Buy to let product guide with LIMITED EDITION PRODUCTS

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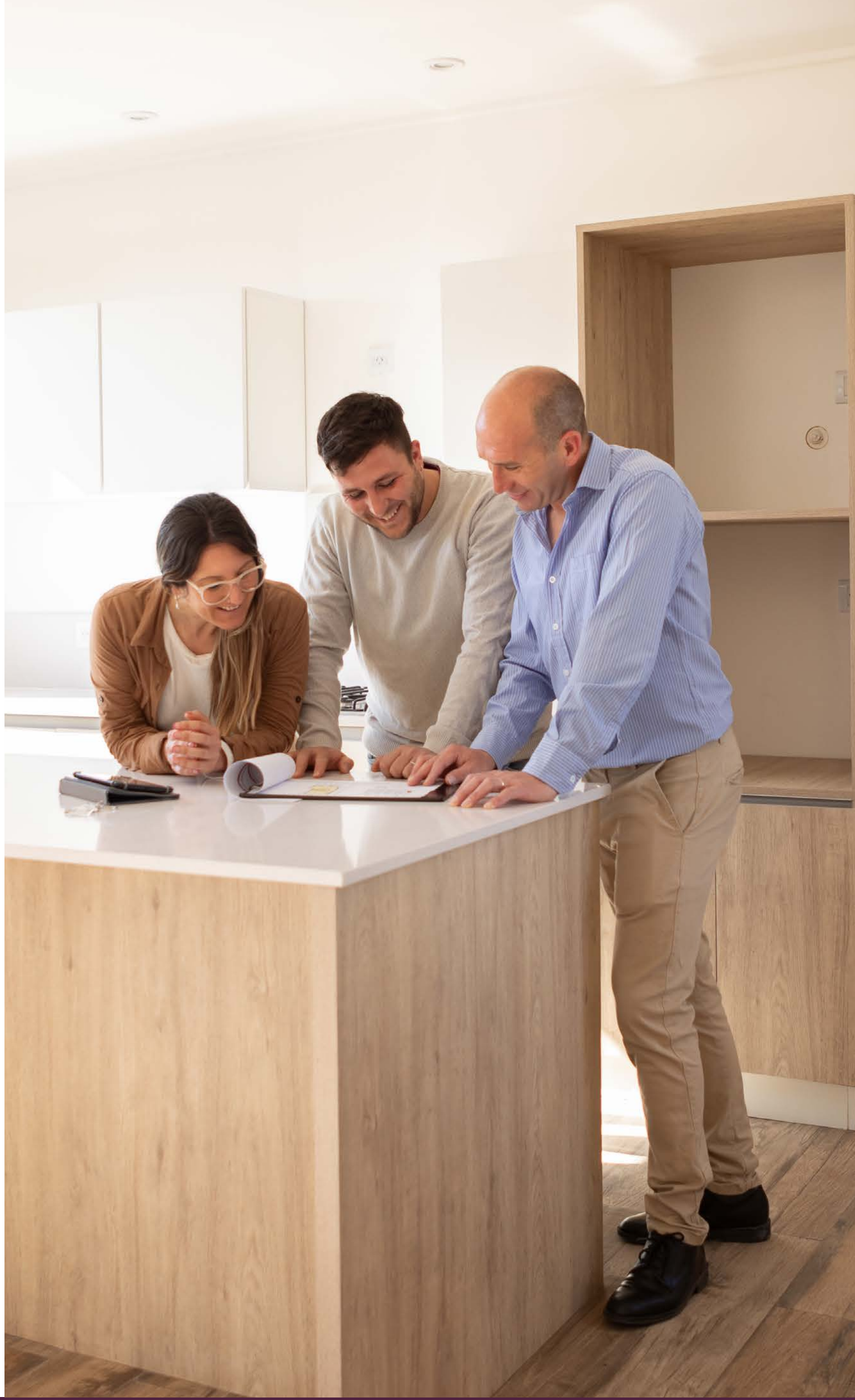
Buy to let product guide



Here to help, whatever the case

We know that every buy to let case is different and while some lenders may not be able to help, we see the potential. Our strength lies in our flexible, common-sense approach with a willingness to consider cases that fall outside of standard criteria.

