Castle Trust Bank

Buy to Let Guide

Last updated: 7th September 2026

For intermediary use only

Buy to Let

Our TermTen product is available for standard residential, small and large HMOs, MUFBs <£5m and holiday lets. It is ideal for clients looking for a longer-term option.

We'll consider applications from:

- Portfolio landlords
- Buy to Let investors
- First time landlords
- Complex structures, Limited companies & individuals
- Ex-pats and foreign nationals

Why choose Castle Trust Bank?

- Aggregated values on blocks of flats up to 10 units
- Holiday Lets assessed on Holiday Let income
- 10 year term, with a fixed rate for 5 years
- Interest-only payments
- AVMs used on standard residential properties (not new builds) and single flats (not converted flats) for loans up to 65% (up to £750,000)
- Maximum deal size £5m – loans over £5m subject to bespoke pricing

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TermTen – Buy to Let

Our TermTen product is available for standard residential, small and large HMOs, MUFBs <£5m, and holiday lets (max £1m value). It is ideal for clients looking for a longer-term option.

Product	LTV up to	Rate	Maximum Loan	ERC fee
TermTen 75%	77% Gross	5.84%	£5m*	5% in fixed period
TermTen 70%	70% Gross	5.69%	£5m*	5% in fixed period

Property type	Fixed Rate	Loan size	65% LTV	70% LTV	75% LTV	Arrangement fee	Exit fee
Small HMOs up to 6 rooms, MUFBs <£5m, and Residential Holiday Lets	5 Year Fixed Rate	£200k - £5m*	5.69%	5.69%	5.84%	3.00%	1.00%
Medium HMOs (7-10 rooms)	5 Year Fixed Rate	£200k - £5m*	5.99%	5.99%	5.99%	3.00%	1.00%
Large HMOs (11-15 rooms)	5 Year Fixed Rate	£200k - £5m*	6.29%	6.29%	6.29%	3.00%	1.00%

* Loans over £5m subject to bespoke pricing

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