



For intermediaries only

Buy-to-Let rates guide

Mortgages made simple.

Last updated: 06/03/2025

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% | 5.74% | 6.74% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | S12558282-060325 |
| Standard | Fixed | 2-years | 65% | 2.00% | 5.89% | 6.89% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | S12658283-060325 |
| Standard | Fixed | 2-years | 75% | 2.00% | 6.04% | 7.04% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | S12758284-060325 |
| Standard | Fixed | 2-years | 75% | 3.00% | 5.49% | 7.49% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | S12758285-060325 |
| Standard | Fixed | 2-years | 75% | 4.00% | 4.99% | 6.99% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | S12758286-060325 |
| Standard | Fixed | 2-years | 75% | 5.00% | 4.44% | 6.44% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | S12758287-060325 |
| Standard | Fixed | 2-years | 75% | 7.00% | 3.54% | 5.54% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | S12758288-060325 |
| Standard | Fixed | 5-years | 70% | 2.00% | 5.69% | 5.69% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | S15700022-060325 |
| Standard | Fixed | 5-years | 70% | 5.00% | 5.04% | 5.04% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | S15700052-060325 |
| Standard | Fixed | 5-years | 75% | 2.00% | 5.74% | 5.74% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | S15758291-060325 |
| Standard | Fixed | 5-years | 75% | 3.00% | 5.49% | 5.49% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | S15758292-060325 |
| Standard | Fixed | 5-years | 75% | 4.00% | 5.29% | 5.29% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | S15758293-060325 |
| Standard | Fixed | 5-years | 75% | 5.00% | 5.09% | 5.09% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | S15758294-060325 |
| Standard | Fixed | 5-years | 75% | 7.00% | 4.74% | 4.74% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | S15758295-060325 |
| Standard | Fixed | 5-years | 80% | 2.50% | 6.24% | 6.24% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | Cashback of £350 | S15802502-060325 |
| Standard | Fixed | 7-years | 75% | 2.00% | 5.74% | 5.74% | BBR + 4.99% | 5%/5%/4%/4%/3%/2%/1% | £1,500,000 | Cashback of £350 | S17758298-060325 |

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| Product type | Rate type | Term | LTV | Product fee | Initial rate | ICR rate | Reversion rate | ERC | Max loan | Incentive | Code |
|---------------|-----------|---------|-----|-------------|--------------|----------|----------------|----------------------|------------|-------------------------------|------------------|
| Standard | Tracker | 2-years | 75% | 1.75% | BBR + 2.59% | 8.09% | BBR + 3.99% | 0%/0% | £1,000,000 | Cashback of £350 | S12757253-060225 |
| Standard | Tracker | 2-years | 75% | 3.00% | BBR + 1.69% | 7.19% | BBR + 3.99% | 2%/2% | £1,000,000 | Cashback of £350 | S12757225-060225 |
| Expat | Fixed | 5-years | 75% | 2.00% | 6.14% | 6.14% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | N/A | S15758882-060325 |
| Expat | Fixed | 5-years | 75% | 5.00% | 5.49% | 5.49% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | N/A | S15758885-060325 |
| Bridge-to-Let | Fixed | 2-years | 75% | 2.00% | 6.04% | 7.04% | BBR + 4.99% | 2%/2% | £1,500,000 | Free legals Free valuation | S12757772-060325 |
| Bridge-to-Let | Fixed | 2-years | 75% | 5.00% | 4.44% | 6.44% | BBR + 4.99% | 2%/2% | £1,500,000 | Free legals Free valuation | S12757775-060325 |
| Bridge-to-Let | Fixed | 2-years | 75% | 7.00% | 3.54% | 5.54% | BBR + 4.99% | 2%/2% | £1,500,000 | Free legals Free valuation | S12757777-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 2.00% | 5.74% | 5.74% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Free legals Free valuation | S15757772-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 5.00% | 5.09% | 5.09% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Free legals Free valuation | S15757775-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 7.00% | 4.74% | 4.74% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Free legals Free valuation | S15757777-060325 |
| Bridge-to-Let | Fixed | 5-years | 80% | 2.50% | 6.24% | 6.24% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | Free legals Free valuation | S15807725-060325 |
| Bridge-to-Let | Fixed | 7-years | 75% | 2.00% | 5.74% | 5.74% | BBR + 4.99% | 5%/5%/4%/4%/3%/2%/1% | £1,500,000 | Free legals Free valuation | S17757772-060325 |
| EPiC | Tracker | 2-years | 75% | 1.75% | BBR + 2.49% | 7.99% | BBR + 3.84% | 0%/0% | £1,000,000 | Cashback of £350 | S12757221-060225 |
| EPiC | Tracker | 2-years | 75% | 3.00% | BBR + 1.59% | 7.09% | BBR + 3.84% | 2%/2% | £1,000,000 | Cashback of £350 | S12757180-060225 |

