

Flow, Core & Bespoke Rates | March 2026

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HTB FLOW: 2 YEAR FIXED PRODUCTS

Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	7.04%	4%, 3%	£100k - £2.5m
75%	Fee Plus	5%	0%	5.54%	4%, 3%	£100k - £2.5m
75%	ERC Plus	2%	1%	6.54%	5%, 4%	£100k - £2.5m

HTB FLOW: 5 YEAR FIXED PRODUCTS

Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	6.64%	4%, 4%, 3%, 3%, 3%	£100k - £2.5m
75%	Fee Plus	5%	0%	6.04%	4%, 4%, 3%, 3%, 3%	£100k - £2.5m
75%	ERC Plus	2%	1%	6.44%	5%, 5%, 4%, 4%, 4%	£100k - £2.5m

HTB FLOW: CRITERIA

BTL	UK residents, expats	Individuals and Limited Companies (new and existing SPVs and LLPs)	Serviced Accommodation
HMOs (No maximum number of rooms)	Unrestricted Holiday lets	Maximum number of 4 shareholders	Top slicing available
MUFBS (No maximum number of units)	First Time Landlord, First Time Buyer	Maximum 2 layers before reaching Individual	Investment valuations where appropriate

HTB FLOW: IMPORTANT INFO

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 Fees can be added to the loan. The Gross Loan to value cannot exceed 77% in any instance.

Revert Rate: BBR +5.00%

Interest coverage ratio thresholds
**BTL, HMOS UP TO 6 BEDS &
MUFBS OF ANY SIZE**
HMOS OVER 6 BEDS
PERSONAL

140%

155%

COMPANY

125%

140%

ICR CALCULATION:

2 Year Fixed and Tracker calculated at Payrate + 2%
5 Year Fixed calculated at Payrate

HTB CORE: 2 YEAR FIXED PRODUCTS

Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	7.59%	4%, 3%	£100k - £1m
75%	Fee Plus	5%	0%	6.09%	4%, 3%	£100k - £1m
75%	ERC Plus	2%	1%	7.09%	5%, 4%	£100k - £1m
75%	ERC Lite	2%	0%	7.34%	4%, 3%	£1m - £5m
75%	Fee Plus	5%	0%	5.84%	4%, 3%	£1m - £5m
75%	ERC Plus	2%	1%	6.84%	5%, 4%	£1m - £5m
65%	ERC Lite	2%	0%	6.84%	4%, 3%	£1m - £5m
65%	Fee Plus	5%	0%	5.34%	4%, 3%	£1m - £5m
65%	ERC Plus	2%	1%	6.34%	5%, 4%	£1m - £5m
55%	ERC Lite	2%	0%	6.64%	4%, 3%	£1m - £5m
55%	Fee Plus	5%	0%	5.14%	4%, 3%	£1m - £5m
55%	ERC Plus	2%	1%	6.14%	5%, 4%	£1m - £5m

HTB CORE: CRITERIA

BTL	No limit to the number of borrowers, directors or shareholders	Restricted Holiday Lets*	PBSA*
HMO	Complex ownership structures	Corporate Lets	Trusts
MUFBS	UK residents and foreign nationals	Vulnerable Tenants	Share Purchases

HTB CORE: IMPORTANT INFO

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 Fees can be added to the loan. The Gross Loan to value cannot exceed 77% in any instance.

Revert Rate: BBR +5.00%

Interest coverage ratio thresholds
BTL, HMOS UP TO 6 BEDS & MUFBS OF ANY SIZE
HMOS OVER 6 BEDS
PERSONAL

140%

155%

COMPANY

125%

140%

ICR CALCULATION:

2 Year Fixed and Tracker calculated at Payrate + 2%
5 Year Fixed calculated at Payrate

*priced on application.

HTB CORE: 5 YEAR FIXED PRODUCTS						
Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	7.19%	4%, 4%, 3%, 3%, 3%	£100k - £1m
75%	Fee Plus	5%	0%	6.59%	4%, 4%, 3%, 3%, 3%	£100k - £1m
75%	ERC Plus	2%	1%	6.99%	5%, 5%, 4%, 4%, 4%	£100k - £1m
75%	ERC Lite	2%	0%	6.94%	4%, 4%, 3%, 3%, 3%	£1m - £5m
75%	Fee Plus	5%	0%	6.34%	4%, 4%, 3%, 3%, 3%	£1m - £5m
75%	ERC Plus	2%	1%	6.74%	5%, 5%, 4%, 4%, 4%	£1m - £5m
65%	ERC Lite	2%	0%	6.44%	4%, 4%, 3%, 3%, 3%	£1m - £5m
65%	Fee Plus	5%	0%	5.84%	4%, 4%, 3%, 3%, 3%	£1m - £5m
65%	ERC Plus	2%	1%	6.24%	5%, 5%, 4%, 4%, 4%	£1m - £5m
55%	ERC Lite	2%	0%	6.24%	4%, 4%, 3%, 3%, 3%	£1m - £5m
55%	Fee Plus	5%	0%	5.64%	4%, 4%, 3%, 3%, 3%	£1m - £5m
55%	ERC Plus	2%	1%	6.04%	5%, 5%, 4%, 4%, 4%	£1m - £5m

HTB CORE: CRITERIA			
BTL	No limit to the number of borrowers, directors or shareholders	Restricted Holiday Lets*	PBSA*
HMO	Complex ownership structures	Corporate Lets	Trusts
MUFBS	UK residents and foreign nationals	Vulnerable Tenants	Share Purchases

HTB CORE: IMPORTANT INFO
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 Fees can be added to the loan. The Gross Loan to value cannot exceed 77% in any instance.
Revert Rate: BBR +5.00%

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%	

*priced on application.

HTB BESPOKE: 2 YEAR FIXED PRODUCTS

Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	Bespoke Pricing	4%, 3%	>£5m
75%	Fee Plus	5%	0%	Bespoke Pricing	4%, 3%	>£5m
75%	ERC Plus	2%	1%	Bespoke Pricing	5%, 4%	>£5m

HTB BESPOKE: 5 YEAR FIXED PRODUCTS

Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	Bespoke Pricing	4%, 4%, 3%, 3%, 3%	>£5m
75%	Fee Plus	5%	0%	Bespoke Pricing	4%, 4%, 3%, 3%, 3%	>£5m
75%	ERC Plus	2%	1%	Bespoke Pricing	5%, 5%, 4%, 4%, 4%	>£5m

HTB BESPOKE: CRITERIA

BTL	No limit to the number of borrowers, directors or shareholders	Restricted Holiday Lets*	PBSA*
HMO	Complex ownership structures	Corporate Lets	Trusts
MUFBS	UK residents and foreign nationals	Vulnerable Tenants	Share Purchases

HTB BESPOKE: 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 Fees can be added to the loan. The Gross Loan to value cannot exceed 77% in any instance.

Revert Rate: BBR +5.00%

HTB BESPOKE: KEY INFORMATION

A dedicated Relationship Manager will be allocated to all Bespoke deals

Interest coverage ratio thresholds

BTL, HMOS UP TO 6 BEDS & MUFBS OF ANY SIZE

HMOS OVER 6 BEDS

PERSONAL	140%	155%
COMPANY	125%	140%

ICR CALCULATION:

2 Year Fixed and Tracker calculated at Payrate + 2%
5 Year Fixed calculated at Payrate

*priced on application.