Castle Trust Bank

Buy to Let Guide

Last updated: 7th October 2026

B&C AWARDS HIGHLY COMMENDED SPECIALIST BTL LENDER OF THE YEAR 2026

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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, 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

Castle Trust Bank

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