



Complete 
Your specialist package distributor

 023 8045 6999
 enquiries@complete-fs.co.uk
 www.complete-fs.co.uk



Buy To Let Mortgages

PRODUCT GUIDES

A new range of buy-to-let products available to individual, portfolio, limited company SPV and first time landlords.

We aim to help with specialist buy-to-let requirements such as unusual property types including flats that are high rise and over commercial premises, HMOs, multi unit freehold properties and holiday lets.

Using our fully on line broker portal and client app, we can provide quick decisions and underwriter flexibility.

We are always happy to discuss cases that do not 'fit the box'.

r



**Personal finance awards 2023
best second mortgage lender**

**What mortgage awards 2023
best second mortgage lender**

**Mortgage strategy awards 2023
best second charge lender**

**Moneyfacts awards 2022
best secured loan provider**

Buy To Let Mortgages For Intermediaries

Standard Range

Standard Range 2 Year Fixed

Product Fee	2%	3%	4%	5%
Max LTV 65%	6.29%	6.24%	5.94%	5.69%
Max LTV 70%	6.39%	6.24%	5.94%	5.69%
Max LTV 75%	6.59%	6.34%	6.04%	5.79%
Max LTV 80%	7.04%	6.84%	6.54%	
Reversionary Rates	BBR + 4.5% *			

Standard Range 5 Year Fixed

2%	3%	4%	5%	Loan Size
5.60%	5.42%	5.24%	4.99%	£50k - £1.5m
5.60%	5.42%	5.24%	4.99%	£50k - £1.0m
5.70%	5.52%	5.34%	5.09%	£50k - £1.0m
6.40%	6.24%	5.74%		£50k - £500k
BBR + 4.5% *				

Property Types

Single Dwelling	Private & Ex-local Authority,
HMOs	N/A
MUBs	N/A
Holiday Lets	N/A

ECRs

2 Year Fixed	Years 1-2	3/2%
5 Year Fixed	Years 1-5	5/4/4/3/2%

Rent Interest Cover Ratios

Basic Rate 125%	High Rate 140%
Combined 130%	Ltd SPV 125%

Rent Cover Rates

2 Year Fixed	Higher of Initial pay rate + 2% or 5.5%
5 Year Fixed	Initial pay rate %

Product fee can be added to the loan but can not exceed max loan size by more than 2% or an LTV of 82%

*Follow the BoE rate at the stated margin, down to a minimum of 0.5%

Buy To Let Mortgages For Intermediaries

Specialist Range

Specialist Range 2 Year Fixed

Product Fee	2%	3%	4%	5%
Max LTV 65%	6.44%	6.14%	5.84%	5.69%
Max LTV 70%	6.54%	6.24%	5.94%	5.79%
Max LTV 75%	6.64%	6.34%	6.04%	5.89%
Max LTV 80%	7.09%	6.89%	6.59%	
Reversionary Rates	BBR + 5% *			

Property Types

Single Dwelling	N/A
HMOs	Up to 10 Lettable Rooms
MUBs	Up to 10 units
Holiday Lets	N/A

Specialist Range 5 Year Fixed

2%	3%	4%	5%	Loan Size
6.00%	5.82%	5.64%	5.44%	£50k - £1.5m
6.10%	5.92%	5.74%	5.54%	£50k - £1.0m
6.30%	6.07%	5.84%	5.59%	£50k - £1.0m
6.70%	6.44%	6.24%		£50k - £500k
BBR + 5% *				

ECRs

2 Year Fixed	Years 1-2	3/2%
5 Year Fixed	Years 1-5	5/4/4/3/2%

Rent Interest Cover Ratios

Basic Rate	125%	High Rate	140%
Combined	130%	Ltd SPV	125%

Rent Cover Rates

2 Year Fixed	Higher of Initial pay rate + 2% or 5.5%
5 Year Fixed	Initial pay rate %

Product fee can be added to the loan but can not exceed max loan size by more than 2% or an LTV of 82%

*Follow the BoE rate at the stated margin, down to a minimum of 0.5%

Buy To Let Mortgages For Intermediaries

Non-standard range

Non-standard Range 2 Year Fixed

Product Fee	2%	3%	4%	5%
Max LTV 65%	8.05%	7.77%	7.39%	7.25%
Max LTV 70%	8.15%	7.87%	7.49%	7.35%
Max LTV 75%	8.80%	8.42%	7.79%	7.80%
Max LTV 80%				
Reversionary Rates	BBR + 5.25% *			

Property Types

Single Dwelling	N/A
HMOs	N/A
MUBs	N/A
Holiday Lets	Up to 6 bedrooms, single lettings only

Non-standard Range 5 Year Fixed

2%	3%	4%	5%	Loan Size
7.45%	7.07%	6.69%	6.55%	£50k - £1.5m
7.55%	7.17%	6.79%	6.65%	£50k - £1.0m
8.20%	7.72%	7.24%	7.10%	£50k - £1.0m
				£50k - £500k
BBR + 5.25% *				

ECRs

2 Year Fixed Years 1-2 3/2%
5 Year Fixed Years 1-5 5/4/4/3/2%

Rent Interest Cover Ratios

Basic Rate 125% High Rate 140%
Combined 130% Ltd SPV 125%

Rent Cover Rates

2 Year Fixed Higher of Initial pay rate + 2% or 5.5%
5 Year Fixed Initial pay rate %

Product fee can be added to the loan but can not exceed max loan size by more than 2% or an LTV of 82%

*Follow the BoE rate at the stated margin, down to a minimum of 0.5%

Division	Contact	Email
Mortgage Enquires Team (Pre submission)	0207 031 1551	Mortgage.enquiries@utbank.co.uk
Residential Underwriting (Post submission)	0207 031 1552	
BTL Underwriting (Post submission)	0203 862 1298	btlmortgages@utbank.co.uk

For Registration, procuration fee and sourcing queries please contact Intermediary Support - on 0207 031 1551 Email: mortgage.enquiries@utbank.co.uk

United Trust Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Member of UK Finance. Registered in England and Wales 549690. One Ropemaker Street, London EC2Y 9AW.

This information is strictly for the use of professional intermediaries only.