

For intermediaries only

Buy-to-Let rates guide

Mortgages made simple.

Last updated: 11/11/2024

Standard properties TIER 1

Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.04%	7.04%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	S12558282-041124
Standard	Fixed	2-years	65%	2.00%	6.19%	7.19%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	S12658283-041124
Standard	Fixed	2-years	75%	2.00%	6.34%	7.34%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	S12758284-041124
Standard	Fixed	2-years	75%	3.00%	5.79%	7.79%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	S12758285-041124
Standard	Fixed	2-years	75%	4.00%	5.29%	7.29%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	S12758286-041124
Standard	Fixed	2-years	75%	5.00%	4.74%	6.74%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	S12758287-041124
Standard	Fixed	2-years	75%	7.00%	3.84%	5.84%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	S12758288-041124
Standard	Fixed	5-years	75%	2.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	S15758291-111124
Standard	Fixed	5-years	75%	3.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	S15758292-111124
Standard	Fixed	5-years	75%	4.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	S15758293-111124
Standard	Fixed	5-years	75%	5.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	S15758294-111124
Standard	Fixed	5-years	75%	7.00%	4.94%	4.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	S15758295-111124
Standard	Fixed	5-years	80%	2.50%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	S15802502-111124
Standard	Fixed	7-years	75%	2.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£3,000,000	Cashback of £350	S17758298-111124
Standard	Tracker	2-years	75%	1.75%	BBR + 2.59%	8.34%	BBR + 3.99%	0%/0%	£1,000,000	Cashback of £350	S12757253-071124
Standard	Tracker	2-years	75%	3.00%	BBR + 1.69%	7.44%	BBR + 3.99%	2%/2%	£1,000,000	Cashback of £350	S12757225-071124

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Expat	Fixed	5-years	75%	2.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	N/A	S15758882-111124
Expat	Fixed	5-years	75%	5.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	N/A	S15758885-111124
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.34%	7.34%	BBR + 4.99%	2%/2%	£3,000,000	Free legals Free valuation	S127512140-041124
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.74%	6.74%	BBR + 4.99%	2%/2%	£3,000,000	Free legals Free valuation	S127512141-041124
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.84%	5.84%	BBR + 4.99%	2%/2%	£3,000,000	Free legals Free valuation	S127513419-041124
Bridge-to-Let	Fixed	5-years	75%	2.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation	S15757772-111124
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation	S15757775-111124
Bridge-to-Let	Fixed	5-years	75%	7.00%	4.94%	4.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation	S15757777-111124
Bridge-to-Let	Fixed	5-years	80%	2.50%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation	S15807725-111124
Bridge-to-Let	Fixed	7-years	75%	2.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£3,000,000	Free legals Free valuation	S17757772-111124
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.49%	8.24%	BBR + 3.84%	0%/0%	£1,000,000	Cashback of £350	S12757221-071124
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.59%	7.34%	BBR + 3.84%	2%/2%	£1,000,000	Cashback of £350	S12757180-071124

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Standard properties

TIER 2

 Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.34%	7.34%	BBR + 5.49%	2%/2%	£3,000,000	Cashback of £350	S22558322-041124
Standard	Fixed	2-years	75%	2.00%	6.64%	7.64%	BBR + 5.49%	2%/2%	£3,000,000	Cashback of £350	S22758323-041124
Standard	Fixed	5-years	75%	2.00%	6.24%	6.24%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	S25758325-111124
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.64%	7.64%	BBR + 5.49%	2%/2%	£3,000,000	Free legals Free valuation	S227512145-041124
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.24%	6.24%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation	S25757772-111124

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Small HMO (up to 6 rooms) TIER 1

