A6647	3.52%	Remortgage - A6657	3.71%
	>£200k	£1m	1.50%	Remortgage - A6612	3.22%	Remortgage - A6625	3.23%	Remortgage - A6635	3.29%	Remortgage - A6648	3.52%	Remortgage - A6658	3.71%
	>£200k	£1m	2.00%	Remortgage - A6613	2.97%	Remortgage - A6626	3.06%	Remortgage - A6636	3.19%	Remortgage - A6649	3.45%	Remortgage - A6659	3.66%
	£25k	£1m	£0	Remortgage - A6614	3.97%	Remortgage - A6627	3.73%	Remortgage - A6637	3.59%	Remortgage - A6650	3.73%	Remortgage - A6660	3.86%
80%	£25k	£200k	£1,995	Remortgage - A6615	3.91%			Remortgage - A6638	4.1%				
	>£200k	£750k	2.00%	Remortgage - A6616	3.91%			Remortgage - A6639	4.1%				
	£25k	£750k	£0	Remortgage - A6617	4.91%			Remortgage - A6640	4.5%				

REVERSIONARY RATE OF 5.10% (BBR + 5.00%)

Limited company customers



£500 CASHBACK

Term			2 Year			3 Year		5 Year		7 Year		10 Year	
LTV	Min Loan	Max Loan	Fee	Code	Rate	Code	Rate	Code	Rate	Code	Rate	Code	Rate
65%	£25k	£200k	£1,995	Remortgage - A6493 Purchase - A6549	2.89%	Remortgage - A6506 Purchase - A6562	2.94%	Remortgage - A6516 Purchase - A6572	3.09%	Remortgage - A6529 Purchase - A6585	3.24%	Remortgage - A6539 Purchase - A6595	3.44%
	>£200k	£1m	1.50%	Remortgage - A6494 Purchase - A6550	2.89%	Remortgage - A6507 Purchase - A6563	2.94%	Remortgage - A6517 Purchase - A6573	3.09%	Remortgage - A6530 Purchase - A6586	3.24%	Remortgage - A6540 Purchase - A6596	3.44%
	£25k	£1m	£0	Remortgage - A6495 Purchase - A6551	3.64%	Remortgage - A6508 Purchase - A6564	3.44%	Remortgage - A6518 Purchase - A6574	3.39%	Remortgage - A6531 Purchase - A6587	3.45%	Remortgage - A6541 Purchase - A6597	3.59%
70%	£25k	£200k	£1,995	Remortgage - A6496 Purchase - A6552	2.99%	Remortgage - A6509 Purchase - A6565	3.04%	Remortgage - A6519 Purchase - A6575	3.19%	Remortgage - A6532 Purchase - A6588	3.34%	Remortgage - A6542 Purchase - A6598	3.59%
	>£200k	£1m	1.50%	Remortgage - A6497 Purchase - A6553	2.99%	Remortgage - A6510 Purchase - A6566	3.04%	Remortgage - A6520 Purchase - A6576	3.19%	Remortgage - A6533 Purchase - A6589	3.34%	Remortgage - A6543 Purchase - A6599	3.59%
	£25k	£1m	£0	Remortgage - A6498 Purchase - A6554	3.74%	Remortgage - A6511 Purchase - A6567	3.54%	Remortgage - A6521 Purchase - A6577	3.49%	Remortgage - A6534 Purchase - A6590	3.55%	Remortgage - A6544 Purchase - A6600	3.74%
75%	£25k	£200k	£1,995	Remortgage - A6499 Purchase - A6555	3.1%	Remortgage - A6512 Purchase - A6568	3.15%	Remortgage - A6522 Purchase - A6578	3.24%	Remortgage - A6535 Purchase - A6591	3.49%	Remortgage - A6545 Purchase - A6601	3.69%
	>£200k	£1m	1.50%	Remortgage - A6500 Purchase - A6556	3.1%	Remortgage - A6513 Purchase - A6569	3.15%	Remortgage - A6523 Purchase - A6579	3.24%	Remortgage - A6536 Purchase - A6592	3.49%	Remortgage - A6546 Purchase - A6602	3.69%
	>£200k	£1m	2.00%	Remortgage - A6501 Purchase - A6557	2.85%	Remortgage - A6514 Purchase - A6570	2.98%	Remortgage - A6524 Purchase - A6580	3.14%	Remortgage - A6537 Purchase - A6593	3.42%	Remortgage - A6547 Purchase - A6603	3.64%
	£25k	£1m	£0	Remortgage - A6502 Purchase - A6558	3.85%	Remortgage - A6515 Purchase - A6571	3.65%	Remortgage - A6525 Purchase - A6581	3.54%	Remortgage - A6538 Purchase - A6594	3.7%	Remortgage - A6548 Purchase - A6604	3.84%
80%	£25k	£200k	£1,995	Remortgage - A6503 Purchase - A6559	3.79%			Remortgage - A6526 Purchase - A6582	4.05%				
	>£200k	£750k	2.00%	Remortgage - A6504 Purchase - A6560	3.79%			Remortgage - A6527 Purchase - A6583	4.05%				
	£25k	£750k	£0	Remortgage - A6505 Purchase - A6561	4.79%			Remortgage - A6528 Purchase - A6584	4.45%				

