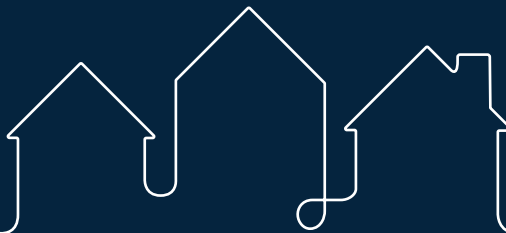




BUY-TO-LET PRODUCT GUIDE

20th July 2026

BBR is currently 3.75%



CONTENTS

02	Affordability	→
02	Standard Buy-to-Let	→
06	House of Multiple Occupancy (HMO)	→
10	Multi-Unit Freehold Blocks (MUFB)	→
12	Expatriate Borrowers	→

	2 Year Fixed	5 Year Fixed
Basic Rate	125%	125%
Higher Rate	140%	125%
Additional Rate	140%	125%
Limited Company / LLP	125%	125%

Interest Calculation Rate

2 year fixed rate - Affordability calculated on the greater of payrate plus 2% or 100% at BOE plus 5%

5 year fixed rate - Affordability calculated on payrate

Key Features

- Available for both Individual and Corporate borrowers
- For lending against houses, leasehold flats, maisonettes and new build properties
- Product fees can be added to the loan over and above the maximum loan limits
- A non-refundable application fee of £185 applies, unless otherwise stated
- Purchase and Remortgage applications
- Maximum Loan: £3,000,000 subject to loan to value limits (restricted to £2,000,000 for Tier 2 products)
- **Holiday Let not available for Tier 2 borrowers**

2 Year Fixed – Tier 1	
Max LTV	75%
Initial Rate	3.39%
Fee	7%
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	STD-2757-015

2 Year Fixed – Tier 2	
Max LTV	75%
Initial Rate	4.05%
Fee	7%
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	STD2-2757-006

STANDARD BUY-TO-LET

Key Features

- Available for both Individual and Corporate borrowers
- For lending against houses, leasehold flats, maisonettes and new build properties
- Product fees can be added to the loan over and above the maximum loan limits
- A non-refundable application fee of £185 applies, unless otherwise stated
- Purchase and Remortgage applications
- Maximum Loan: £3,000,000 subject to loan to value limits (restricted to £2,000,000 for Tier 2 products)
- **Holiday Let not available for Tier 2 borrowers**

5 Year Fixed – Tier 1	
Max LTV	75%
Initial Rate	4.95%
Fee	7%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)
Product Code	STD-5757-019

5 Year Fixed – Tier 2	
Max LTV	75%
Initial Rate	5.25%
Fee	7%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)
Product Code	STD2-5757-007

2 Year Fixed – Tier 1	
Max LTV	75%
Initial Rate	4.29%
Fee	5%
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	STD-2755-027

2 Year Fixed – Tier 2	
Max LTV	75%
Initial Rate	5.09%
Fee	5%
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	STD2-2755-006

STANDARD BUY-TO-LET

Key Features

- Available for both Individual and Corporate borrowers
- For lending against houses, leasehold flats, maisonettes and new build properties
- Product fees can be added to the loan over and above the maximum loan limits
- A non-refundable application fee of £185 applies, unless otherwise stated
- Purchase and Remortgage applications
- Maximum Loan: £3,000,000 subject to loan to value limits (restricted to £2,000,000 for Tier 2 products)
- **Holiday Let not available for Tier 2 borrowers**

5 Year Fixed – Tier 1	
Max LTV	75%
Initial Rate	5.25%
Fee	5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)
Product Code	STD-5755-043

5 Year Fixed – Tier 2	
Max LTV	75%
Initial Rate	5.85%
Fee	5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)
Product Code	STD2-5755-006

2 Year Fixed – Tier 1	
Max LTV	75%
Initial Rate	5.85%
Fee	2%
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	STD-275-025

2 Year Fixed – Tier 2	
Max LTV	75%
Initial Rate	6.55%
Fee	2%
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	STD2-275-006

STANDARD BUY-TO-LET

Key Features

- Available for both Individual and Corporate borrowers
- For lending against houses, leasehold flats, maisonettes and new build properties
- Product fees can be added to the loan over and above the maximum loan limits
- A non-refundable application fee of £185 applies, unless otherwise stated
- Purchase and Remortgage applications
- Maximum Loan: £3,000,000 subject to loan to value limits (restricted to £2,000,000 for Tier 2 products)
- **Holiday Let not available for Tier 2 borrowers**

5 Year Fixed – Tier 1		
Max LTV	75%	80%
Initial Rate	5.80%	5.85%
Fee	2%	2%
ICR	125%	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)	8.75% (BBR + 5%)
Product Code	STD-575-049	STD-580-054

5 Year Fixed – Tier 2	
Max LTV	75%
Initial Rate	6.55%
Fee	2%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)
Product Code	STD2-575-006



HMO – Up to 10 Bedrooms

Key Features

Up to 10 bedrooms including, complex structures (not easily converted back to a residential status), Suis Generis planning and/or smaller size HMOs where planning allows the rooms to be a shared let to unrelated individuals and therefore unrelated individuals exceed room total.

- Maximum Loan: £2,000,000 subject to loan to value limits
- A non-refundable application fee of £185 applies, unless otherwise stated
- 80% LTV up to 8 bedrooms*

5 Year Fixed – Tier 1		5 Year Fixed – Tier 1	
Max LTV	75%	Max LTV	75%
Initial Rate	5.35%	Initial Rate	5.80%
Fee	5%	Fee	2%
ICR	125%	ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)	Revert Rate	8.75% (BBR + 5%)
Product Code	EHMO-5755-008	Product Code	EHMO-575-008

5 Year Fixed – Tier 1	
Max LTV	80%
Initial Rate	5.90%
Fee	2%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)
Product Code	EHMO-580-008

*80% LTV up to 8 bedrooms

*Up to £1,500,000 net

Small HMO – Up to 6 bedrooms

Key Features

Up to six rooms with no complex structure (easily converted back to residential status) and/or let to no more than six unrelated individuals. If room sizes allow for more than one individual per room under government guidelines, the share must be a related individual.