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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% | 6.04% | 7.04% | BBR + 5.49% | 2%/2% | £1,500,000 | Cashback of £350 | S22558322-060325 |
| Standard | Fixed | 2-years | 75% | 2.00% | 6.34% | 7.34% | BBR + 5.49% | 2%/2% | £1,500,000 | Cashback of £350 | S22758323-060325 |
| Standard | Fixed | 5-years | 75% | 2.00% | 6.09% | 6.09% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | S25758325-060325 |
| Bridge-to-Let | Fixed | 2-years | 75% | 2.00% | 6.34% | 7.34% | BBR + 5.49% | 2%/2% | £1,500,000 | Free legals Free valuation | S22757772-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 2.00% | 6.09% | 6.09% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,500,000 | Free legals Free valuation | S25757772-060325 |

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Small HMO (up to 6 rooms) 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% | 5.79% | 6.79% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SH12558299-060325 |
| Standard | Fixed | 2-years | 65% | 2.00% | 5.94% | 6.94% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SH12658300-060325 |
| Standard | Fixed | 2-years | 75% | 2.00% | 6.09% | 7.09% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SH12758301-060325 |
| Standard | Fixed | 2-years | 75% | 3.00% | 5.54% | 7.54% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SH12758302-060325 |
| Standard | Fixed | 2-years | 75% | 4.00% | 5.04% | 7.04% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SH12758303-060325 |
| Standard | Fixed | 2-years | 75% | 5.00% | 4.49% | 6.49% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SH12758304-060325 |
| Standard | Fixed | 2-years | 75% | 7.00% | 3.59% | 5.59% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SH12758305-060325 |
| Standard | Fixed | 5-years | 70% | 2.00% | 5.79% | 5.79% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | SH15700022-060325 |
| Standard | Fixed | 5-years | 70% | 5.00% | 5.14% | 5.14% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | SH15700052-060325 |
| Standard | Fixed | 5-years | 75% | 2.00% | 5.84% | 5.84% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | SH15758308-060325 |
| Standard | Fixed | 5-years | 75% | 3.00% | 5.59% | 5.59% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | SH15758309-060325 |
| Standard | Fixed | 5-years | 75% | 4.00% | 5.39% | 5.39% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | SH15758310-060325 |
| Standard | Fixed | 5-years | 75% | 5.00% | 5.19% | 5.19% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | SH15758311-060325 |
| Standard | Fixed | 5-years | 75% | 7.00% | 4.84% | 4.84% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | SH15758312-060325 |
| Standard | Fixed | 5-years | 80% | 2.50% | 6.34% | 6.34% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | Cashback of £350 | SH15802502-060325 |
| Standard | Fixed | 7-years | 75% | 2.00% | 5.84% | 5.84% | BBR + 4.99% | 5%/5%/4%/4%/3%/2%/1% | £1,500,000 | Cashback of £350 | SH17758315-060325 |

