

For intermediaries only

Buy-to-Let rates guide

Mortgages made simple.

Last updated: 01/05/2025

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%	5.54%	6.54%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	S12558282-010525
Standard	Fixed	2-years	65%	2.00%	5.69%	6.69%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	S12658283-010525
Standard	Fixed	2-years	75%	2.00%	5.84%	6.84%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	S12758284-010525
Standard	Fixed	2-years	75%	3.00%	5.29%	7.29%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	S12758285-010525
Standard	Fixed	2-years	75%	4.00%	4.79%	6.79%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	S12758286-010525
Standard	Fixed	2-years	75%	5.00%	4.24%	6.24%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	S12758287-010525
Standard	Fixed	2-years	75%	7.00%	3.34%	5.34%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	S12758288-010525
Standard	Fixed	5-years	70%	2.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	S15700022-010525
Standard	Fixed	5-years	70%	5.00%	4.84%	4.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	S15700052-010525
Standard	Fixed	5-years	75%	2.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758291-010525
Standard	Fixed	5-years	75%	3.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758292-010525
Standard	Fixed	5-years	75%	4.00%	5.09%	5.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758293-010525
Standard	Fixed	5-years	75%	5.00%	4.89%	4.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758294-010525
Standard	Fixed	5-years	75%	7.00%	4.54%	4.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S15758295-010525
Standard	Fixed	5-years	80%	2.50%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	S15802502-010525
Standard	Fixed	7-years	75%	2.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Cashback of £350	S17758298-010525

- 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.

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%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758882-010525
Expat	Fixed	5-years	75%	5.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758885-010525
Bridge-to-Let	Fixed	2-years	75%	2.00%	5.84%	6.84%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation	S12757772-010525
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.24%	6.24%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation	S12757775-010525
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.34%	5.34%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation	S12757777-010525
Bridge-to-Let	Fixed	5-years	75%	2.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation	S15757772-010525
Bridge-to-Let	Fixed	5-years	75%	5.00%	4.89%	4.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation	S15757775-010525
Bridge-to-Let	Fixed	5-years	75%	7.00%	4.54%	4.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation	S15757777-010525
Bridge-to-Let	Fixed	5-years	80%	2.50%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation	S15807725-010525
Bridge-to-Let	Fixed	7-years	75%	2.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Free legals Free valuation	S17757772-010525
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

- 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.

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%	5.84%	6.84%	BBR + 5.49%	2%/2%	£1,500,000	Cashback of £350	S22558322-010525
Standard	Fixed	2-years	75%	2.00%	6.14%	7.14%	BBR + 5.49%	2%/2%	£1,500,000	Cashback of £350	S22758323-010525
Standard	Fixed	5-years	75%	2.00%	5.89%	5.89%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £350	S25758325-010525
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.14%	7.14%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation	S22757772-010525
Bridge-to-Let	Fixed	5-years	75%	2.00%	5.89%	5.89%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation	S25757772-010525

- 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 HMO (up to 6 rooms) TIER 1Key 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%	5.59%	6.59%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SH12558299-010525
Standard	Fixed	2-years	65%	2.00%	5.74%	6.74%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SH12658300-010525
Standard	Fixed	2-years	75%	2.00%	5.89%	6.89%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SH12758301-010525
Standard	Fixed	2-years	75%	3.00%	5.34%	7.34%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SH12758302-010525
Standard	Fixed	2-years	75%	4.00%	4.84%	6.84%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SH12758303-010525
Standard	Fixed	2-years	75%	5.00%	4.29%	6.29%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SH12758304-010525
Standard	Fixed	2-years	75%	7.00%	3.39%	5.39%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SH12758305-010525
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	SH15700022-010525
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	SH15700052-010525
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	SH15758308-010525
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	SH15758309-010525
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	SH15758310-010525
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	SH15758311-010525
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	SH15758312-010525
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	SH15802502-010525
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	SH17758315-010525

- 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.

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 + 2.69%	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%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758882-010525
Expat	Fixed	5-years	75%	5.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758885-010525
Bridge-to-Let	Fixed	2-years	75%	2.00%	5.89%	6.89%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH12757772-010525
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.29%	6.29%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH12757775-010525
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.39%	5.39%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH12757777-010525
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	SH15757772-010525
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	SH15757775-010525
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	SH15757777-010525
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	SH15807725-010525
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	SH17757772-010525
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

- 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 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%	5.89%	6.89%	BBR + 5.49%	2%/2%	£1,500,000	Cashback of £350	SH22558326-010525
Standard	Fixed	2-years	75%	2.00%	6.19%	7.19%	BBR + 5.49%	2%/2%	£1,500,000	Cashback of £350	SH22758327-010525
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	SH25758329-010525
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.19%	7.19%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH22757772-010525
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	SH25757772-010525

- 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 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%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LH15708318-010525
Standard	Fixed	5-years	70%	5.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LH157012297-010525
Standard	Fixed	5-years	75%	2.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LH15750022-010525
Standard	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LH15750052-010525
Standard	Fixed	7-years	70%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£2,000,000	Cashback of £350	LH17708321-010525
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%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LH15758882-010525
Expat	Fixed	5-years	75%	5.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LH15758885-010525
Bridge-to-Let	Fixed	5-years	70%	2.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH15707772-010525
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH15707775-010525
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LH15757772-010525
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LH15757775-010525
Bridge-to-Let	Fixed	7-years	70%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£2,000,000	Free legals Free valuation up to £500	LH17707772-010525

- 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.