Here's just a few examples of the types of clients we can help along with some of our typical criteria.

Personal ownership landlords

- We accept consumer buy to let applications
- We don't require experienced landlords to have their own residential property

First-time landlords

- We accept HMO applications for properties with up to six lettable rooms
- Loans available with just a 20% deposit to help aspiring landlords buy their first HMO

Limited company landlords

- We accept intercompany loans, shareholder deposits and director loans as deposits
- We don't apply specific SIC code requirements and we accept newly formed SPVs and LLPs

Portfolio landlords

- We don't set limits on the size or value of existing portfolios held with other lenders
- There's no limit on the number or value of properties mortgaged with us

HMO/MUFB landlords

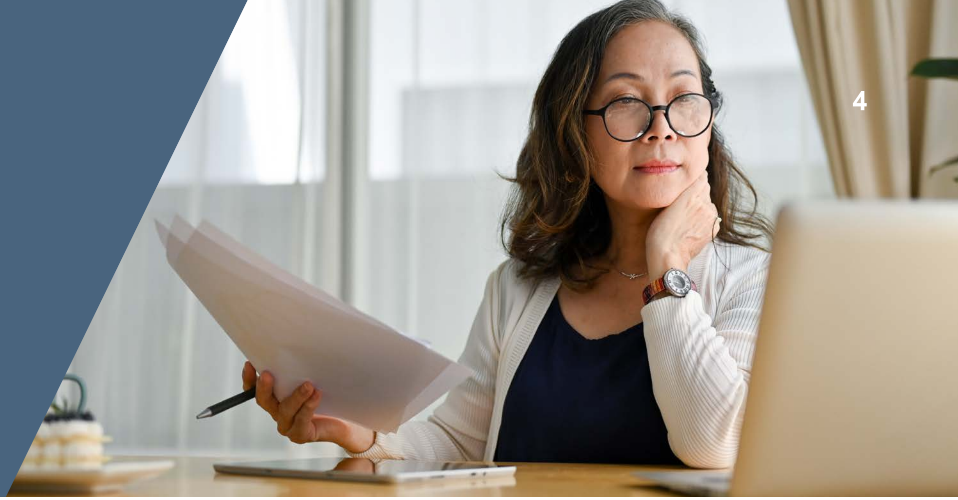
- We'll consider HMOs/MUFBs with up to 20 bedrooms/units
- Applications with multiple flats or houses on a single freehold are accepted
- Investment valuations can be instructed on certain 5 and 6 bed HMOs – see page 9 for further details

Our business development managers are empowered to help you, so even if a case doesn't fit our standard criteria, they'll work with you to provide a tailored solution.

Keep reading to find out more about our latest products.

Our latest *buy to let* mortgage products

Our buy to let range features products to suit any property type, making it easier for you to place your cases.



Key features

Rates from 3.34%

Up to 80% LTV

£50,000 minimum loan amount

HMOs/MUFBs with up to 20 bedrooms/units accepted

No maximum loan amount on selected products

BTL and HMOs (including MUFBs up to 10 units)