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|---------------|-----------|---------|-----|-------------|--------------|----------|----------------|----------------------|------------|--|-------------------|
| Standard | Tracker | 2-years | 75% | 1.75% | BBR + 2.69% | 8.19% | BBR + 3.99% | 0%/0% | £1,000,000 | Cashback of £350 | SH12757219-060225 |
| Standard | Tracker | 2-years | 75% | 3.00% | BBR + 1.79% | 7.29% | BBR + 3.99% | 2%/2% | £1,000,000 | Cashback of £350 | SH12757199-060225 |
| Expat | Fixed | 5-years | 75% | 2.00% | 6.24% | 6.24% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | N/A | SH15758882-060325 |
| Expat | Fixed | 5-years | 75% | 5.00% | 5.59% | 5.59% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | N/A | SH15758885-060325 |
| Bridge-to-Let | Fixed | 2-years | 75% | 2.00% | 6.09% | 7.09% | BBR + 4.99% | 2%/2% | £1,500,000 | Free legals Free valuation up to £500 | SH12757772-060325 |
| Bridge-to-Let | Fixed | 2-years | 75% | 5.00% | 4.49% | 6.49% | BBR + 4.99% | 2%/2% | £1,500,000 | Free legals Free valuation up to £500 | SH12757775-060325 |
| Bridge-to-Let | Fixed | 2-years | 75% | 7.00% | 3.59% | 5.59% | BBR + 4.99% | 2%/2% | £1,500,000 | Free legals Free valuation up to £500 | SH12757777-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 2.00% | 5.84% | 5.84% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Free legals Free valuation up to £500 | SH15757772-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 5.00% | 5.19% | 5.19% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Free legals Free valuation up to £500 | SH15757775-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 7.00% | 4.84% | 4.84% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Free legals Free valuation up to £500 | SH15757777-060325 |
| Bridge-to-Let | Fixed | 5-years | 80% | 2.50% | 6.34% | 6.34% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | Free legals Free valuation up to £500 | SH15807725-060325 |
| Bridge-to-Let | Fixed | 7-years | 75% | 2.00% | 5.84% | 5.84% | BBR + 4.99% | 5%/5%/4%/4%/3%/2%/1% | £1,500,000 | Free legals Free valuation up to £500 | SH17757772-060325 |
| EPiC | Tracker | 2-years | 75% | 1.75% | BBR + 2.59% | 8.09% | BBR + 3.84% | 0%/0% | £1,000,000 | Cashback of £350 | SH12757169-060225 |
| EPiC | Tracker | 2-years | 75% | 3.00% | BBR + 1.69% | 7.19% | BBR + 3.84% | 2%/2% | £1,000,000 | Cashback of £350 | SH12757238-060225 |

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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% | 6.09% | 7.09% | BBR + 5.49% | 2%/2% | £1,500,000 | Cashback of £350 | SH22558326-060325 |
| Standard | Fixed | 2-years | 75% | 2.00% | 6.39% | 7.39% | BBR + 5.49% | 2%/2% | £1,500,000 | Cashback of £350 | SH22758327-060325 |
| Standard | Fixed | 5-years | 75% | 2.00% | 6.19% | 6.19% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | SH25758329-060325 |
| Bridge-to-Let | Fixed | 2-years | 75% | 2.00% | 6.39% | 7.39% | BBR + 5.49% | 2%/2% | £1,500,000 | Free legals Free valuation up to £500 | SH22757772-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 2.00% | 6.19% | 6.19% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,500,000 | Free legals Free valuation up to £500 | SH25757772-060325 |