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
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

- 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 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%	6.34%	6.34%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LH25708331-010525
Standard	Fixed	5-years	70%	5.00%	5.74%	5.74%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LH257012298-010525
Standard	Fixed	5-years	75%	2.00%	6.39%	6.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LH25750022-010525
Standard	Fixed	5-years	75%	5.00%	5.79%	5.79%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LH25750052-010525
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.34%	6.34%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH25707772-010525
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.74%	5.74%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH25707775-010525
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.39%	6.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LH25757772-010525
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.79%	5.79%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LH25757775-010525

- 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%	5.59%	6.59%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SM12558366-010525
Standard	Fixed	2-years	65%	2.00%	5.74%	6.74%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SM12658367-010525
Standard	Fixed	2-years	75%	2.00%	5.94%	6.94%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SM12750022-010525
Standard	Fixed	2-years	75%	3.00%	5.39%	7.39%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SM12750032-010525
Standard	Fixed	2-years	75%	4.00%	4.89%	6.89%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SM12750042-010525
Standard	Fixed	2-years	75%	5.00%	4.34%	6.34%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SM12750052-010525
Standard	Fixed	2-years	75%	7.00%	3.44%	5.44%	BBR + 4.99%	2%/2%	£1,500,000	Cashback of £350	SM12750072-010525
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	SM15700022-010525
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	SM15700052-010525
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	SM15750022-010525
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	SM15750032-010525
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	SM15750042-010525
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	SM15750052-010525
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	SM15750072-010525
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	SM17750022-010525
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%.
- 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%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758882-010525
Expat	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758885-010525
Bridge-to-Let	Fixed	2-years	75%	2.00%	5.94%	6.94%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12757772-010525
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.34%	6.34%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12757775-010525
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.44%	5.44%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12757777-010525
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 up to £500	SM15757772-010525
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 up to £500	SM15757775-010525
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 up to £500	SM15757777-010525
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	SM17757772-010525
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

- 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 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%	5.89%	6.89%	BBR + 5.49%	2%/2%	£1,500,000	Cashback of £350	SM22558403-010525
Standard	Fixed	2-years	75%	2.00%	6.24%	7.24%	BBR + 5.49%	2%/2%	£1,500,000	Cashback of £350	SM22750022-010525
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	SM25750022-010525
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.24%	7.24%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM22757772-010525
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 up to £500	SM25757772-010525

- 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%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LM15708391-010525
Standard	Fixed	5-years	70%	5.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LM157012301-010525
Standard	Fixed	5-years	75%	2.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LM15750022-010525
Standard	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LM15750052-010525
Standard	Fixed	7-years	70%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£2,000,000	Cashback of £350	LM17708394-010525
Expat	Fixed	5-years	75%	2.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM15758882-010525
Expat	Fixed	5-years	75%	5.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM15758885-010525
Bridge-to-Let	Fixed	5-years	70%	2.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM15707772-010525
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM15707775-010525
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LM15757772-010525
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LM15757775-010525
Bridge-to-Let	Fixed	7-years	70%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£2,000,000	Free legals Free valuation up to £500	LM17707772-010525

- 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 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%	6.34%	6.34%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LM25708410-010525
Standard	Fixed	5-years	70%	5.00%	5.74%	5.74%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Cashback of £350	LM257012302-010525
Standard	Fixed	5-years	75%	2.00%	6.39%	6.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LM25750022-010525
Standard	Fixed	5-years	75%	5.00%	5.79%	5.79%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Cashback of £350	LM25750052-010525
Bridge-to-Let	Fixed	5-years	70%	2.00%	6.34%	6.34%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM25707772-010525
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.74%	5.74%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM25707775-010525
Bridge-to-Let	Fixed	5-years	75%	2.00%	6.39%	6.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LM25757772-010525
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.79%	5.79%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	LM25757775-010525

- 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%	6.34%	7.34%	BBR + 4.99%	2%/2%	£750,000	Cashback of £350	HL12752002-010525
Standard	Fixed	2-years	75%	5.00%	4.74%	6.74%	BBR + 4.99%	2%/2%	£750,000	Cashback of £350	HL12755002-010525
Standard	Fixed	5-years	75%	2.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Cashback of £350	HL15752002-010525
Standard	Fixed	5-years	75%	5.00%	5.19%	5.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Cashback of £350	HL15755002-010525
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%	6.34%	7.34%	BBR + 4.99%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12757772-010525
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.74%	6.74%	BBR + 4.99%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12757775-010525
Bridge-to-Let	Fixed	5-years	75%	2.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15757772-010525
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.19%	5.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15757775-010525
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%.
- 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.

Mortgages made simple.

