



For intermediaries only

# Buy-to-Let rates guide

Mortgages made simple.

Last updated: 18/12/2025

# 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%	5.29%	6.29%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12558282-281025
Standard	Fixed	2-years	65%	2.00%	5.44%	6.44%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12658283-281025
Standard	Fixed	2-years	75%	0.00%	6.44%	7.44%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12753330-281025
Standard	Fixed	2-years	75%	2.00%	5.59%	6.59%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758284-281025
Standard	Fixed	2-years	75%	3.00%	5.04%	7.04%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758285-281025
Standard	Fixed	2-years	75%	4.00%	4.54%	6.54%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758286-281025
Standard	Fixed	2-years	75%	5.00%	3.99%	5.99%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758287-281025
Standard	Fixed	2-years	75%	7.00%	3.09%	5.09%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758288-281025
Standard	Fixed	5-years	70%	2.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	S15700022-281025
Standard	Fixed	5-years	70%	5.00%	4.74%	4.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	S15700052-281025
Standard	Fixed	5-years	75%	0.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15753330-281025
Standard	Fixed	5-years	75%	2.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free valuation	S15754442-151225
Standard	Fixed	5-years	75%	2.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758291-281025
Standard	Fixed	5-years	75%	2.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £400	S15755552-151225
Standard	Fixed	5-years	75%	3.00%	5.19%	5.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758292-281025
Standard	Fixed	5-years	75%	4.00%	4.99%	4.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758293-281025

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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	Fixed	5-years	75%	5.00%	4.84%	4.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Cashback of £400	S15755555-151225
Standard	Fixed	5-years	75%	5.00%	4.84%	4.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free valuation	S15754445-151225
Standard	Fixed	5-years	75%	5.00%	4.79%	4.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758294-281025
Standard	Fixed	5-years	75%	7.00%	4.44%	4.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758295-281025
Standard	Fixed	5-years	80%	0.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	S15803330-281025
Standard	Fixed	5-years	80%	2.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	S15802002-281025
Standard	Fixed	7-years	75%	2.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	N/A	S17758298-281025
Standard	Tracker	2-years	75%	1.75%	BBR + 2.59%	7.34%	BBR + 3.99%	0%/0%	£1,000,000	N/A	S12757253-181225
Standard	Tracker	2-years	75%	3.00%	BBR + 1.69%	6.44%	BBR + 3.99%	2%/2%	£1,000,000	N/A	S12757225-181225
Expat	Fixed	2-years	75%	2.00%	5.89%	6.89%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758882-261125
Expat	Fixed	2-years	75%	5.00%	4.29%	6.29%	BBR + 4.99%	2%/2%	£1,500,000	N/A	S12758885-261125
Expat	Fixed	5-years	75%	2.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758882-261125
Expat	Fixed	5-years	75%	5.00%	5.19%	5.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	S15758885-261125
Bridge-to-Let	Fixed	2-years	75%	2.00%	5.59%	6.59%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	S12757772-281025
Bridge-to-Let	Fixed	2-years	75%	5.00%	3.99%	5.99%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	S12757775-281025
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.09%	5.09%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	S12757777-281025
Bridge-to-Let	Fixed	5-years	75%	2.00%	5.44%	5.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	S15757772-281025

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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
Bridge-to-Let	Fixed	5-years	75%	5.00%	4.79%	4.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	S15757775-281025
Bridge-to-Let	Fixed	5-years	75%	7.00%	4.44%	4.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	S15757777-281025
Bridge-to-Let	Fixed	5-years	80%	2.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals up to £500 Free valuation up to £500	S15807720-281025
Bridge-to-Let	Fixed	7-years	75%	2.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Free legals up to £500 Free valuation up to £500	S17757772-281025
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.49%	7.24%	BBR + 3.84%	0%/0%	£1,000,000	N/A	S12757221-181225
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.59%	6.34%	BBR + 3.84%	2%/2%	£1,000,000	N/A	S12757180-181225

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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%	5.59%	6.59%	BBR + 5.49%	2%/2%	£1,500,000	N/A	S22558322-281025
Standard	Fixed	2-years	75%	0.00%	6.74%	7.74%	BBR + 5.49%	2%/2%	£1,500,000	N/A	S22753330-281025
Standard	Fixed	2-years	75%	2.00%	5.89%	6.89%	BBR + 5.49%	2%/2%	£1,500,000	N/A	S22758323-281025
Standard	Fixed	5-years	75%	0.00%	6.19%	6.19%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	S25753330-281025
Standard	Fixed	5-years	75%	2.00%	5.79%	5.79%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	S25758325-281025
Bridge-to-Let	Fixed	2-years	75%	2.00%	5.89%	6.89%	BBR + 5.49%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	S22757772-281025
Bridge-to-Let	Fixed	5-years	75%	2.00%	5.79%	5.79%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	S25757772-281025

