

For intermediaries only

Buy-to-Let rates guide

Mortgages made simple.

Last updated: 07/04/2025

Standard properties TIER 1Key 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%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	S15700022-070425
Standard	Fixed	5-years	70%	5.00%	4.99%	4.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	S15700052-070425
Standard	Fixed	5-years	75%	2.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758291-070425
Standard	Fixed	5-years	75%	3.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758292-070425
Standard	Fixed	5-years	75%	4.00%	5.24%	5.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758293-070425
Standard	Fixed	5-years	75%	5.00%	5.04%	5.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758294-070425
Standard	Fixed	5-years	75%	7.00%	4.69%	4.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758295-070425
Standard	Fixed	5-years	80%	2.50%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	S15802502-070425
Standard	Fixed	7-years	75%	2.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Cashback of £350	S17758298-070425

- 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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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%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758882-070425
Expat	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758885-070425
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%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation	S15757772-070425
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.04%	5.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation	S15757775-070425
Bridge-to-Let	Fixed	5-years	75%	7.00%	4.69%	4.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation	S15757777-070425
Bridge-to-Let	Fixed	5-years	80%	2.50%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation	S15807725-070425
Bridge-to-Let	Fixed	7-years	75%	2.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Free legals Free valuation	S17757772-070425
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%	6.04%	6.04%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S25758325-070425
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%	6.04%	6.04%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation	S25757772-070425

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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%	5.74%	5.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	SH15700022-070425
Standard	Fixed	5-years	70%	5.00%	5.09%	5.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	SH15700052-070425
Standard	Fixed	5-years	75%	2.00%	5.79%	5.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	SH15758308-070425
Standard	Fixed	5-years	75%	3.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	SH15758309-070425
Standard	Fixed	5-years	75%	4.00%	5.34%	5.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	SH15758310-070425
Standard	Fixed	5-years	75%	5.00%	5.14%	5.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	SH15758311-070425
Standard	Fixed	5-years	75%	7.00%	4.79%	4.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	SH15758312-070425
Standard	Fixed	5-years	80%	2.50%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	SH15802502-070425
Standard	Fixed	7-years	75%	2.00%	5.79%	5.79%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Cashback of £350	SH17758315-070425

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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%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758882-070425
Expat	Fixed	5-years	75%	5.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758885-070425
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%	5.79%	5.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH15757772-070425
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.14%	5.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH15757775-070425
Bridge-to-Let	Fixed	5-years	75%	7.00%	4.79%	4.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH15757777-070425
Bridge-to-Let	Fixed	5-years	80%	2.50%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	SH15807725-070425
Bridge-to-Let	Fixed	7-years	75%	2.00%	5.79%	5.79%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Free legals Free valuation up to £500	SH17757772-070425
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%	6.14%	6.14%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	SH25758329-070425
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%	6.14%	6.14%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH25757772-070425

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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	LH15708318-070425
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	LH157012297-070425
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	LH15750022-070425
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	LH15750052-070425
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	LH17708321-070425
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	LH15758882-070425
Expat	Fixed	5-years	75%	5.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LH15758885-070425
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	LH15707772-070425
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	LH15707775-070425
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	LH15757772-070425
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	LH15757775-070425
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	LH17707772-070425

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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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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%	6.49%	6.49%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LH25708331-070425
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	LH257012298-070425
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	LH25750022-070425
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	LH25750052-070425
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	LH25707772-070425
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	LH25707775-070425
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	LH25757772-070425
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	LH25757775-070425

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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 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%	5.79%	5.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	SM15700022-070425
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	SM15700052-070425
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	SM15750022-070425
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	SM15750032-070425
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	SM15750042-070425
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	SM15750052-070425
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	SM15750072-070425
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	SM17750022-070425
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

- 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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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%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758882-070425
Expat	Fixed	5-years	75%	5.00%	5.59%	5.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758885-070425
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%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15757772-070425
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	SM15757775-070425
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	SM15757777-070425
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	SM17757772-070425
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%	6.19%	6.19%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	SM25750022-070425
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%	6.19%	6.19%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM25757772-070425

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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 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%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LM15708391-070425
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	LM157012301-070425
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	LM15750022-070425
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	LM15750052-070425
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	LM17708394-070425
Expat	Fixed	5-years	75%	2.00%	6.59%	6.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM15758882-070425
Expat	Fixed	5-years	75%	5.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM15758885-070425
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	LM15707772-070425
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	LM15707775-070425
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	LM15757772-070425
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	LM15757775-070425
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	LM17707772-070425

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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%	6.49%	6.49%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LM25708410-070425
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	LM257012302-070425
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	LM25750022-070425
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	LM25750052-070425
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	LM25707772-070425
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	LM25707775-070425
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	LM25757772-070425
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	LM25757775-070425

- 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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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%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Cashback of £350	HL15752002-070425
Standard	Fixed	5-years	75%	5.00%	5.34%	5.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Cashback of £350	HL15755002-070425
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%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15757772-070425
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.34%	5.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15757775-070425
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

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