

## Interest rates | September 2025

Specialist BTL, HMO & MUFB – rates from 5.84%

Fixed

### 2 Year | Up to 75% LTV

LOAN SIZE	FEE PLUS	ERC PLUS	ERC LITE
£100k - £1m	6.09%	7.09%	7.59%
£1m - £5m	5.84%	6.84%	7.34%
£5m+	Priced on application		

### 5 Year | Up to 75% LTV

LOAN SIZE	FEE PLUS	ERC PLUS	ERC LITE
£100k - £1m	6.59%	6.99%	7.19%
£1m - £5m	6.34%	6.74%	6.94%
£5m+	Priced on application		

**Arrangement Fee:** Arrangement Fee is 2% for ERC Plus and ERC Lite, and 5% for Fee Plus which can be added to the loan.  
Early repayment charges can be found at the top of page 3.

### Important information

Up to 10% of the loan balance may be repaid in any 12 month period without notice and without incurring any early repayment charge on the 10% repaid.

**Arrangement Fee:** Arrangement Fee is 2% for ERC Plus and ERC Lite, and 5% for Fee Plus which can be added to the loan.

Overseas Borrowers or Complex Borrowing Structures\* will be subject to an additional 1% arrangement fee.  
The Gross Loan to value cannot exceed 77% in any instance.

**Revert Rate:** BBR +5.00%

**Current Bank of England Base Rate (BBR) = 4.00%**

### Interest coverage ratio thresholds

	BTL, HMOS UP TO 6 BEDS & MUFBS OF ANY SIZE	HMOS OVER 6 BEDS	ICR CALCULATION: 2 Year Fixed and Tracker calculated at Payrate + 2% 5 Year Fixed calculated at Payrate
PERSONAL	140%	155%	
COMPANY	125%	140%	

## Semi-commercial – rates from 5.89%

The value of the residential element must be at least 50% of the total valuation and should have its own separate access.

Fixed

### 2 Year | Up to 75% LTV

LOAN SIZE	FEE PLUS	ERC PLUS	ERC LITE
£100k - £1m	6.54%	7.54%	8.04%
£1m - £5m	5.89%	6.89%	7.36%
£5m+	Priced on application		

### 5 Year | Up to 75% LTV

LOAN SIZE	FEE PLUS	ERC PLUS	ERC LITE
£100k - £1m	6.94%	7.34%	7.54%
£1m - £5m	6.44%	6.84%	7.04%
£5m+	Priced on application		

**Arrangement Fee:** Arrangement Fee is 2% for ERC Plus and ERC Lite, and 5% for Fee Plus which can be added to the loan.

### Important information

Up to 10% of the loan balance may be repaid in any 12 month period without notice and without incurring any early repayment charge on the 10% repaid.

Overseas Borrowers or Complex Borrowing Structures\* will be subject to an additional 1% arrangement fee. The Gross Loan to value cannot exceed 77% in any instance.

**Revert Rate:** BBR +5.65%

**Current Bank of England Base Rate (BBR) = 4.00%**

### Interest coverage ratio thresholds

SEMI-COMMERCIAL		<b>ICR CALCULATION:</b> 2 Year Fixed and Tracker calculated at Payrate + 1% 5 Year Fixed calculated at Payrate
PERSONAL	125%	
COMPANY	125%	

### Structured Lending – Portfolio Edge

Portfolio Edge is a structured lending solution designed for professional landlords with complex refinancing needs. It combines a two-year fixed-term mortgage with a bridging facility to allow part-refinance and part-sale portfolio strategies. Both elements must complete together as part of a cross-collateralised structure.

TERM LOAN	BRIDGE FACILITY	<b>ADDITIONAL NOTES:</b> Bridge must not exceed 50% of the total loan amount Repayments on the term loan made from linked asset sales are ERC-free Portfolio can include up to 20% commercial assets Case-by-case underwriting.
2-year fixed rate: 4.99%	Monthly rate: 0.70%	
Arrangement fee: 5%	Arrangement fee: 2%	
Min loan size: £3m	Min loan size: £1m	
ERC-free repayments from linked asset sales	Capped at 50% of total loan	
Must complete at same time as bridge	Designed for assets to be sold	
Cross-collateralised structure		

## Early repayment charges (ERCs)

2 YEAR			5 YEAR		
FEE PLUS	ERC PLUS*	ERC LITE	FEE PLUS	ERC PLUS*	ERC LITE
Year 1 - 4%	Year 1 - 5%	Year 1 - 4%	Years 1 & 2 - 4%	Years 1 & 2 - 5%	Years 1 & 2 - 4%
Year 2 - 3%	Year 2 - 4%	Year 2 - 3%	Years 3 to 5 - 3%	Years 3 to 5 - 4%	Years 3 to 5 - 3%
* 1% for the lifetime of the loan			* 1% for the lifetime of the loan		

## Criteria overview

KEY FEATURES			
Maximum loan size	£35,000,000	Repayment type	Interest Only, Capital & Interest Repayment and available on all loans
Minimum loan size	£100,000	Arrangement fee	Arrangement fee is 2% for ERC Plus and ERC Lite, and 5% for fee plus which can be added to the loan. Overseas Borrowers or Complex Borrowing Structures* will be subject to an additional 1% arrangement fee. The Gross Loan to value cannot exceed 77% in any instance.
Loan term	Up to 30 years	Age requirement	Minimum age 18 Maximum age (HTB will need to review the borrower's succession plan if turning 75 during term of the loan).
LTV	Up to 75% net of fees	Income requirement	No minimum income for experienced landlords and first time landlords Borrowers seeking lending on holiday lets and short term lets must demonstrate a minimum income of £35,000 First time buyers are required to demonstrate a minimum income of £60,000
Regions	England, Scotland & Wales	No rate loadings	Regardless of your client's circumstances, we do not load the rate

WE SUPPORT THE FOLLOWING BORROWER TYPES	
Individuals	Limited companies (new and existing SPVs and LLPs)
Sole traders, partnerships and trusts	Offshore entities
Portfolio landlords (no maximum portfolio size)	First time landlords (no security restrictions)
Expats and foreign nationals (no need for UK residence)	No limit to the number of borrowers, directors or shareholders

WE LEND ON MOST RESIDENTIAL ASSETS INCLUDING THE FOLLOWING PROPERTY TYPES	
HMOs (no maximum number of rooms)	New-build flats
MUFBS (no maximum number of units)	Short-term, holiday and Airbnb lets (holiday let income considered)
Serviced accommodation	PBSA (priced on application)
DSS, vulnerable and sitting tenants	Commercial to residential conversions
Low rental yielding properties (that require outside income)	Flats of good quality above 10 storeys can be considered
Semi-commercial	Flats above commercial premises

All valuation and legal fee scales are available at [htb.co.uk/go/fees](https://htb.co.uk/go/fees)

\* Overseas borrowers and any borrowing structure that requires enhanced due diligence such as Trusts or complex structures (3 steps or more), connections to high-risk jurisdictions (including for source of wealth), PEPS and any other non-standard applications which require higher levels of investigation. Please discuss any such cases with your BDM for confirmation of approach.