

Buy-to-Let Mortgages
(including HMOs, MUFBs & Portfolios)

Mortgages from £40k to £35m

Buy-to-Let Single Lets	Maximum Loan to Value (LTV)	Fixed rate pricing		Arrangement Fee	Eligibility Criteria	
		2 Year	5 Year		Security	Borrower
Loans up to £150k	75%	6.29%	6.39%	2%, added to the loan	Single BTL, portfolios up to 6 properties	Individual or Limited Company with maximum 1 layer
Loans £150,001 to £1m	75%	5.79%	5.89%			

Specialist BTL	Maximum Loan to Value (LTV)	Fixed rate pricing		Arrangement Fee	Eligibility Criteria	
		2 Year	5 Year		Security	Borrower
Loans from £250k to £2.5m	75%	6.09%	6.29%	2%, added to the loan	BTL Portfolios 7-10 properties, HMOs up to 10 rooms, MUFB up to 10 flats	Individual or Limited Company with maximum 1 layer
Loans from £250k to £2.5m	75%	5.24%	5.84%	4%, added to the loan		

Complex & Large BTL	Maximum Loan to Value (LTV)	Fixed rate pricing				Arrangement Fee	Eligibility Criteria	
		2 Year	3 Year	5 Year	10 Year		Security	Borrower
Loans up to £150k	65%	6.79%	6.84%	6.89%	6.89%	2% to be added to the loan	Residential investment property	No changes to current borrowing entity
	75%	6.89%	6.94%	6.99%	6.99%			
Loans £150,001 to £1m	65%	6.64%	6.69%	6.74%	6.74%			
	75%	6.74%	6.79%	6.84%	6.84%			
Loans £1m to £4,999,999	65%	6.24%	6.29%	6.34%	6.34%			
	75%	6.34%	6.39%	6.44%	6.44%			
Loans over £5m	65%	5.99%	6.04%	6.14%	6.14%			
	75%	6.14%	6.19%	6.29%	6.29%			

Complex & Large BTL - Limited Edition	Maximum Loan to Value (LTV)	Fixed rate pricing		Arrangement Fee	Eligibility Criteria	
		2 Year	5 Year		Security	Borrower
Loans £150,001 to £1m	65%	5.54%	6.24%	4%, added to the loan	Residential investment property	No changes to current borrowing entity
	70%	5.64%	–			
	75%	–	6.34%			
Loans £1m to £4,999,999	65%	5.14%	5.84%			
	70%	5.24%	–			
	75%	–	5.94%			
Loans over £5m	65%	5.04%	5.69%			
	70%	5.14%	–			
	75%	–	5.79%			

ERCs	
2 Year Fixed	3% 1%
3 Year Fixed	3% 2% 1%
5 Year Fixed	5% 4% 3% 2% 1%
10 Year Fixed	7% 7% 6% 6% 5% 4% 4% 3% 2% 1%
Term	3 – 30 year term, interest-only, part or full capital repayment

Once your fixed rate expires, your loan will revert to a variable rate which is your product margin plus Shawbrook Base Rate (SBR). SBR is subject to a minimum floor of 0.75%. Please note that the current SBR is 4.50% (as of 7 February 2025). Your offer document will confirm the margin for your product.

Please be advised that the interest rates and fees stated can be subject to change at any time.

Buy-to-Let Energy Efficiency Discount

If your buy-to-let property had an Energy Performance Certificate (EPC) discount on the original application they are then eligible for the same discount, the following discounts will apply to the arrangement fee only:

A rating: 0.60%	B rating: 0.45%	C rating: 0.25%
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Works in conjunction with the existing customer discount

Eligibility

Product Transfer	New fixed rate only, no change in security, no extension of the contractual term and no capital raising.
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Customers

Customer type	The borrowing entity and structure must remain the same as the existing loan.	
Credit Status	Mortgage	0 missed in last 12 months with Shawbrook

Loan

Loan Size & Repayment	The repayment type of the original loan must remain the same – for example, if the existing loans is on capital and interest, the new loan must also be capital and interest.
LTV	Pricing is based off the original application LTV banding

Valuation

Valuation Requirements	None
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Any property used as security, including your home, may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it. Early repayment charges apply.

Commercial Mortgages

Mortgages up to £35m

Loan to value up to 75% of vacant possession or market value

Commercial Investment	Maximum Loan to Value (LTV)	Fixed rate pricing				Arrangement Fee	Eligibility Criteria	
		2 Year	3 Year	5 Year	10 Year		Security	Borrower
Loans up to £250k	65%	7.69%	7.74%	7.79%	7.79%	2%, added to the loan	Commercial Properties	Individual or Limited Company
	75%	7.84%	7.89%	7.94%	7.94%			
Loans £250k to £1m	65%	7.64%	7.69%	7.74%	7.74%			
	75%	7.79%	7.84%	7.89%	7.89%			
Loans over £1m to £4,999,999	65%	7.24%	7.39%	7.44%	7.44%			
	75%	7.49%	7.54%	7.59%	7.59%			
Loans over £5m	65%	7.24%	7.24%	7.24%	7.24%			
	75%	7.39%	7.39%	7.39%	7.39%			

Semi-Commercial Mortgages

Mortgages up to £35m

Loan to value up to 75% of vacant possession or market value

Semi-Commercial Investment	Maximum Loan to Value (LTV)	Fixed rate pricing				Arrangement Fee	Eligibility Criteria	
		2 Year	3 Year	5 Year	10 Year		Security	Borrower
Loans up to £250k	65%	7.04%	7.09%	7.14%	7.14%	2%, added to the loan	Semi-Commercial property where the residential element is more than 50% of the overall security value	Individual or Limited Company
	75%	7.19%	7.24%	7.29%	7.29%			
Loans £250k to £1m	65%	6.99%	7.04%	7.09%	7.09%			
	75%	7.14%	7.19%	7.34%	7.24%			
Loans over £1m to £4,999,999	65%	6.39%	6.44%	6.49%	6.49%			
	75%	6.49%	6.54%	6.59%	6.59%			
Loans over £5m	65%	6.34%	6.34%	6.34%	6.34%			
	75%	6.44%	6.44%	6.44%	6.44%			

Once your fixed rate expires, your loan will revert to a variable rate which is your product margin plus Shawbrook Base Rate (SBR). SBR is subject to a minimum floor of 0.75%. Please note that the current SBR is 4.50% (as of 7 February 2025). Your offer document will confirm the margin for your product.

Please be advised that the interest rates and fees stated can be subject to change at any time.

ERCs	
2 Year Fixed	3% 1%
3 Year Fixed	3% 2% 1%
5 Year Fixed	5% 4% 3% 2% 1%
10 Year Fixed	7% 7% 6% 6% 5% 4% 4% 3% 2% 1%
Term	3 – 12 year term interest only – up to 75% LTV 3 – 25 year term on part capital and full capital repayment – up to 75% LTV, bespoke amortization available.

Eligibility	
Product Transfer	New fixed rate only, no change in security, no extension of the contractual term and no capital raising.

Customers		
Customer type	The borrowing entity and structure must remain the same as the existing loan.	
Credit Status	Mortgage	0 missed in last 12 months with Shawbrook

Loan	
Loan Size & Repayment	The repayment type of the original loan must remain the same – for example, if the existing loans is on capital and interest, the new loan must also be capital and interest.
LTV	Pricing is based off the original application LTV banding

Valuation	
Valuation Requirements	None

Any property used as security, including your home, may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it. Early repayment charges apply.