



For intermediaries only

Buy-to-Let rates guide

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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%	5.64%	6.64%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12558282-170625
Standard	Fixed	2-years	65%	2.00%	5.79%	6.79%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12658283-170625
Standard	Fixed	2-years	75%	2.00%	5.94%	6.94%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758284-170625
Standard	Fixed	2-years	75%	3.00%	5.39%	7.39%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758285-170625
Standard	Fixed	2-years	75%	4.00%	4.89%	6.89%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758286-170625
Standard	Fixed	2-years	75%	5.00%	4.34%	6.34%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758287-170625
Standard	Fixed	2-years	75%	7.00%	3.44%	5.44%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758288-170625
Standard	Fixed	5-years	70%	2.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	S15700022-170625
Standard	Fixed	5-years	70%	5.00%	4.84%	4.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	S15700052-170625
Standard	Fixed	5-years	75%	2.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758291-170625
Standard	Fixed	5-years	75%	3.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758292-170625
Standard	Fixed	5-years	75%	4.00%	5.09%	5.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758293-170625
Standard	Fixed	5-years	75%	5.00%	4.89%	4.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758294-170625
Standard	Fixed	5-years	75%	7.00%	4.54%	4.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758295-170625
Standard	Fixed	5-years	80%	2.50%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	S15802502-170625
Standard	Fixed	7-years	75%	2.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	N/A	S17758298-170625

- 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%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758882-170625
Expat	Fixed	5-years	75%	5.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758885-170625
Bridge-to-Let	Fixed	2-years	75%	2.00%	5.94%	6.94%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	S12757772-170625
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.34%	6.34%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	S12757775-170625
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.44%	5.44%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	S12757777-170625
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 up to £500 Free valuation up to £500	S15757772-170625
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 up to £500 Free valuation up to £500	S15757775-170625
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 up to £500 Free valuation up to £500	S15757777-170625
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 up to £500 Free valuation up to £500	S15807725-170625
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 up to £500 Free valuation up to £500	S17757772-170625
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%	5.94%	6.94%	BBR + 5.49%	2%/2%	£1,500,000	N/A	S22558322-170625
Standard	Fixed	2-years	75%	2.00%	6.24%	7.24%	BBR + 5.49%	2%/2%	£1,500,000	N/A	S22758323-170625
Standard	Fixed	5-years	75%	2.00%	5.89%	5.89%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	S25758325-170625
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.24%	7.24%	BBR + 5.49%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	S22757772-170625
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 up to £500 Free valuation up to £500	S25757772-170625

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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%	5.69%	6.69%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12558299-170625
Standard	Fixed	2-years	65%	2.00%	5.84%	6.84%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12658300-170625
Standard	Fixed	2-years	75%	2.00%	5.99%	6.99%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758301-170625
Standard	Fixed	2-years	75%	3.00%	5.44%	7.44%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758302-170625
Standard	Fixed	2-years	75%	4.00%	4.94%	6.94%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758303-170625
Standard	Fixed	2-years	75%	5.00%	4.39%	6.39%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758304-170625
Standard	Fixed	2-years	75%	7.00%	3.49%	5.49%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758305-170625
Standard	Fixed	5-years	70%	2.00%	5.59%	5.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SH15700022-170625
Standard	Fixed	5-years	70%	5.00%	4.94%	4.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SH15700052-170625
Standard	Fixed	5-years	75%	2.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758308-170625
Standard	Fixed	5-years	75%	3.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758309-170625
Standard	Fixed	5-years	75%	4.00%	5.19%	5.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758310-170625
Standard	Fixed	5-years	75%	5.00%	4.99%	4.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758311-170625
Standard	Fixed	5-years	75%	7.00%	4.64%	4.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758312-170625
Standard	Fixed	5-years	80%	2.50%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	SH15802502-170625
Standard	Fixed	7-years	75%	2.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	N/A	SH17758315-170625

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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%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758882-170625
Expat	Fixed	5-years	75%	5.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758885-170625
Bridge-to-Let	Fixed	2-years	75%	2.00%	5.99%	6.99%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SH12757772-170625
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.39%	6.39%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SH12757775-170625
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.49%	5.49%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SH12757777-170625
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 up to £500 Free valuation up to £500	SH15757772-170625
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 up to £500 Free valuation up to £500	SH15757775-170625
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 up to £500 Free valuation up to £500	SH15757777-170625
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 up to £500 Free valuation up to £500	SH15807725-170625
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 up to £500 Free valuation up to £500	SH17757772-170625
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%	5.99%	6.99%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SH22558326-170625
Standard	Fixed	2-years	75%	2.00%	6.29%	7.29%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SH22758327-170625
Standard	Fixed	5-years	75%	2.00%	5.99%	5.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH25758329-170625
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.29%	7.29%	BBR + 5.49%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SH22757772-170625
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 up to £500 Free valuation up to £500	SH25757772-170625

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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%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH15708318-170625
Standard	Fixed	5-years	70%	5.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH157012297-170625
Standard	Fixed	5-years	75%	2.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LH15750022-170625
Standard	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LH15750052-170625
Standard	Fixed	7-years	70%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£2,000,000	N/A	LH17708321-170625
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%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LH15758882-170625
Expat	Fixed	5-years	75%	5.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LH15758885-170625
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 up to £500 Free valuation up to £500	LH15707772-170625
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 up to £500 Free valuation up to £500	LH15707775-170625
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 up to £500 Free valuation up to £500	LH15757772-170625
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 up to £500 Free valuation up to £500	LH15757775-170625
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 up to £500 Free valuation up to £500	LH17707772-170625

