



Buy to Let Guide

Last updated: 1st October 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



TermTen – Buy to Let

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

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*	5.78%	5.78%**	5.89%	4.00%	1.00%
Medium HMOs (7-10 rooms)	5 Year Fixed Rate	£200k - £5m*	6.04%	6.04%	6.04%	4.00%	1.00%
Large HMOs (11-15 rooms)	5 Year Fixed Rate	£200k - £5m*	6.29%	6.29%	6.29%	4.00%	1.00%
MUFB (20 units+)	5 Year Fixed Rate	£200k - £5m*	6.29%	6.29%	6.29%	4.00%	1.00%

* Loans over £5m subject to bespoke pricing | All overseas applications will have a 0.20% loading

** 70% gross



CompleteFS
Your specialist packager distributor

📞 023 8045 6999 (Option 2)
✉️ btl@complete-fs.co.uk
📍 www.complete-fs.co.uk

Castle Trust Bank means Castle Trust Capital plc, a company incorporated in England and Wales with company number 07454474 and registered office at 10 Norwich Street, London, EC4A 1BD. Castle Trust Capital plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under reference number 541910. Buy to Let is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

For intermediary use only