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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% | 6.14% | 6.14% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | LH15708318-100225 |
| Standard | Fixed | 5-years | 70% | 5.00% | 5.54% | 5.54% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | LH157012297-100225 |
| Standard | Fixed | 5-years | 75% | 2.00% | 6.19% | 6.19% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | Cashback of £350 | LH15750022-100225 |
| Standard | Fixed | 5-years | 75% | 5.00% | 5.59% | 5.59% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | Cashback of £350 | LH15750052-100225 |
| Standard | Fixed | 7-years | 70% | 2.00% | 6.14% | 6.14% | BBR + 4.99% | 5%/5%/4%/4%/3%/2%/1% | £2,000,000 | Cashback of £350 | LH17708321-100225 |
| Standard | Tracker | 2-years | 70% | 1.75% | BBR + 3.19% | 8.69% | BBR + 3.99% | 2%/2% | £1,000,000 | Cashback of £350 | LH12707236-060225 |
| Standard | Tracker | 2-years | 70% | 3.00% | BBR + 2.29% | 7.79% | BBR + 3.99% | 0%/0% | £1,000,000 | Cashback of £350 | LH12707193-060225 |
| Expat | Fixed | 5-years | 75% | 2.00% | 6.59% | 6.59% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | N/A | LH15758882-100225 |
| Expat | Fixed | 5-years | 75% | 5.00% | 5.99% | 5.99% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | N/A | LH15758885-100225 |
| Bridge-to-Let | Fixed | 5-years | 70% | 2.00% | 6.14% | 6.14% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Free legals Free valuation up to £500 | LH15707772-100225 |
| Bridge-to-Let | Fixed | 5-years | 70% | 5.00% | 5.54% | 5.54% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Free legals Free valuation up to £500 | LH15707775-100225 |
| Bridge-to-Let | Fixed | 5-years | 75% | 2.00% | 6.19% | 6.19% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | Free legals Free valuation up to £500 | LH15757772-100225 |
| Bridge-to-Let | Fixed | 5-years | 75% | 5.00% | 5.59% | 5.59% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | Free legals Free valuation up to £500 | LH15757775-100225 |
| Bridge-to-Let | Fixed | 7-years | 70% | 2.00% | 6.14% | 6.14% | BBR + 4.99% | 5%/5%/4%/4%/3%/2%/1% | £2,000,000 | Free legals Free valuation up to £500 | LH17707772-100225 |

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|--------------|-----------|---------|-----|-------------|--------------|----------|----------------|-------|------------|------------------|-------------------|
| EPiC | Tracker | 2-years | 70% | 1.75% | BBR + 3.09% | 8.59% | BBR + 3.84% | 2%/2% | £1,000,000 | Cashback of £350 | LH12707245-060225 |
| EPiC | Tracker | 2-years | 70% | 3.00% | BBR + 2.19% | 7.69% | BBR + 3.84% | 0%/0% | £1,000,000 | Cashback of £350 | LH12707201-060225 |

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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 HMO (7 to 15 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 | 5-years | 70% | 2.00% | 6.49% | 6.49% | BBR + 5.49% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | LH25708331-100225 |
| Standard | Fixed | 5-years | 70% | 5.00% | 5.89% | 5.89% | BBR + 5.49% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | LH257012298-100225 |
| Standard | Fixed | 5-years | 75% | 2.00% | 6.54% | 6.54% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,000,000 | Cashback of £350 | LH25750022-100225 |
| Standard | Fixed | 5-years | 75% | 5.00% | 5.94% | 5.94% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,000,000 | Cashback of £350 | LH25750052-100225 |
| Bridge-to-Let | Fixed | 5-years | 70% | 2.00% | 6.49% | 6.49% | BBR + 5.49% | 5%/5%/3%/3%/3% | £2,000,000 | Free legals Free valuation up to £500 | LH25707772-100225 |
| Bridge-to-Let | Fixed | 5-years | 70% | 5.00% | 5.89% | 5.89% | BBR + 5.49% | 5%/5%/3%/3%/3% | £2,000,000 | Free legals Free valuation up to £500 | LH25707775-100225 |
| Bridge-to-Let | Fixed | 5-years | 75% | 2.00% | 6.54% | 6.54% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,000,000 | Free legals Free valuation up to £500 | LH25757772-100225 |
| Bridge-to-Let | Fixed | 5-years | 75% | 5.00% | 5.94% | 5.94% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,000,000 | Free legals Free valuation up to £500 | LH25757775-100225 |