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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

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	N/A	LH25708331-170625
Standard	Fixed	5-years	70%	5.00%	5.74%	5.74%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH257012298-170625
Standard	Fixed	5-years	75%	2.00%	6.39%	6.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	N/A	LH25750022-170625
Standard	Fixed	5-years	75%	5.00%	5.79%	5.79%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	N/A	LH25750052-170625
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 up to £500 Free valuation up to £500	LH25707772-170625
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 up to £500 Free valuation up to £500	LH25707775-170625
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 up to £500 Free valuation up to £500	LH25757772-170625
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 up to £500 Free valuation up to £500	LH25757775-170625

- 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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- 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%	5.69%	6.69%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12558366-170625
Standard	Fixed	2-years	65%	2.00%	5.84%	6.84%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12658367-170625
Standard	Fixed	2-years	75%	2.00%	6.04%	7.04%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750022-170625
Standard	Fixed	2-years	75%	3.00%	5.49%	7.49%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750032-170625
Standard	Fixed	2-years	75%	4.00%	4.99%	6.99%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750042-170625
Standard	Fixed	2-years	75%	5.00%	4.44%	6.44%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750052-170625
Standard	Fixed	2-years	75%	7.00%	3.54%	5.54%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750072-170625
Standard	Fixed	5-years	70%	2.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SM15700022-170625
Standard	Fixed	5-years	70%	5.00%	4.99%	4.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SM15700052-170625
Standard	Fixed	5-years	75%	2.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750022-170625
Standard	Fixed	5-years	75%	3.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750032-170625
Standard	Fixed	5-years	75%	4.00%	5.24%	5.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750042-170625
Standard	Fixed	5-years	75%	5.00%	5.04%	5.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750052-170625
Standard	Fixed	5-years	75%	7.00%	4.69%	4.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750072-170625
Standard	Fixed	7-years	75%	2.00%	5.79%	5.79%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	N/A	SM17750022-170625
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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- 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%	7.04%	BBR + 3.99%	0%/0%	£1,000,000	Cashback of £350	SM127012165-080525
Expat	Fixed	5-years	75%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758882-170625
Expat	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758885-170625
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.04%	7.04%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM12757772-170625
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.44%	6.44%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM12757775-170625
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.54%	5.54%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM12757777-170625
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 up to £500 Free valuation up to £500	SM15757772-170625
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 up to £500 Free valuation up to £500	SM15757775-170625
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 up to £500 Free valuation up to £500	SM15757777-170625
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 up to £500 Free valuation up to £500	SM17757772-170625
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

- 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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- 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%	5.99%	6.99%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SM22558403-170625
Standard	Fixed	2-years	75%	2.00%	6.34%	7.34%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SM22750022-170625
Standard	Fixed	5-years	75%	2.00%	6.04%	6.04%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM25750022-170625
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.34%	7.34%	BBR + 5.49%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM22757772-170625
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 up to £500 Free valuation up to £500	SM25757772-170625

- 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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- 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	N/A	LM15708391-170625
Standard	Fixed	5-years	70%	5.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LM157012301-170625
Standard	Fixed	5-years	75%	2.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM15750022-170625
Standard	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM15750052-170625
Standard	Fixed	7-years	70%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£2,000,000	N/A	LM17708394-170625
Expat	Fixed	5-years	75%	2.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM15758882-170625
Expat	Fixed	5-years	75%	5.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM15758885-170625
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 up to £500 Free valuation up to £500	LM15707772-170625
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 up to £500 Free valuation up to £500	LM15707775-170625
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 up to £500 Free valuation up to £500	LM15757772-170625
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 up to £500 Free valuation up to £500	LM15757775-170625
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 up to £500 Free valuation up to £500	LM17707772-170625

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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%	6.34%	6.34%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	N/A	LM25708410-170625
Standard	Fixed	5-years	70%	5.00%	5.74%	5.74%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	N/A	LM257012302-170625
Standard	Fixed	5-years	75%	2.00%	6.39%	6.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM25750022-170625
Standard	Fixed	5-years	75%	5.00%	5.79%	5.79%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	N/A	LM25750052-170625
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 up to £500 Free valuation up to £500	LM25707772-170625
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 up to £500 Free valuation up to £500	LM25707775-170625
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 up to £500 Free valuation up to £500	LM25757772-170625
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 up to £500 Free valuation up to £500	LM25757775-170625

- 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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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%	6.44%	7.44%	BBR + 4.99%	2%/2%	£750,000	N/A	HL12752002-170625
Standard	Fixed	2-years	75%	5.00%	4.84%	6.84%	BBR + 4.99%	2%/2%	£750,000	N/A	HL12755002-170625
Standard	Fixed	5-years	75%	2.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	N/A	HL15752002-170625
Standard	Fixed	5-years	75%	5.00%	5.19%	5.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	N/A	HL15755002-170625
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%	6.44%	7.44%	BBR + 4.99%	2%/2%	£750,000	Free legals up to £500 Free valuation up to £500	HL12757772-170625
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.84%	6.84%	BBR + 4.99%	2%/2%	£750,000	Free legals up to £500 Free valuation up to £500	HL12757775-170625
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 up to £500 Free valuation up to £500	HL15757772-170625
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 up to £500 Free valuation up to £500	HL15757775-170625
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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Mortgages made simple.