REVERSIONARY RATE OF 5.10% (BBR + 5.00%)

Limited company fee assist customers



£750 CASHBACK

Term			2 Year			3 Year		5 Year		7 Year		10 Year	
LTV	Min Loan	Max Loan	Fee	Code	Rate	Code	Rate	Code	Rate	Code	Rate	Code	Rate
65%	£25k	£200k	£1,995	Remortgage - A6661	2.97%	Remortgage - A6674	2.99%	Remortgage - A6684	3.12%	Remortgage - A6697	3.26%	Remortgage - A6707	3.46%
	>£200k	£1m	1.50%	Remortgage - A6662	2.97%	Remortgage - A6675	2.99%	Remortgage - A6685	3.12%	Remortgage - A6698	3.26%	Remortgage - A6708	3.46%
	£25k	£1m	£0	Remortgage - A6663	3.72%	Remortgage - A6676	3.49%	Remortgage - A6686	3.42%	Remortgage - A6699	3.47%	Remortgage - A6709	3.61%
70%	£25k	£200k	£1,995	Remortgage - A6664	3.07%	Remortgage - A6677	3.09%	Remortgage - A6687	3.22%	Remortgage - A6700	3.36%	Remortgage - A6710	3.61%
	>£200k	£1m	1.50%	Remortgage - A6665	3.07%	Remortgage - A6678	3.09%	Remortgage - A6688	3.22%	Remortgage - A6701	3.36%	Remortgage - A6711	3.61%
	£25k	£1m	£0	Remortgage - A6666	3.82%	Remortgage - A6679	3.59%	Remortgage - A6689	3.52%	Remortgage - A6702	3.57%	Remortgage - A6712	3.76%
75%	£25k	£200k	£1,995	Remortgage - A6667	3.18%	Remortgage - A6680	3.2%	Remortgage - A6690	3.27%	Remortgage - A6703	3.51%	Remortgage - A6713	3.71%
	>£200k	£1m	1.50%	Remortgage - A6668	3.18%	Remortgage - A6681	3.2%	Remortgage - A6691	3.27%	Remortgage - A6704	3.51%	Remortgage - A6714	3.71%
	>£200k	£1m	2.00%	Remortgage - A6669	2.93%	Remortgage - A6682	3.03%	Remortgage - A6692	3.17%	Remortgage - A6705	3.44%	Remortgage - A6715	3.66%
	£25k	£1m	£0	Remortgage - A6670	3.93%	Remortgage - A6683	3.7%	Remortgage - A6693	3.57%	Remortgage - A6706	3.72%	Remortgage - A6716	3.86%
80%	£25k	£200k	£1,995	Remortgage - A6671	3.87%			Remortgage - A6694	4.08%				
	>£200k	£750k	2.00%	Remortgage - A6672	3.87%			Remortgage - A6695	4.08%				
	£25k	£750k	£0	Remortgage - A6673	4.87%			Remortgage - A6696	4.48%				

REVERSIONARY RATE OF 5.10% (BBR + 5.00%)

Additional information



STRESS TESTING:

Product Term	Lower rate taxpayer	Higher rate taxpayer	Limited company
<5 years	5.5% @ 125	5.5% @ 140	5.5% @ 125
>= 5 years	Pay rate @ 125	Pay rate @ 140	Pay rate @ 125

EARLY REPAYMENT CHARGES:

Fixed Term	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
2 Year	3%	2%	-	-	-	-	-	-	-	-
3 Year	3%	2%	1%	-	-	-	-	-	-	-
5 Year	5%	4%	3%	2%	1%	-	-	-	-	-
7 Year	6%	5%	5%	3%	3%	2%	1%	-	-	-
10 Year	9%	9%	7%	7%	5%	5%	3%	3%	1%	1%

VALUATION FEES:

Valuation up to	£100,000	£250,000	£500,000	£700,000	£850,000	£1,000,000	£1,500,000
Valuation Cost	£220	£280	£370	£580	£820	£940	£1,240

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