



BTL Limited Edition Product

Max LTV	Rate	Application fee	Loan size	Arrangement fee	ERCs
75% LTV Net purchase or remortgage	4.5% fixed for 5 years (2 years ERC)	£100	Min loan £150k Max loan £2m	2% (can be added to the loan)	5% year 1 5% year 2 0% year 3

Key criteria	
ICR Calculation	125% Basic Rate taxpayers / Ltd Co at payrate 145% Higher Rate taxpayers at Payrate
Max term	10 years
Loan basis	Interest only
Property type	Residential property only: BTL, Holiday Lets, MUB's, Multiple Properties on one title, HMO's up to 6 beds, Portfolios
Adverse	Clean credit required
Solicitors	Dual representation on loans up to £2m

Customers

Individuals, sole traders, LLPs, partnerships, Limited companies

First time buyers/landlords

Portfolio landlords

Expats & foreign nationals

Valuation Fee Rebate - Limited Time Offer

Valuation fees of up to £5,000 + VAT will be refunded

Applies to loans where fees have been paid on or after 1st December 2021, with the loan completing before or on 29th April 2022



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