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 4.50%.
- 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% | 5.79% | 6.79% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SM12558366-060325 |
| Standard | Fixed | 2-years | 65% | 2.00% | 5.94% | 6.94% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SM12658367-060325 |
| Standard | Fixed | 2-years | 75% | 2.00% | 6.14% | 7.14% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SM12750022-060325 |
| Standard | Fixed | 2-years | 75% | 3.00% | 5.59% | 7.59% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SM12750032-060325 |
| Standard | Fixed | 2-years | 75% | 4.00% | 5.09% | 7.09% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SM12750042-060325 |
| Standard | Fixed | 2-years | 75% | 5.00% | 4.54% | 6.54% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SM12750052-060325 |
| Standard | Fixed | 2-years | 75% | 7.00% | 3.64% | 5.64% | BBR + 4.99% | 2%/2% | £1,500,000 | Cashback of £350 | SM12750072-060325 |
| Standard | Fixed | 5-years | 70% | 2.00% | 5.84% | 5.84% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | SM15700022-060325 |
| Standard | Fixed | 5-years | 70% | 5.00% | 5.19% | 5.19% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | SM15700052-060325 |
| Standard | Fixed | 5-years | 75% | 2.00% | 5.89% | 5.89% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | SM15750022-060325 |
| Standard | Fixed | 5-years | 75% | 3.00% | 5.64% | 5.64% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | SM15750032-060325 |
| Standard | Fixed | 5-years | 75% | 4.00% | 5.44% | 5.44% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | SM15750042-060325 |
| Standard | Fixed | 5-years | 75% | 5.00% | 5.24% | 5.24% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | SM15750052-060325 |
| Standard | Fixed | 5-years | 75% | 7.00% | 4.89% | 4.89% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | SM15750072-060325 |
| Standard | Fixed | 7-years | 75% | 2.00% | 5.89% | 5.89% | BBR + 4.99% | 5%/5%/4%/4%/3%/2%/1% | £1,500,000 | Cashback of £350 | SM17750022-060325 |
| Standard | Tracker | 2-years | 70% | 1.75% | BBR + 2.69% | 8.19% | BBR + 3.99% | 2%/2% | £1,000,000 | Cashback of £350 | SM127012162-060225 |

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- 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 |
|---------------|-----------|---------|-----|-------------|--------------|----------|----------------|----------------------|------------|--|--------------------|
| Standard | Tracker | 2-years | 70% | 3.00% | BBR + 1.79% | 7.29% | BBR + 3.99% | 0%/0% | £1,000,000 | Cashback of £350 | SM127012165-060225 |
| Expat | Fixed | 5-years | 75% | 2.00% | 6.29% | 6.29% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | N/A | SM15758882-060325 |
| Expat | Fixed | 5-years | 75% | 5.00% | 5.64% | 5.64% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | N/A | SM15758885-060325 |
| Bridge-to-Let | Fixed | 2-years | 75% | 2.00% | 6.14% | 7.14% | BBR + 4.99% | 2%/2% | £1,500,000 | Free legals Free valuation up to £500 | SM12757772-060325 |
| Bridge-to-Let | Fixed | 2-years | 75% | 5.00% | 4.54% | 6.54% | BBR + 4.99% | 2%/2% | £1,500,000 | Free legals Free valuation up to £500 | SM12757775-060325 |
| Bridge-to-Let | Fixed | 2-years | 75% | 7.00% | 3.64% | 5.64% | BBR + 4.99% | 2%/2% | £1,500,000 | Free legals Free valuation up to £500 | SM12757777-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 2.00% | 5.89% | 5.89% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Free legals Free valuation up to £500 | SM15757772-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 5.00% | 5.24% | 5.24% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Free legals Free valuation up to £500 | SM15757775-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 7.00% | 4.89% | 4.89% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,500,000 | Free legals Free valuation up to £500 | SM15757777-060325 |
| Bridge-to-Let | Fixed | 7-years | 75% | 2.00% | 5.89% | 5.89% | BBR + 4.99% | 5%/5%/4%/4%/3%/2%/1% | £1,500,000 | Free legals Free valuation up to £500 | SM17757772-060325 |
| EPiC | Tracker | 2-years | 70% | 1.75% | BBR + 2.59% | 8.09% | BBR + 3.84% | 2%/2% | £1,000,000 | Cashback of £350 | SM127012163-060225 |
| EPiC | Tracker | 2-years | 70% | 3.00% | BBR + 1.69% | 7.19% | BBR + 3.84% | 0%/0% | £1,000,000 | Cashback of £350 | SM127012164-060225 |

