

Mortgage rates

Fast and flexible UK buy-to-let mortgages for foreign nationals and UK expats.

Loan amount from
£50,000 - £4m

Up to **£8m**
of lending to a single
counterparty

Up to **65%**
loan to valuation ratio

Day 1
underwriter access



Completed residential
property required



Approval in principle
within 24 hours



All applications
considered



Exceptional customer
service

New rates.

Fixed rates from **6.00%**



Short term loans

Term tracker loans from **2.00%** plus Bank Rate

Up to 5 year terms available

Lower rates for larger loans

Lower rates for expats

	Repayment type	Interest only
	Tracker/Fixed	Short-term fixed rate

£50,000
minimum loan

Standard Terms

Maximum LTV	Interest rate (from)	Fixed rate period	Reversion Rate	Arrangement fees (from)	Annual review fee	Early repayment charge	Maximum term
55%	6.50%	1+ year <small>(exp. 30/12/2026)</small>	3.25%*	1.5% <small>(subject to min. £2,500)</small>	£500	1% <small>for each part year remaining of fixed rate period then £950</small>	5 years
		2+ year <small>(exp. 30/12/2027)</small>					
		3+ year <small>(exp. 30/12/2028)</small>					

*above Bank of England base rate

Special rates and terms

Special rates and terms are available in certain circumstances. Select one or more that apply!

Large Loans (>£1m)

Interest and reversion rates

-0.25%

UK expats

Interest and reversion rates

-0.25%

Risky or Complex Cases

Some risk factors will attract higher interest rates of fees. See the final page of this Product Guide for more information.

Interest Rate & Arrangement Fee



See final page of this Product Guide

Higher LTV

Higher LTVs available - See relevant section of this Product Guide for more information.

Maximum LTV

65%

	Repayment type	Interest only
	Tracker/Fixed	Tracker

£50,000
minimum loan

Standard Terms

Maximum LTV	Interest rate (from)	Arrangement fees (from)	Annual review fee	Early repayment charge	Maximum term
55%	2.50%*	1.5% <small>(subject to min. £2,500)</small>	£500	£950	5 years

*above Bank of England base rate

Special rates and terms

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Large Loans (>£1m)

Interest and reversion rates

-0.25%

UK expats

Interest and reversion rates

-0.25%

Risky or Complex Cases

Some risk factors will attract higher interest rates of fees. See the final page of this Product Guide for more information.

Interest Rate & Arrangement Fee

See final page of this Product Guide

Higher LTV

Higher LTVs available - See relevant section of this Product Guide for more information.

Maximum LTV

65%

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

£50,000
minimum loan

Standard Terms

Maximum LTV	Interest rate (from)	Arrangement Fee (from)	Annual review fee	Early repayment charge	Maximum term
55%	0.69% (per calendar month)	2.0% (subject to min. £2,500)	Nil	Nil	2 years

*above Bank of England base rate

Risky or Complex Cases Some risk factors will attract higher interest rates of fees. See the final page of this Product Guide for more information.

Interest Rate & Arrangement Fee **See final page of this Product Guide**

Higher LTV Higher LTVs available - See relevant section of this Product Guide for more information.

Maximum LTV **65%**

Eligible customers are seeking a first charge mortgage secured on residential property in the UK.

Loan to valuation ratios up to 65% are available on mortgage loans secured on residential property in the UK. Lending above 55% will be offered with a second charge mortgage loan.

Second Charge Lending Structure

Maximum LTV	Interest rate (from)	Maximum loan duration	Repayment fee
65% LTV	7.25%*	1 Year	£0

*above Bank of England base rate

Blended interest rates

The blended interest rates, when accompanied by a first charge mortgage loan, are as follows:

Product	Short-term fixed rates (fixed rate period)	Term tracker loans
55%	6.75%*	7.25%*
60%	7.17%*	7.63%*
65%	7.52%*	7.94%*

*Assuming Bank Rate of 4.50%

Fee-free Repayments

Capital repayments of second charge mortgage loans are available fee-free. Fee-free capital repayments allow you to reduce your mortgage balance and your blended interest rate.

All tracker/variable rate mortgages are priced at 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.

We pride ourselves on being willing to consider (almost) any application. However, from time-to-time, an application will present risks we are unable to effectively mitigate.

In this cases, higher interest and fees may be quoted.

Risk Factors

Property	Customer
<ul style="list-style-type: none"> ● Located in small towns or rural locations ● Close to commercial premises ● Houses of multiple occupancy (HMOs) ● Properties with 5+ bedrooms ● Leasehold with fewer than 75 years remaining ● Undergoing renovation or refurbishment ● Studio or basement flats 	<ul style="list-style-type: none"> ● National and/or resident in high-risk jurisdictions ● Employed in high-risk sectors (e.g. extraction, pharmaceuticals) ● Joint borrower, sole proprietor ● Trust and company structures ● Variable income inc. self-employed, commissions ● Low or no income (e.g. students, retirees)

Please note that the contents of this Product Guide are indicative terms only. Final offers are determined on a case-by-case basis.

Outside Product Guide

Please note that some applications, within our business risk appetite but outside of our normal lending criteria, may attract interest rates and fees far outside those stated here.

These will be made clear to you on application.

Disclaimer

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