Max LTV	Type	Proposed Range	Fee	Reversion Margin	ERCs	Marketed Min Loan size	Marketed MAX Loan size	Assessment Rate	Product Code
55%	5 year fixed	4.36%	7.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	4.36%	03873 KBTL2509
65%	5 year fixed	4.46%	7.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	4.46%	03874 KBTL2509
70%	5 year fixed	4.51%	7.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	4.51%	03875 KBTL2509
75%	2 year fixed	5.53%	£1,999	BBR + 3.00%	4%, 3%	£100,000	£255,000	7.08%	03876 KBTL2509
		5.55%	£3,899	BBR + 3.00%	4%, 3%	£255,000	£500,000	7.10%	03877 KBTL2509
		5.55%	£6,699	BBR + 3.00%	4%, 3%	£500,000	£1,000,000	7.10%	03878 KBTL2509
	5 year fixed	5.70%	£1,999	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£100,000	£255,000	5.70%	03879 KBTL2509
		5.72%	£3,899	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£255,000	£500,000	5.72%	03880 KBTL2509
		5.72%	£6,699	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£500,000	£1,000,000	5.72%	03881 KBTL2509
80%	2 year fixed	5.78%	£1,999	BBR + 3.00%	4%, 3%	£100,000	£255,000	7.33%	03882 KBTL2509
		5.88%	£3,899	BBR + 3.00%	4%, 3%	£255,000	£500,000	7.43%	03883 KBTL2509
		5.88%	£6,699	BBR + 3.00%	4%, 3%	£500,000	£1,000,000	7.43%	03884 KBTL2509
	5 year fixed	5.92%	£1,999	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£100,000	£255,000	5.92%	03885 KBTL2509
		6.02%	£3,899	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£255,000	£500,000	6.02%	03886 KBTL2509
		6.02%	£6,699	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£500,000	£1,000,000	6.02%	03887 KBTL2509

Bank of England Base Rate (BBR): 4%.

BTL and HMOs (including MUFBs up to 10 units)

Max LTV	Type	Proposed Range	Fee	Reversion Margin	ERCs	Marketed Min Loan size	Marketed MAX Loan size	Assessment Rate	Product Code
55%	2 year fixed	3.34%	5.00%	BBR + 3.00%	4%, 3%	£50,000	Unlimited	5.50%	03888 KBTL2509
		4.89%	2.00%	BBR + 3.00%	4%, 3%	£50,000	Unlimited	6.44%	03889 KBTL2509
	5 year fixed	4.66%	5.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	4.66%	03890 KBTL2509
		5.31%	2.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	5.31%	03891 KBTL2509
65%	2 year fixed	3.44%	5.00%	BBR + 3.00%	4%, 3%	£50,000	Unlimited	5.50%	03892 KBTL2509
		4.99%	2.00%	BBR + 3.00%	4%, 3%	£50,000	Unlimited	6.54%	03893 KBTL2509
	5 year fixed	4.76%	5.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	4.76%	03894 KBTL2509
		5.41%	2.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	5.41%	03895 KBTL2509
70%	2 year fixed	3.49%	5.00%	BBR + 3.00%	4%, 3%	£50,000	Unlimited	5.50%	03896 KBTL2509
75%	2 year tracker	4.59% (BBR + 0.59%)	3.00%	BBR + 3.25%	1%, 1%	£50,000	Unlimited	6.14%	02896 KBTL2407
		4.59% (BBR + 0.59%)	4.00%	BBR + 3.25%	-	£50,000	Unlimited	6.14%	02897 KBTL2407
	2 year fixed	3.54%	5.00%	BBR + 3.00%	4%, 3%	£50,000	Unlimited	5.50%	03897 KBTL2509
		5.14%	2.00%	BBR + 3.00%	4%, 3%	£50,000	Unlimited	6.69%	03898 KBTL2509
	5 year fixed	4.86%	5.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	4.86%	03899 KBTL2509
		5.56%	2.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	5.56%	03900 KBTL2509
80%	2 year fixed	5.35%	2.00%	BBR + 3.00%	4%, 3%	£50,000	Unlimited	6.90%	03901 KBTL2509
	5 year fixed	5.23%	5.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	5.23%	03902 KBTL2509
		5.77%	2.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	5.77%	03903 KBTL2509

Bank of England Base Rate (BBR): 4%.