- Maximum Loan: £2,000,000 subject to loan to value limits
- A non-refundable application fee of £185 applies, unless otherwise stated

5 Year Fixed – Tier 1		5 Year Fixed – Tier 2	
Max LTV	80%	Max LTV	75%
Initial Rate	5.90%	Initial Rate	6.50%
Fee	5%	Fee	5%
ICR	125%	ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)	Revert Rate	8.75% (BBR + 5%)
Product Code	SHMO-5805-005	Product Code	SHMO2-5755-007

5 Year Fixed – Tier 2	
Max LTV	75%
Initial Rate	6.80%
Fee	2%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)
Product Code	SHMO2-5755-007

Key Features

Up to six rooms with no complex structure (easily converted back to residential status) and/or let to no more than six unrelated individuals. If room sizes allow for more than one individual per room under government guidelines, the share must be a related individual.

- Maximum Loan: £2,000,000 subject to loan to value limits
- A non-refundable application fee of £185 applies, unless otherwise stated

2 Year Fixed - Tier 1		2 Year Fixed - Tier 1	
Max LTV	75%	Max LTV	75%
Initial Rate	4.60%	Initial Rate	5.85%
Fee	5%	Fee	2%
ICR	125% / 140%	ICR	125% / 140%
ERC	2% in year 1 2% in year 2	ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)	Revert Rate	8.75% (BBR + 5%)
Product Code	SHMO-2755-015	Product Code	SHMO-275-015

Large HMO – Between 6 & 10 Bedrooms

Key Features

Six rooms or more, complex structures (not easily converted back to a residential status), Suis Generis planning and/or smaller size HMOs where planning allows the rooms to be a shared let to unrelated individuals and therefore unrelated individuals exceed room total.

- Maximum Loan: £2,000,000 subject to loan to value limits
- A non-refundable application fee of £185 applies, unless otherwise stated
- Between 11 & 15 bedrooms by referral Tier 1 only.

5 Year Fixed – Tier 2		5 Year Fixed – Tier 2	
Max LTV	70%	Max LTV	70%
Initial Rate	6.80%	Initial Rate	7.00%
Fee	5%	Fee	2%
ICR	125%	ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)	Revert Rate	8.75% (BBR + 5%)
Product Code	LHMO2-5705-007	Product Code	LHMO2-570-007

Small MUFB - Up to 4 units

Key Features

- Available for both Individual and Corporate borrowers
- Purchase and Remortgage applications
- Lending against MUFB properties of up to 4 units
- Maximum Loan: £3,000,000 subject to loan to value limits
- Product fees can be added to the loan over and above the maximum loan limits
- A non-refundable application fee of £185 applies, unless otherwise stated

5 Year Fixed – Tier 1	
Max LTV	75%
Initial Rate	5.95%
Fee	5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)
Product Code	SMUB-5755-035

5 Year Fixed – Tier 2	
Max LTV	70%
Initial Rate	6.80%
Fee	5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)
Product Code	SMUB2-5705-006

5 Year Fixed – Tier 1	
Max LTV	75%
Initial Rate	6.55%
Fee	2%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)
Product Code	SMUB-575-047

5 Year Fixed – Tier 2	
Max LTV	70%
Initial Rate	7.20%
Fee	2%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)
Product Code	SMUB2-570-006

Large MUFB - Between 5-10 units

Key Features

- Available for both Individual and Corporate borrowers
- Purchase and Remortgage applications
- Lending against MUFB properties between 5 & 10 units
- Maximum Loan £3,000,000 (restricted to £2,000,000 for Tier 2 products)
- Product fees can be added to the loan over and above the maximum loan limits
- A non-refundable application fee of £185 applies, unless otherwise stated

5 Year Fixed – Tier 1 		5 Year Fixed – Tier 2	
Max LTV	75%	Max LTV	75%
Initial Rate	5.65%	Initial Rate	6.65%
Fee	5%	Fee	5%
ICR	125%	ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)	Revert Rate	8.75% (BBR + 5%)
Product Code	LMUB-5755-035	Product Code	LMUB2-5755-005

5 Year Fixed – Tier 1 		5 Year Fixed – Tier 2	
Max LTV	75%	Max LTV	75%
Initial Rate	5.95%	Initial Rate	6.95%
Fee	2%	Fee	2%
ICR	125%	ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)	Revert Rate	8.75% (BBR + 5%)
Product Code	LMUB-575-048	Product Code	LMUB2-575-005

Key Features

- Available for Individual and Corporate borrowers
- UK citizens with an active UK credit footprint only
- Purchase and Remortgage applications
- Lending against houses, leasehold flats, new build properties, maisonettes, small HMOs and MUFBS
- Maximum Loan: £3,000,000 subject to loan to value and property limits
- Product fees can be added to the loan over and above the maximum loan limits
- A non-refundable application fee of £185 applies, unless otherwise stated
- **Not available for Tier 2 borrowers**

5 Year Fixed	
Max LTV	70%
Initial Rate	5.25%
Fee	5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)
Product Code	EXP-5705-007

5 Year Fixed	
Max LTV	70%
Initial Rate	6.15%
Fee	2%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	8.75% (BBR + 5%)
Product Code	EXP-570-006

Complete^{FS}

Your specialist packager distributor



023 8045 6999 (Option 2)



btl@complete-fs.co.uk



www.complete-fs.co.uk