

For intermediaries only

Buy-to-Let rates guide

Mortgages made simple.

Last updated: 23/05/2025

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	S12558282-230525
Standard	Fixed	2-years	65%	2.00%	5.89%	6.89%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	S12658283-230525
Standard	Fixed	2-years	75%	2.00%	6.04%	7.04%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	S12758284-230525
Standard	Fixed	2-years	75%	3.00%	5.49%	7.49%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	S12758285-230525
Standard	Fixed	2-years	75%	4.00%	4.99%	6.99%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	S12758286-230525
Standard	Fixed	2-years	75%	5.00%	4.44%	6.44%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	S12758287-230525
Standard	Fixed	2-years	75%	7.00%	3.54%	5.54%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	S12758288-230525
Standard	Fixed	5-years	70%	2.00%	5.59%	5.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	S15700022-230525
Standard	Fixed	5-years	70%	5.00%	4.94%	4.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	S15700052-230525
Standard	Fixed	5-years	75%	2.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758291-230525
Standard	Fixed	5-years	75%	3.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758292-230525
Standard	Fixed	5-years	75%	4.00%	5.19%	5.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758293-230525
Standard	Fixed	5-years	75%	5.00%	4.99%	4.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758294-230525
Standard	Fixed	5-years	75%	7.00%	4.64%	4.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758295-230525
Standard	Fixed	5-years	80%	2.50%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	S15802502-230525
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	S17758298-230525

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 4.25%.
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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%	7.84%	BBR + 3.99%	0%/0%	£1,000,000	Cashback of £350	S12757253-080525
Standard	Tracker	2-years	75%	3.00%	BBR + 1.69%	6.94%	BBR + 3.99%	2%/2%	£1,000,000	Cashback of £350	S12757225-080525
Expat	Fixed	5-years	75%	2.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758882-230525
Expat	Fixed	5-years	75%	5.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758885-230525
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 up to £500	S12757772-230525
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 up to £500	S12757775-230525
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 up to £500	S12757777-230525
Bridge-to-Let	Fixed	5-years	75%	2.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	S15757772-230525
Bridge-to-Let	Fixed	5-years	75%	5.00%	4.99%	4.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	S15757775-230525
Bridge-to-Let	Fixed	5-years	75%	7.00%	4.64%	4.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	S15757777-230525
Bridge-to-Let	Fixed	5-years	80%	2.50%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	S15807725-230525
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 up to £500	S17757772-230525
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.49%	7.74%	BBR + 3.84%	0%/0%	£1,000,000	Cashback of £350	S12757221-080525
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.59%	6.84%	BBR + 3.84%	2%/2%	£1,000,000	Cashback of £350	S12757180-080525

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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	S22558322-230525
Standard	Fixed	2-years	75%	2.00%	6.34%	7.34%	BBR + 5.49%	2%/2%	£1,500,000	Cashback of £350	S22758323-230525
Standard	Fixed	5-years	75%	2.00%	5.99%	5.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S25758325-230525
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 up to £500	S22757772-230525
Bridge-to-Let	Fixed	5-years	75%	2.00%	5.99%	5.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	S25757772-230525

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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	SH12558299-230525
Standard	Fixed	2-years	65%	2.00%	5.94%	6.94%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SH12658300-230525
Standard	Fixed	2-years	75%	2.00%	6.09%	7.09%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SH12758301-230525
Standard	Fixed	2-years	75%	3.00%	5.54%	7.54%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SH12758302-230525
Standard	Fixed	2-years	75%	4.00%	5.04%	7.04%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SH12758303-230525
Standard	Fixed	2-years	75%	5.00%	4.49%	6.49%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SH12758304-230525
Standard	Fixed	2-years	75%	7.00%	3.59%	5.59%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SH12758305-230525
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	SH15700022-230525
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	SH15700052-230525
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	SH15758308-230525
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	SH15758309-230525
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	SH15758310-230525
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	SH15758311-230525
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	SH15758312-230525
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	SH15802502-230525
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	SH17758315-230525

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Standard	Tracker	2-years	75%	1.75%	BBR + 2.69%	7.94%	BBR + 3.99%	0%/0%	£1,000,000	Cashback of £350	SH12757219-080525
Standard	Tracker	2-years	75%	3.00%	BBR + 1.79%	7.04%	BBR + 3.99%	2%/2%	£1,000,000	Cashback of £350	SH12757199-080525
Expat	Fixed	5-years	75%	2.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758882-230525
Expat	Fixed	5-years	75%	5.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758885-230525
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	SH12757772-230525
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	SH12757775-230525
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	SH12757777-230525
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 up to £500	SH15757772-230525
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 up to £500	SH15757775-230525
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 up to £500	SH15757777-230525
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 up to £500	SH15807725-230525
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	SH17757772-230525
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.59%	7.84%	BBR + 3.84%	0%/0%	£1,000,000	Cashback of £350	SH12757169-080525
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.69%	6.94%	BBR + 3.84%	2%/2%	£1,000,000	Cashback of £350	SH12757238-080525

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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	SH22558326-230525
Standard	Fixed	2-years	75%	2.00%	6.39%	7.39%	BBR + 5.49%	2%/2%	£1,500,000	Cashback of £350	SH22758327-230525
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	SH25758329-230525
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	SH22757772-230525
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 up to £500	SH25757772-230525