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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 1

Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 145% Additional rate (45%) 145% 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%	5.34%	6.34%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12558299-281025
Standard	Fixed	2-years	65%	2.00%	5.49%	6.49%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12658300-281025
Standard	Fixed	2-years	75%	0.00%	6.49%	7.49%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12753330-281025
Standard	Fixed	2-years	75%	2.00%	5.64%	6.64%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758301-281025
Standard	Fixed	2-years	75%	3.00%	5.09%	7.09%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758302-281025
Standard	Fixed	2-years	75%	4.00%	4.59%	6.59%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758303-281025
Standard	Fixed	2-years	75%	5.00%	4.04%	6.04%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758304-281025
Standard	Fixed	2-years	75%	7.00%	3.14%	5.14%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758305-281025
Standard	Fixed	5-years	70%	2.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SH15700022-281025
Standard	Fixed	5-years	70%	5.00%	4.84%	4.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SH15700052-281025
Standard	Fixed	5-years	75%	0.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15753330-281025
Standard	Fixed	5-years	75%	2.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758308-281025
Standard	Fixed	5-years	75%	3.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758309-281025
Standard	Fixed	5-years	75%	4.00%	5.09%	5.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758310-281025
Standard	Fixed	5-years	75%	5.00%	4.89%	4.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758311-281025
Standard	Fixed	5-years	75%	7.00%	4.54%	4.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758312-281025

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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	Fixed	5-years	80%	0.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	SH15803330-281025
Standard	Fixed	5-years	80%	2.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	N/A	SH15802002-281025
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	SH17758315-281025
Standard	Tracker	2-years	75%	1.75%	BBR + 2.69%	7.44%	BBR + 3.99%	0%/0%	£1,000,000	N/A	SH12757219-181225
Standard	Tracker	2-years	75%	3.00%	BBR + 1.79%	6.54%	BBR + 3.99%	2%/2%	£1,000,000	N/A	SH12757199-181225
Expat	Fixed	2-years	75%	2.00%	5.94%	6.94%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758882-261125
Expat	Fixed	2-years	75%	5.00%	4.34%	6.34%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SH12758885-261125
Expat	Fixed	5-years	75%	2.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758882-261125
Expat	Fixed	5-years	75%	5.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH15758885-261125
Bridge-to-Let	Fixed	2-years	75%	2.00%	5.64%	6.64%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SH12757772-281025
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.04%	6.04%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SH12757775-281025
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.14%	5.14%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SH12757777-281025
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	SH15757772-281025
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	SH15757775-281025
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	SH15757777-281025
Bridge-to-Let	Fixed	5-years	80%	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	SH15807720-281025

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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
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	SH17757772-281025
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.59%	7.34%	BBR + 3.84%	0%/0%	£1,000,000	N/A	SH12757169-181225
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.69%	6.44%	BBR + 3.84%	2%/2%	£1,000,000	N/A	SH12757238-181225

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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%) 125% Higher rate (40%) 145% Additional rate (45%) 145% 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 + 5.49%	2%/2%	£1,500,000	N/A	SH22558326-281025
Standard	Fixed	2-years	75%	0.00%	6.79%	7.79%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SH22753330-281025
Standard	Fixed	2-years	75%	2.00%	5.94%	6.94%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SH22758327-281025
Standard	Fixed	5-years	75%	0.00%	6.29%	6.29%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH25753330-281025
Standard	Fixed	5-years	75%	2.00%	5.89%	5.89%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SH25758329-281025
Bridge-to-Let	Fixed	2-years	75%	2.00%	5.94%	6.94%	BBR + 5.49%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SH22757772-281025
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	SH25757772-281025

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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%) 125% Higher rate (40%) 145% Additional rate (45%) 145% 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	5-years	70%	2.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH15708318-011225
Standard	Fixed	5-years	70%	5.00%	5.04%	5.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH157012297-011225
Standard	Fixed	5-years	75%	0.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15753330-011225
Standard	Fixed	5-years	75%	2.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15750022-011225
Standard	Fixed	5-years	75%	5.00%	5.09%	5.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15750052-011225
Standard	Fixed	7-years	70%	2.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£2,000,000	N/A	LH17708321-011225
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	7.94%	BBR + 3.99%	2%/2%	£1,000,000	N/A	LH12707236-181225
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	7.04%	BBR + 3.99%	0%/0%	£1,000,000	N/A	LH12707193-181225
Expat	Fixed	5-years	75%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15758882-261125
Expat	Fixed	5-years	75%	5.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH15758885-261125
Bridge-to-Let	Fixed	5-years	70%	2.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LH15707772-011225
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.04%	5.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LH15707775-011225
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	LH15757772-011225
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 up to £500 Free valuation up to £500	LH15757775-011225

