

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 **70%**
loan to valuation ratio

Day 1
underwriter access



Completed residential
property required



Approval in principle
within 24 hours



All applications
considered



Exceptional customer
service

Higher LTV's

Highest ever LTVs - now up to 70%



Fixed rates from 6.00%

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

£100,000
minimum loan

Standard Terms

LTV			
55%	60% [†]	65% [†]	70% [†]
Fixed Rate (from)			
6.50%	6.99%	7.50%	7.99%
Reversionary Rate			
3.25%*	3.50%*	3.75%*	3.99%*

*above Bank of England base rate ("Bank Rate")

[†]drawdown from 1 July 2025

Fixed Rate Period

Our fixed rates are available until the end of **2026, 2027 or 2028**.

Arrangement Fee (from)	Annual review fee	Early repayment charge	Maximum term
1.5% (subject to min. £2,500)	£500	1.0% + 1.0% for each full year of fixed rate period remaining	5 years

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%
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UK expats



Interest and reversion rates	-0.25%
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Risky or Complex Cases

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

Interest Rate & Arrangement Fee	See final page of this Product Guide
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	Repayment type	Interest only
	Tracker/Fixed	Tracker

£100,000
minimum loan

Standard Terms

LTV			
55%	60% [†]	65% [†]	70% [†]
Interest Rate Margin (from)			
2.50%*	2.99%*	3.50%*	3.99%*

*above Bank of England base rate ("Bank Rate")

[†] drawdown from 1 July 2025

Arrangement Fee (from)	Annual review fee	Early repayment charge	Maximum term
1.5% (subject to min. £2,500)	£500	1.0%	5 years

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%
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UK expats

Interest and reversion rates	-0.25%
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Risky or Complex Cases

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Interest Rate & Arrangement Fee	See final page of this Product Guide
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	Repayment type	Interest only – serviced or retained
	Tracker/Fixed	Fixed Rate

£100,000
minimum loan

Standard Terms

LTV			
55%	60% [†]	65% [†]	70% [†]
Monthly Interest Rate (from)			
0.69%	0.74%	0.79%	0.84%

[†] drawdown from 1 July 2025

Arrangement Fee (from)	Annual review fee	Early repayment charge	Maximum term
2.0% (subject to min. £2,500)	Nil	Nil	2 years

Risky or Complex Cases

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Interest Rate & Arrangement Fee

See final page of this Product Guide



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.

Examples of 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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