MUFBs up to 11-20 units

Max LTV	Type	Proposed Range	Fee	Reversion Margin	ERCs	Marketed Min Loan size	Marketed MAX Loan size	Assessment Rate	Product Code
75%	2 year fixed	5.34%	2.00%	BBR + 3.00%	4%, 3%	£50,000	Unlimited	6.89%	03904 KBTL2509
	5 year fixed	5.16%	5.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	5.16%	03905 KBTL2509
		5.86%	2.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	5.86%	03906 KBTL2509
80%	2 year fixed	5.55%	2.00%	BBR + 3.00%	4%, 3%	£50,000	Unlimited	7.10%	03907 KBTL2509
	5 year fixed	5.53%	5.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	5.53%	03908 KBTL2509
		6.07%	2.00%	BBR + 3.00%	5%, 5%, 4%, 4%, 3%	£50,000	Unlimited	6.07%	03909 KBTL2509

Acceptable credit profile

CCJs	Default	Secured arrears	Unsecured arrears
0 in 36*	0 in 36*	0 in 12	†Not counted

†Whilst unsecured arrears are not counted, we reserve the right to consider on a case by case basis as part of the full underwrite.

*The restrictions may not apply where one of the following applies:

- All CCJs/defaults were registered more than three years ago and satisfied prior to mortgage application
- All CCJs/defaults were satisfied more than 12 months prior to application regardless of date of registration
- All CCJs/defaults in aggregate amount to less than £300, regardless of date of registration, and satisfied prior to mortgage application

Bank of England Base Rate (BBR): 4%.

Buy to let affordability *criteria*

Minimum rental cover stress rate

Variable and two-year fixed

The higher of...

Initial pay rate **+1.55%** or 5.50%

Five-year fixed

Initial pay rate

Remortgages with no additional borrowing

(excluding refinancing from bridging or commercial loans)

Initial pay rate **+1.05%**

No minimum stress rate applies

For affordability purposes, the loan will be assessed inclusive of any and all fees added to the loan. This is reflected in the output of the buy to let calculator on our website.

Rental cover - what you need to know

Property profile

Single dwellings
HMO with up to 6 lettable rooms
Freehold block with up to 6 self-contained flats

↓ Limited company or personal ownership

- Limited company → **125%** Rental cover
- Personal ownership → **140%** Rental cover

HMO with 7-20 lettable rooms
Freehold block with 7-20 self-contained flats
Multiple houses on a single freehold
HMOs (5/6 bedroom) with investment valuation

↓ Limited company or personal ownership

- Limited company → **145%** Rental cover
- Personal ownership → **175%** Rental cover

Bank of England Base Rate (BBR): 4%.

Valuation fee scale

The valuation fee is payable at the time of application and is non-refundable once valuation has been undertaken.

Property type	Valuation fee scale applied
Single dwelling	Standard fee scale
HMO, student let or MUFB with up to 6 lettable rooms or units	Specialist fee scale
HMO with 5 or 6 lettable rooms in Article 4 area* Adapted HMO with 5 or 6 lettable rooms (has 3 or more bathrooms inc ensuites and/or 2 or more kitchens)*	Specialist or Complex fee scale
HMO, student let or MUFB with 7 to 10 lettable rooms or units* Multiple houses on a single freehold title*	Complex fee scale
HMO, student let or MUFB with 11-20 lettable rooms or units	Bespoke quotation

*Instructing a complex (investment) valuation is easy, you simply need to key **7 occupants** in the property section of the application at case submission. You'll need to make sure that for limited company applications, rental income from the property meets a minimum ICR of 145% and for personal ownership applications a minimum of 175%.