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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
Bridge-to-Let	Fixed	7-years	70%	2.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£2,000,000	Free legals up to £500 Free valuation up to £500	LH17707772-011225
EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	7.84%	BBR + 3.84%	2%/2%	£1,000,000	N/A	LH12707245-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	6.94%	BBR + 3.84%	0%/0%	£1,000,000	N/A	LH12707201-181225

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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%) 125% Higher rate (40%) 145% Additional rate (45%) 145% 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	5-years	70%	2.00%	5.99%	5.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH25708331-281025
Standard	Fixed	5-years	70%	5.00%	5.39%	5.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	N/A	LH257012298-281025
Standard	Fixed	5-years	75%	2.00%	6.04%	6.04%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH25750022-281025
Standard	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	LH25750052-281025
Bridge-to-Let	Fixed	5-years	70%	2.00%	5.99%	5.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LH25707772-281025
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.39%	5.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LH25707775-281025
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	LH25757772-281025
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	LH25757775-281025

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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%) 125% Higher rate (40%) 145% Additional rate (45%) 145% 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%	5.34%	6.34%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12558366-281025
Standard	Fixed	2-years	65%	2.00%	5.49%	6.49%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12658367-281025
Standard	Fixed	2-years	75%	0.00%	6.59%	7.59%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12753330-281025
Standard	Fixed	2-years	75%	2.00%	5.69%	6.69%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750022-281025
Standard	Fixed	2-years	75%	3.00%	5.14%	7.14%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750032-281025
Standard	Fixed	2-years	75%	4.00%	4.64%	6.64%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750042-281025
Standard	Fixed	2-years	75%	5.00%	4.09%	6.09%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750052-281025
Standard	Fixed	2-years	75%	7.00%	3.19%	5.19%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12750072-281025
Standard	Fixed	5-years	70%	2.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SM15700022-281025
Standard	Fixed	5-years	70%	5.00%	4.89%	4.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	SM15700052-281025
Standard	Fixed	5-years	75%	0.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15753330-281025
Standard	Fixed	5-years	75%	2.00%	5.59%	5.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750022-281025
Standard	Fixed	5-years	75%	3.00%	5.34%	5.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750032-281025
Standard	Fixed	5-years	75%	4.00%	5.14%	5.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750042-281025
Standard	Fixed	5-years	75%	5.00%	4.94%	4.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750052-281025
Standard	Fixed	5-years	75%	7.00%	4.59%	4.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15750072-281025

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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	Fixed	7-years	75%	2.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	N/A	SM17750022-281025
Standard	Tracker	2-years	70%	1.75%	BBR + 2.69%	7.44%	BBR + 3.99%	2%/2%	£1,000,000	N/A	SM127012162-181225
Standard	Tracker	2-years	70%	3.00%	BBR + 1.79%	6.54%	BBR + 3.99%	0%/0%	£1,000,000	N/A	SM127012165-181225
Expat	Fixed	2-years	75%	2.00%	5.99%	6.99%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12758882-261125
Expat	Fixed	2-years	75%	5.00%	4.39%	6.39%	BBR + 4.99%	2%/2%	£1,500,000	N/A	SM12758885-261125
Expat	Fixed	5-years	75%	2.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758882-261125
Expat	Fixed	5-years	75%	5.00%	5.34%	5.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM15758885-261125
Bridge-to-Let	Fixed	2-years	75%	2.00%	5.69%	6.69%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM12757772-281025
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.09%	6.09%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM12757775-281025
Bridge-to-Let	Fixed	2-years	75%	7.00%	3.19%	5.19%	BBR + 4.99%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM12757777-281025
Bridge-to-Let	Fixed	5-years	75%	2.00%	5.59%	5.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM15757772-281025
Bridge-to-Let	Fixed	5-years	75%	5.00%	4.94%	4.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM15757775-281025
Bridge-to-Let	Fixed	5-years	75%	7.00%	4.59%	4.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM15757777-281025
Bridge-to-Let	Fixed	7-years	75%	2.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM17757772-281025
EPiC	Tracker	2-years	70%	1.75%	BBR + 2.59%	7.34%	BBR + 3.84%	2%/2%	£1,000,000	N/A	SM127012163-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 1.69%	6.44%	BBR + 3.84%	0%/0%	£1,000,000	N/A	SM127012164-181225