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.09%	7.09%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SH12558299-041124
Standard	Fixed	2-years	65%	2.00%	6.24%	7.24%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SH12658300-041124
Standard	Fixed	2-years	75%	2.00%	6.39%	7.39%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SH12758301-041124
Standard	Fixed	2-years	75%	3.00%	5.84%	7.84%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SH12758302-041124
Standard	Fixed	2-years	75%	4.00%	5.34%	7.34%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SH12758303-041124
Standard	Fixed	2-years	75%	5.00%	4.79%	6.79%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SH12758304-041124
Standard	Fixed	2-years	75%	7.00%	3.89%	5.89%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SH12758305-041124
Standard	Fixed	5-years	75%	2.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	SH15758308-111124
Standard	Fixed	5-years	75%	3.00%	5.79%	5.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	SH15758309-111124
Standard	Fixed	5-years	75%	4.00%	5.59%	5.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	SH15758310-111124
Standard	Fixed	5-years	75%	5.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	SH15758311-111124
Standard	Fixed	5-years	75%	7.00%	5.04%	5.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	SH15758312-111124
Standard	Fixed	5-years	80%	2.50%	6.49%	6.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	SH15802502-111124
Standard	Fixed	7-years	75%	2.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£3,000,000	Cashback of £350	SH17758315-111124
Standard	Tracker	2-years	75%	1.75%	BBR + 2.69%	8.44%	BBR + 3.99%	0%/0%	£1,000,000	Cashback of £350	SH12757219-071124
Standard	Tracker	2-years	75%	3.00%	BBR + 1.79%	7.54%	BBR + 3.99%	2%/2%	£1,000,000	Cashback of £350	SH12757199-071124

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Expat	Fixed	5-years	75%	2.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	N/A	SH15758882-111124
Expat	Fixed	5-years	75%	5.00%	5.79%	5.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	N/A	SH15758885-111124
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.39%	7.39%	BBR + 4.99%	2%/2%	£3,000,000	Free legals Free valuation up to £500	SH127512147-041124
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.79%	6.79%	BBR + 4.99%	2%/2%	£3,000,000	Free legals Free valuation up to £500	SH127512148-041124
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.89%	5.89%	BBR + 4.99%	2%/2%	£3,000,000	Free legals Free valuation up to £500	SH127513421-041124
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	SH15757772-111124
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	SH15757775-111124
Bridge-to-Let	Fixed	5-years	75%	7.00%	5.04%	5.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	SH15757777-111124
Bridge-to-Let	Fixed	5-years	80%	2.50%	6.49%	6.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	SH15807725-111124
Bridge-to-Let	Fixed	7-years	75%	2.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£3,000,000	Free legals Free valuation up to £500	SH17757772-111124
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.59%	8.34%	BBR + 3.84%	0%/0%	£1,000,000	Cashback of £350	SH12757169-071124
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.69%	7.44%	BBR + 3.84%	2%/2%	£1,000,000	Cashback of £350	SH12757238-071124

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Small HMO (up to 6 rooms) TIER 2

Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 130% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 130%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.39%	7.39%	BBR + 5.49%	2%/2%	£3,000,000	Cashback of £350	SH22558326-041124
Standard	Fixed	2-years	75%	2.00%	6.69%	7.69%	BBR + 5.49%	2%/2%	£3,000,000	Cashback of £350	SH22758327-041124
Standard	Fixed	5-years	75%	2.00%	6.34%	6.34%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	SH25758329-111124
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.69%	7.69%	BBR + 5.49%	2%/2%	£3,000,000	Free legals Free valuation up to £500	SH227512152-041124
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.34%	6.34%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	SH25757772-111124

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Large HMO (7 to 15 rooms) TIER 1

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	LH15708318-111124
Standard	Fixed	5-years	70%	5.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	LH157012297-111124
Standard	Fixed	5-years	75%	2.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LH15750022-111124
Standard	Fixed	5-years	75%	5.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LH15750052-111124
Standard	Fixed	7-years	70%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£3,000,000	Cashback of £350	LH17708321-111124
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	8.94%	BBR + 3.99%	2%/2%	£1,000,000	Cashback of £350	LH12707236-071124
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	8.04%	BBR + 3.99%	0%/0%	£1,000,000	Cashback of £350	LH12707193-071124
Expat	Fixed	5-years	75%	2.00%	6.74%	6.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LH15758882-111124
Expat	Fixed	5-years	75%	5.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LH15758885-111124
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	LH15707772-111124
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	LH15707775-111124
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LH15757772-111124
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LH15757775-111124
Bridge-to-Let	Fixed	7-years	70%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£3,000,000	Free legals Free valuation up to £500	LH17707772-111124