Property values	Standard valuation	Specialist valuation	Complex valuation
£0 - £100,000	£175	£440	£1,500
£100,001 - £150,000	£200	£440	£1,500
£150,001 - £200,000	£225	£455	£1,500
£200,001 - £250,000	£250	£455	£1,500
£250,001 - £300,000	£275	£525	£1,500
£300,001 - £350,000	£300	£585	£1,500
£350,001 - £400,000	£325	£585	£1,500
£400,001 - £450,000	£350	£645	£1,500
£450,001 - £500,000	£375	£645	£1,500
£500,001 - £600,000	£485	£710	£2,000
£600,001 - £700,000	£585	£770	£2,000
£700,001 - £800,000	£650	£880	£2,000
£800,001 - £900,000	£710	£965	£2,000
£900,001 - £1,000,000	£825	£1,025	£2,000

Property values	Standard valuation	Specialist valuation	Complex valuation
£1,000,001 - £1,500,000	£1,225	£1,425	£2,750
£1,500,001 - £2,000,000	£1,625	£1,825	£3,250
£2,000,001 - £2,500,000	£1,925	£2,325	Quote only
£2,500,001 - £3,000,000	£2,225	£2,625	Quote only
£3,000,001 - £3,500,000	£2,725	£3,125	Quote only
£3,500,001 - £4,000,000	£3,125	£3,525	Quote only
£4,000,001 - £4,500,000	£3,425	£3,825	Quote only
£4,500,001 - £5,000,000	£3,725	£4,125	Quote only
£5,000,001 - £6,000,000	£4,000	£5,000	Quote only
£6,000,001 - £7,000,000	£5,000	£6,000	Quote only
£7,000,001 - £8,000,000	£6,000	£7,000	Quote only
£8,000,001 - £9,000,000	£7,000	£8,000	Quote only
£9,000,001 - £10,000,000	£8,000	£9,000	Quote only

Bank of England Base Rate (BBR): 4%.

Terms *and* conditions

- These products are available on repayment or interest-only terms.
- On expiry of the fixed rate product, the mortgage will revert to a rate of interest which will be at a variable rate above the Bank of England Base Rate (BBR) for the remainder of the loan. The rate will move up and down in line with BBR but if BBR falls below 0.00% the rate your client is charged won't change. Please refer to the product table for further details on the rates applicable.
- If your client makes any lump-sum payments or repays the loan within a special deal period, an early repayment charge may be payable. Please refer to the early repayment charge section of the table for details. Overpayments up to a maximum of £499.99 per month can be made without incurring an early repayment charge.
- A list of our fees and charges accompanies all mortgage illustrations.
- The minimum mortgage term is five years and the maximum is 35 years.
- If your client wishes to change to a different mortgage product after a mortgage offer has been issued, an administration charge of £30 to amend the mortgage offer will apply.
- Interest is charged daily based on the balance outstanding at the close of business each day. Payments in excess of the required monthly repayment will have the effect of reducing the balance outstanding and the amount of interest charged. The ESIS and Offer documents will set out the daily interest calculation as well as the impact overpayments will have on any early repayment charge.
- These mortgage products are not portable.
- All mortgage products are subject to availability of funds and can be withdrawn at any time.
- Consumer buy to let mortgages are regulated by the Mortgage Credit Directive Order 2015.
- Non-consumer buy to let loans are not regulated.
- ERC percentage based on the remaining capital balance.
- Income supported buy to let applications are not considered.
- No first-time landlords on seven to 20 lettable rooms/units.
- No holiday lets.

Application fee £145 payable at time of application. This is to cover assessing and processing the application (even if the application is unsuccessful or is withdrawn). Please note that applications will not be processed until this fee is received. All our products are subject to availability and may be withdrawn at any time. ERCs may be incurred for full redemption or repayment of capital.

For interest only or part repayment/part interest only, it's your client's responsibility to ensure they have sufficient funds available at the end of the term with which to repay the loan. All loans are subject to availability, status, valuation and approval, and are available in England and Wales only. Applicants must be aged 18 or over. Maximum age at the end of the mortgage term is 85. Written quotations are available on request.

OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registered number 530504).

AS A LAST RESORT YOUR CLIENT'S HOME MAY BE REPOSSESSED IF THEY DO NOT KEEP UP PAYMENTS ON THEIR MORTGAGE

Bank of England Base Rate (BBR): 4%.

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