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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% | 6.09% | 7.09% | BBR + 5.49% | 2%/2% | £1,500,000 | Cashback of £350 | SM22558403-060325 |
| Standard | Fixed | 2-years | 75% | 2.00% | 6.44% | 7.44% | BBR + 5.49% | 2%/2% | £1,500,000 | Cashback of £350 | SM22750022-060325 |
| Standard | Fixed | 5-years | 75% | 2.00% | 6.24% | 6.24% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,500,000 | Cashback of £350 | SM25750022-060325 |
| Bridge-to-Let | Fixed | 2-years | 75% | 2.00% | 6.44% | 7.44% | BBR + 5.49% | 2%/2% | £1,500,000 | Free legals Free valuation up to £500 | SM22757772-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 2.00% | 6.24% | 6.24% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,500,000 | Free legals Free valuation up to £500 | SM25757772-060325 |

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 4.50%.
- 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% | 6.19% | 6.19% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | LM15708391-060325 |
| Standard | Fixed | 5-years | 70% | 5.00% | 5.59% | 5.59% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | LM157012301-060325 |
| Standard | Fixed | 5-years | 75% | 2.00% | 6.24% | 6.24% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | Cashback of £350 | LM15750022-060325 |
| Standard | Fixed | 5-years | 75% | 5.00% | 5.64% | 5.64% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | Cashback of £350 | LM15750052-060325 |
| Standard | Fixed | 7-years | 70% | 2.00% | 6.19% | 6.19% | BBR + 4.99% | 5%/5%/4%/4%/3%/2%/1% | £2,000,000 | Cashback of £350 | LM17708394-060325 |
| Expat | Fixed | 5-years | 75% | 2.00% | 6.64% | 6.64% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | N/A | LM15758882-060325 |
| Expat | Fixed | 5-years | 75% | 5.00% | 6.04% | 6.04% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | N/A | LM15758885-060325 |
| Bridge-to-Let | Fixed | 5-years | 70% | 2.00% | 6.19% | 6.19% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Free legals Free valuation up to £500 | LM15707772-060325 |
| Bridge-to-Let | Fixed | 5-years | 70% | 5.00% | 5.59% | 5.59% | BBR + 4.99% | 5%/5%/3%/3%/3% | £2,000,000 | Free legals Free valuation up to £500 | LM15707775-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 2.00% | 6.24% | 6.24% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | Free legals Free valuation up to £500 | LM15757772-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 5.00% | 5.64% | 5.64% | BBR + 4.99% | 5%/5%/3%/3%/3% | £1,000,000 | Free legals Free valuation up to £500 | LM15757775-060325 |
| Bridge-to-Let | Fixed | 7-years | 70% | 2.00% | 6.19% | 6.19% | BBR + 4.99% | 5%/5%/4%/4%/3%/2%/1% | £2,000,000 | Free legals Free valuation up to £500 | LM17707772-060325 |