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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%) 125% Higher rate (40%) 145% Additional rate (45%) 145% 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 + 5.49%	2%/2%	£1,500,000	N/A	SM22558403-281025
Standard	Fixed	2-years	75%	0.00%	6.89%	7.89%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SM22753330-281025
Standard	Fixed	2-years	75%	2.00%	5.99%	6.99%	BBR + 5.49%	2%/2%	£1,500,000	N/A	SM22750022-281025
Standard	Fixed	5-years	75%	0.00%	6.34%	6.34%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM25753330-281025
Standard	Fixed	5-years	75%	2.00%	5.94%	5.94%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	SM25750022-281025
Bridge-to-Let	Fixed	2-years	75%	2.00%	5.99%	6.99%	BBR + 5.49%	2%/2%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM22757772-281025
Bridge-to-Let	Fixed	5-years	75%	2.00%	5.94%	5.94%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	SM25757772-281025

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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 to 20 units) 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%) 145% Additional rate (45%) 145% 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	5-years	70%	2.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LM15708391-011225
Standard	Fixed	5-years	70%	5.00%	5.04%	5.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	N/A	LM157012301-011225
Standard	Fixed	5-years	75%	0.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15753330-011225
Standard	Fixed	5-years	75%	2.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15750022-011225
Standard	Fixed	5-years	75%	5.00%	5.09%	5.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15750052-011225
Standard	Fixed	7-years	70%	2.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£2,000,000	N/A	LM17708394-011225
Expat	Fixed	5-years	75%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15758882-261125
Expat	Fixed	5-years	75%	5.00%	5.49%	5.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM15758885-261125
Bridge-to-Let	Fixed	5-years	70%	2.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LM15707772-011225
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.04%	5.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LM15707775-011225
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	LM15757772-011225
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 up to £500 Free valuation up to £500	LM15757775-011225
Bridge-to-Let	Fixed	7-years	70%	2.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£2,000,000	Free legals up to £500 Free valuation up to £500	LM17707772-011225

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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 to 20 units) 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%) 145% Additional rate (45%) 145% 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	5-years	70%	2.00%	5.99%	5.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	N/A	LM25708410-281025
Standard	Fixed	5-years	70%	5.00%	5.39%	5.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	N/A	LM257012302-281025
Standard	Fixed	5-years	75%	2.00%	6.04%	6.04%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM25750022-281025
Standard	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	N/A	LM25750052-281025
Bridge-to-Let	Fixed	5-years	70%	2.00%	5.99%	5.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LM25707772-281025
Bridge-to-Let	Fixed	5-years	70%	5.00%	5.39%	5.39%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals up to £500 Free valuation up to £500	LM25707775-281025
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	LM25757772-281025
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.44%	5.44%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals up to £500 Free valuation up to £500	LM25757775-281025

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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%	6.09%	7.09%	BBR + 4.99%	2%/2%	£750,000	N/A	HL12752002-011225
Standard	Fixed	2-years	75%	5.00%	4.49%	6.49%	BBR + 4.99%	2%/2%	£750,000	N/A	HL12755002-011225
Standard	Fixed	5-years	75%	2.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	N/A	HL15752002-011225
Standard	Fixed	5-years	75%	5.00%	5.09%	5.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	N/A	HL15755002-011225
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	7.94%	BBR + 3.99%	0%/0%	£750,000	N/A	HL12707166-181225
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	7.04%	BBR + 3.99%	2%/2%	£750,000	N/A	HL12707241-181225
Bridge-to-Let	Fixed	2-years	75%	2.00%	6.09%	7.09%	BBR + 4.99%	2%/2%	£750,000	Free legals up to £500 Free valuation up to £500	HL12757772-011225
Bridge-to-Let	Fixed	2-years	75%	5.00%	4.49%	6.49%	BBR + 4.99%	2%/2%	£750,000	Free legals up to £500 Free valuation up to £500	HL12757775-011225
Bridge-to-Let	Fixed	5-years	75%	2.00%	5.74%	5.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals up to £500 Free valuation up to £500	HL15757772-011225
Bridge-to-Let	Fixed	5-years	75%	5.00%	5.09%	5.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals up to £500 Free valuation up to £500	HL15757775-011225
EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	7.84%	BBR + 3.84%	0%/0%	£750,000	N/A	HL12707229-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	6.94%	BBR + 3.84%	2%/2%	£750,000	N/A	HL12707183-181225

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- 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.