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Large HMO (7 to 15 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	5-years	70%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LH15708318-230525
Standard	Fixed	5-years	70%	5.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LH157012297-230525
Standard	Fixed	5-years	75%	2.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LH15750022-230525
Standard	Fixed	5-years	75%	5.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LH15750052-230525
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	LH17708321-230525
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	8.44%	BBR + 3.99%	2%/2%	£1,000,000	Cashback of £350	LH12707236-080525
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	7.54%	BBR + 3.99%	0%/0%	£1,000,000	Cashback of £350	LH12707193-080525
Expat	Fixed	5-years	75%	2.00%	6.54%	6.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LH15758882-230525
Expat	Fixed	5-years	75%	5.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LH15758885-230525
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH15707772-230525
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH15707775-230525
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LH15757772-230525
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LH15757775-230525
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	LH17707772-230525

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EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	8.34%	BBR + 3.84%	2%/2%	£1,000,000	Cashback of £350	LH12707245-080525
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	7.44%	BBR + 3.84%	0%/0%	£1,000,000	Cashback of £350	LH12707201-080525

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Large HMO (7 to 15 rooms) TIER 2

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Standard	Fixed	5-years	70%	2.00%	6.44%	6.44%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LH25708331-230525
Standard	Fixed	5-years	70%	5.00%	5.84%	5.84%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LH257012298-230525
Standard	Fixed	5-years	75%	2.00%	6.49%	6.49%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LH25750022-230525
Standard	Fixed	5-years	75%	5.00%	5.89%	5.89%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LH25750052-230525
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.44%	6.44%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH25707772-230525
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.84%	5.84%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH25707775-230525
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.49%	6.49%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LH25757772-230525
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.89%	5.89%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LH25757775-230525

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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	SM12558366-230525
Standard	Fixed	2-years	65%	2.00%	5.94%	6.94%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SM12658367-230525
Standard	Fixed	2-years	75%	2.00%	6.14%	7.14%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SM12750022-230525
Standard	Fixed	2-years	75%	3.00%	5.59%	7.59%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SM12750032-230525
Standard	Fixed	2-years	75%	4.00%	5.09%	7.09%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SM12750042-230525
Standard	Fixed	2-years	75%	5.00%	4.54%	6.54%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SM12750052-230525
Standard	Fixed	2-years	75%	7.00%	3.64%	5.64%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SM12750072-230525
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	SM15700022-230525
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	SM15700052-230525
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	SM15750022-230525
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	SM15750032-230525
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	SM15750042-230525
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	SM15750052-230525
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	SM15750072-230525
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	SM17750022-230525
Standard	Tracker	2-years	70%	1.75%	BBR + 2.69%	7.94%	BBR + 3.99%	2%/2%	£1,000,000	Cashback of £350	SM127012162-080525

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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%	7.04%	BBR + 3.99%	0%/0%	£1,000,000	Cashback of £350	SM127012165-080525
Expat	Fixed	5-years	75%	2.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758882-230525
Expat	Fixed	5-years	75%	5.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758885-230525
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	SM12757772-230525
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	SM12757775-230525
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	SM12757777-230525
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	SM15757772-230525
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	SM15757775-230525
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	SM15757777-230525
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	SM17757772-230525
EPiC	Tracker	2-years	70%	1.75%	BBR + 2.59%	7.84%	BBR + 3.84%	2%/2%	£1,000,000	Cashback of £350	SM127012163-080525
EPiC	Tracker	2-years	70%	3.00%	BBR + 1.69%	6.94%	BBR + 3.84%	0%/0%	£1,000,000	Cashback of £350	SM127012164-080525

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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	SM22558403-230525
Standard	Fixed	2-years	75%	2.00%	6.44%	7.44%	BBR + 5.49%	2%/2%	£1,500,000	Cashback of £350	SM22750022-230525
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	SM25750022-230525
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	SM22757772-230525
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	SM25757772-230525

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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%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LM15708391-230525
Standard	Fixed	5-years	70%	5.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LM157012301-230525
Standard	Fixed	5-years	75%	2.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LM15750022-230525
Standard	Fixed	5-years	75%	5.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LM15750052-230525
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	LM17708394-230525
Expat	Fixed	5-years	75%	2.00%	6.54%	6.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM15758882-230525
Expat	Fixed	5-years	75%	5.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM15758885-230525
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM15707772-230525
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM15707775-230525
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LM15757772-230525
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LM15757775-230525
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	LM17707772-230525

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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%	6.44%	6.44%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LM25708410-230525
Standard	Fixed	5-years	70%	5.00%	5.84%	5.84%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LM257012302-230525
Standard	Fixed	5-years	75%	2.00%	6.49%	6.49%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LM25750022-230525
Standard	Fixed	5-years	75%	5.00%	5.89%	5.89%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LM25750052-230525
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.44%	6.44%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM25707772-230525
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.84%	5.84%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM25707775-230525
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.49%	6.49%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LM25757772-230525
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.89%	5.89%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LM25757775-230525

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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	HL12752002-230525
Standard	Fixed	2-years	75%	5.00%	4.94%	6.94%	BBR + 4.99%	2%/2%	£750,000	Cashback of £350	HL12755002-230525
Standard	Fixed	5-years	75%	2.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Cashback of £350	HL15752002-230525
Standard	Fixed	5-years	75%	5.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Cashback of £350	HL15755002-230525
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	8.44%	BBR + 3.99%	0%/0%	£750,000	Cashback of £350	HL12707166-080525
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	7.54%	BBR + 3.99%	2%/2%	£750,000	Cashback of £350	HL12707241-080525
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	HL12757772-230525
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	HL12757775-230525
Bridge-to-Let	Fixed	5-years	75%	2.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15757772-230525
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15757775-230525
EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	8.34%	BBR + 3.84%	0%/0%	£750,000	Cashback of £350	HL12707229-080525
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	7.44%	BBR + 3.84%	2%/2%	£750,000	Cashback of £350	HL12707183-080525

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