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EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	8.84%	BBR + 3.84%	2%/2%	£1,000,000	Cashback of £350	LH12707245-071124
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	7.94%	BBR + 3.84%	0%/0%	£1,000,000	Cashback of £350	LH12707201-071124

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Large HMO (7 to 15 rooms) TIER 2

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	LH25708331-111124
Standard	Fixed	5-years	70%	5.00%	5.99%	5.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	LH257012298-111124
Standard	Fixed	5-years	75%	2.00%	6.64%	6.64%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LH25750022-111124
Standard	Fixed	5-years	75%	5.00%	6.04%	6.04%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LH25750052-111124
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	LH25707772-111124
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.99%	5.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	LH25707775-111124
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.64%	6.64%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LH25757772-111124
Bridge-to-Let	Fixed	5-years	75%	5.00%	6.04%	6.04%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LH25757775-111124

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 4.75%.
- You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.
- Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Small MUFB (up to 6 units) TIER 1

Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 130% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 130%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.09%	7.09%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SM12558366-041124
Standard	Fixed	2-years	65%	2.00%	6.24%	7.24%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SM12658367-041124
Standard	Fixed	2-years	70%	2.00%	6.39%	7.39%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SM12708368-041124
Standard	Fixed	2-years	70%	3.00%	5.84%	7.84%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SM12708369-041124
Standard	Fixed	2-years	70%	4.00%	5.34%	7.34%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SM12708370-041124
Standard	Fixed	2-years	70%	5.00%	4.79%	6.79%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SM12708371-041124
Standard	Fixed	2-years	70%	7.00%	3.89%	5.89%	BBR + 4.99%	2%/2%	£3,000,000	Cashback of £350	SM12708372-041124
Standard	Fixed	5-years	75%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	SM15750022-111124
Standard	Fixed	5-years	75%	3.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	SM15750032-111124
Standard	Fixed	5-years	75%	4.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	SM15750042-111124
Standard	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	SM15750052-111124
Standard	Fixed	5-years	75%	7.00%	5.09%	5.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	SM15750072-111124
Standard	Fixed	7-years	75%	2.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£3,000,000	Cashback of £350	SM17750022-111124
Standard	Tracker	2-years	70%	1.75%	BBR + 2.69%	8.44%	BBR + 3.99%	2%/2%	£1,000,000	Cashback of £350	SM127012162-071124
Standard	Tracker	2-years	70%	3.00%	BBR + 1.79%	7.54%	BBR + 3.99%	0%/0%	£1,000,000	Cashback of £350	SM127012165-071124
Expat	Fixed	5-years	75%	2.00%	6.49%	6.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	N/A	SM15758882-111124

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 4.75%.
- You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.
- Properties are eligible for our EPIC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Expat	Fixed	5-years	75%	5.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	N/A	SM15758885-111124
Bridge-to-Let	Fixed	2-years	70%	2.00%	6.39%	7.39%	BBR + 4.99%	2%/2%	£3,000,000	Free legals Free valuation up to £500	SM127012154-041124
Bridge-to-Let	Fixed	2-years	70%	5.00%	4.79%	6.79%	BBR + 4.99%	2%/2%	£3,000,000	Free legals Free valuation up to £500	SM127012155-041124
Bridge-to-Let	Fixed	2-years	70%	7.00%	3.89%	5.89%	BBR + 4.99%	2%/2%	£3,000,000	Free legals Free valuation up to £500	SM127013423-041124
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	SM15757772-111124
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	SM15757775-111124
Bridge-to-Let	Fixed	5-years	75%	7.00%	5.09%	5.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	SM15757777-111124
Bridge-to-Let	Fixed	7-years	75%	2.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£3,000,000	Free legals Free valuation up to £500	SM17757772-111124
EPiC	Tracker	2-years	70%	1.75%	BBR + 2.59%	8.34%	BBR + 3.84%	2%/2%	£1,000,000	Cashback of £350	SM127012163-071124
EPiC	Tracker	2-years	70%	3.00%	BBR + 1.69%	7.44%	BBR + 3.84%	0%/0%	£1,000,000	Cashback of £350	SM127012164-071124