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 4.50%.
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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% | 6.54% | 6.54% | BBR + 5.49% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | LM25708410-060325 |
| Standard | Fixed | 5-years | 70% | 5.00% | 5.94% | 5.94% | BBR + 5.49% | 5%/5%/3%/3%/3% | £2,000,000 | Cashback of £350 | LM257012302-060325 |
| Standard | Fixed | 5-years | 75% | 2.00% | 6.59% | 6.59% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,000,000 | Cashback of £350 | LM25750022-060325 |
| Standard | Fixed | 5-years | 75% | 5.00% | 5.99% | 5.99% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,000,000 | Cashback of £350 | LM25750052-060325 |
| Bridge-to-Let | Fixed | 5-years | 70% | 2.00% | 6.54% | 6.54% | BBR + 5.49% | 5%/5%/3%/3%/3% | £2,000,000 | Free legals Free valuation up to £500 | LM25707772-060325 |
| Bridge-to-Let | Fixed | 5-years | 70% | 5.00% | 5.94% | 5.94% | BBR + 5.49% | 5%/5%/3%/3%/3% | £2,000,000 | Free legals Free valuation up to £500 | LM25707775-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 2.00% | 6.59% | 6.59% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,000,000 | Free legals Free valuation up to £500 | LM25757772-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 5.00% | 5.99% | 5.99% | BBR + 5.49% | 5%/5%/3%/3%/3% | £1,000,000 | Free legals Free valuation up to £500 | LM25757775-060325 |

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 4.50%.
- 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% | 6.54% | 7.54% | BBR + 4.99% | 2%/2% | £750,000 | Cashback of £350 | HL12752002-060325 |
| Standard | Fixed | 2-years | 75% | 5.00% | 4.94% | 6.94% | BBR + 4.99% | 2%/2% | £750,000 | Cashback of £350 | HL12755002-060325 |
| Standard | Fixed | 5-years | 75% | 2.00% | 6.04% | 6.04% | BBR + 4.99% | 5%/5%/3%/3%/3% | £750,000 | Cashback of £350 | HL15752002-060325 |
| Standard | Fixed | 5-years | 75% | 5.00% | 5.39% | 5.39% | BBR + 4.99% | 5%/5%/3%/3%/3% | £750,000 | Cashback of £350 | HL15755002-060325 |
| Standard | Tracker | 2-years | 70% | 1.75% | BBR + 3.19% | 8.69% | BBR + 3.99% | 0%/0% | £750,000 | Cashback of £350 | HL12707166-060225 |
| Standard | Tracker | 2-years | 70% | 3.00% | BBR + 2.29% | 7.79% | BBR + 3.99% | 2%/2% | £750,000 | Cashback of £350 | HL12707241-060225 |
| Bridge-to-Let | Fixed | 2-years | 75% | 2.00% | 6.54% | 7.54% | BBR + 4.99% | 2%/2% | £750,000 | Free legals Free valuation up to £500 | HL12757772-060325 |
| Bridge-to-Let | Fixed | 2-years | 75% | 5.00% | 4.94% | 6.94% | BBR + 4.99% | 2%/2% | £750,000 | Free legals Free valuation up to £500 | HL12757775-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 2.00% | 6.04% | 6.04% | BBR + 4.99% | 5%/5%/3%/3%/3% | £750,000 | Free legals Free valuation up to £500 | HL15757772-060325 |
| Bridge-to-Let | Fixed | 5-years | 75% | 5.00% | 5.39% | 5.39% | BBR + 4.99% | 5%/5%/3%/3%/3% | £750,000 | Free legals Free valuation up to £500 | HL15757775-060325 |
| EPiC | Tracker | 2-years | 70% | 1.75% | BBR + 3.09% | 8.59% | BBR + 3.84% | 0%/0% | £750,000 | Cashback of £350 | HL12707229-060225 |
| EPiC | Tracker | 2-years | 70% | 3.00% | BBR + 2.19% | 7.69% | BBR + 3.84% | 2%/2% | £750,000 | Cashback of £350 | HL12707183-060225 |

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 4.50%.
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- Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Mortgages made simple.

