

Mortgage rates

Fast and flexible UK buy-to-let mortgages for foreign nationals and UK expats with 5-star service.

£50,000 - £4m
on a single property

Up to **£8.5m**
to a single borrower

Up to **65%**
loan to value

Day 1
underwriter access



Completed residential
property required



Approval in principle
within 24 hours



All applications
considered



Exceptional customer
service

New rates.



Five Year Fixed rates from **6.74%**

Short term fixed rates from **5.74%**

Up to 10 year terms available

Lower rates for larger loans

Lower rates for expats

	Repayment type	Interest only
	Tracker/Fixed	Five-year fixed rate/Hybrid

£150,000
minimum loan

 **UK expats (British passport holder)**

Maximum LTV	Maximum term	Interest rate	Reversion Rate	Arrangement fees (from)	Annual review fee	Early repayment charge
55%	10 years	6.99% fixed until 31/12/2029 loans £1m+ 7.25% fixed until 31/12/2029	4% + BR remainder of term	1.5% (subject to a minimum fee of £2,500)	£500	3% to end 26 2% in 27 1% in 28/29 thereafter £950

 **Non-UK resident individuals, trusts and companies**

Interest rate (other terms same as above)

7.50% fixed until 31/12/2029

7.25% fixed until 31/12/2029 loans £1m+

min loan **£150,000**



Variations to above

0.25% off fixed rate for loans that complete before 5th April 2025
Complex borrowing structures additional 0.5% arrangement fee.

 **Higher maximum LTV for all loans on UK property**

Structure	LTV	Interest rate (from)	Maximum loan duration
Second charge lending Limited availability	Up to additional 10%	7.25%*	2 years

Lending more than 55% will be offered on a standard variable rate. All tracker/variable rate mortgages are priced at a margin above the Bank of England base rate ("Bank Rate"), as amended from time to time, subject to a minimum interest rate of 5.00% on first charge and 8.00% on second charge mortgage loans.

	Repayment type	Interest only
	Tracker / Fixed	Fixed rate short term/Hybrid

 **UK expats (British passport holder)**

Maximum LTV	Maximum term	Interest rate	Reversion Rate	Arrangement fees (from)	Annual review fee	Early repayment charge
55%	10 years	5.99% fixed until 30/06/2026 loans £1m+ 6.25% fixed until 30/06/2026	2.75% + BR remainder of term	1.5% (subject to a minimum fee of £2,500)	£500	1% in fixed rate period thereafter £950

 **Non-UK resident individuals, trusts and companies**
(other terms same as above)



Interest rate	Reversion Rate
6.50% fixed until 30/06/2026 6.25% fixed until 30/06/2026 loans £1m+	3.25% + BR remainder of term

Variations to above **0.25% off fixed rate for loans that complete before 5th April 2025**
Complex borrowing structures additional 0.5% arrangement fee.

 **Higher maximum LTV for all loans on UK property**

Structure	LTV	Interest rate (from)	Maximum loan duration
Second charge lending Limited availability	Up to additional 10%	7.25%*	2 years

Lending more than 55% will be offered on a standard variable rate. All tracker/variable rate mortgages are priced at a margin above the Bank of England base rate ("Bank Rate"), as amended from time to time, subject to a minimum interest rate of 5.00% on first charge and 8.00% on second charge mortgage loans.

	Repayment type	Interest only
	Tracker / Fixed	Tracker

 **UK expats (British passport holder)**

Maximum LTV	Maximum loan duration	Interest rate margin (from)	Arrangement fees (from)	Annual review fee	Early repayment charge
55%	10 years	2.25*	1.5% (subject to a minimum fee of £2,500)	£500	£950

 **Non-UK resident individuals, trusts and companies**
(other terms same as above)

Maximum term	Interest rate margin (from)	
5 years	2.25*	Complex borrowing structures additional 0.5% arrangement fee.



Variations to above

0.25% off for loans that complete before 5th April 2025
0.25% lower rate for loans £1m+.

 **Higher maximum LTV for all loans on UK property**

Structure	LTV	Interest rate (from)	Maximum loan duration
Second charge lending Limited availability	Up to additional 10%	7.25% + BR	2 years

Lending more than 55% will be offered on a standard variable rate. All tracker/variable rate mortgages are priced at a margin above the Bank of England base rate ("Bank Rate"), as amended from time to time, subject to a minimum interest rate of 5.00% on first charge and 8.00% on second charge mortgage loans.

	Repayment type	Interest only - serviced or retained
	Tracker / Fixed	Fixed rate/Hybrid

 **Non-UK resident individuals, trusts and companies**

Maximum LTV	Maximum loan duration	Interest rate	Arrangement fees (from)	Annual review fee	Early repayment charge
55%	2 years	0.69% pcm	2% (subject to a minimum fee of £2,500)	No charge	No charge

 **UK residents**

Maximum LTV	Maximum loan duration	Interest rate	Arrangement fees (from)	Annual review fee	Early repayment charge
55%	11 months	0.65% pcm	2.0% (subject to a minimum fee of £2,500)	No charge	No charge

 **Higher maximum LTV for all loans on UK property**

Structure	LTV	Interest rate (from)	Maximum loan duration
Second charge lending Limited availability	Up to additional 10%	7.25% + BR	2 years

Lending more than 55% will be offered on a standard variable rate. All tracker/variable rate mortgages are priced at a margin above the Bank of England base rate ("Bank Rate"), as amended from time to time, subject to a minimum interest rate of 5.00% on first charge and 8.00% on second charge mortgage loans. Complex borrowing structures additional 0.5% diligence fee. Please note that the contents of this Product Guide are indicative terms only. Final offers are determined on a case-by-case basis.

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