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- Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Small MUFB (up to 6 units) TIER 2

 Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 130% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 130%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	55%	2.00%	6.39%	7.39%	BBR + 5.49%	2%/2%	£3,000,000	Cashback of £350	SM22558403-041124
Standard	Fixed	2-years	70%	2.00%	6.69%	7.69%	BBR + 5.49%	2%/2%	£3,000,000	Cashback of £350	SM22708404-041124
Standard	Fixed	5-years	75%	2.00%	6.39%	6.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	SM25750022-111124
Bridge-to-Let	Fixed	2-years	70%	2.00%	6.69%	7.69%	BBR + 5.49%	2%/2%	£3,000,000	Free legals Free valuation up to £500	SM227012159-041124
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.39%	6.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	SM25757772-111124

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 4.75%.
- You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.
- Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Large MUFB (7-10 units) TIER 1

Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 130% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 130%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	LM15708391-111124
Standard	Fixed	5-years	70%	5.00%	5.79%	5.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	LM157012301-111124
Standard	Fixed	5-years	75%	2.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LM15750022-111124
Standard	Fixed	5-years	75%	5.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LM15750052-111124
Standard	Fixed	7-years	70%	2.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£3,000,000	Cashback of £350	LM17708394-111124
Expat	Fixed	5-years	75%	2.00%	6.84%	6.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM15758882-111124
Expat	Fixed	5-years	75%	5.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM15758885-111124
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	LM15707772-111124
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.79%	5.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	LM15707775-111124
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LM15757772-111124
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LM15757775-111124
Bridge-to-Let	Fixed	7-years	70%	2.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£3,000,000	Free legals Free valuation up to £500	LM17707772-111124

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- Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Large MUFB (7-10 units) TIER 2

Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 130% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 130%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.69%	6.69%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	LM25708410-111124
Standard	Fixed	5-years	70%	5.00%	6.09%	6.09%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Cashback of £350	LM257012302-111124
Standard	Fixed	5-years	75%	2.00%	6.74%	6.74%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LM25750022-111124
Standard	Fixed	5-years	75%	5.00%	6.14%	6.14%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LM25750052-111124
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.69%	6.69%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	LM25707772-111124
Bridge-to-Let	Fixed	5-years	70%	5.00%	6.09%	6.09%	BBR + 5.49%	5%/5%/3%/3%/3%	£3,000,000	Free legals Free valuation up to £500	LM25707775-111124
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.74%	6.74%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LM25757772-111124
Bridge-to-Let	Fixed	5-years	75%	5.00%	6.14%	6.14%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LM25757775-111124

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 4.75%.
- You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.
- Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Holiday let properties TIER 1

Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 125%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	2.00%	6.84%	7.84%	BBR + 4.99%	2%/2%	£750,000	Cashback of £350	HL12752002-041124
Standard	Fixed	2-years	75%	5.00%	5.24%	7.24%	BBR + 4.99%	2%/2%	£750,000	Cashback of £350	HL12755002-041124
Standard	Fixed	5-years	75%	2.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Cashback of £350	HL15752002-111124
Standard	Fixed	5-years	75%	5.00%	5.79%	5.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Cashback of £350	HL15755002-111124
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	8.94%	BBR + 3.99%	0%/0%	£750,000	Cashback of £350	HL12707166-071124
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	8.04%	BBR + 3.99%	2%/2%	£750,000	Cashback of £350	HL12707241-071124
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.84%	7.84%	BBR + 4.99%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12752001-041124
Bridge-to-Let	Fixed	2-years	75%	5.00%	5.24%	7.24%	BBR + 4.99%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12755001-041124
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15757772-111124
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.79%	5.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15757775-111124
EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	8.84%	BBR + 3.84%	0%/0%	£750,000	Cashback of £350	HL12707229-071124
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	7.94%	BBR + 3.84%	2%/2%	£750,000	Cashback of £350	HL12707183-071124

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- Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

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