Flow, Core & Bespoke Rates | October 2026

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HTB

HTB Flow Products

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%	7.19%	4%, 3%	£100k - £2.5m
75%	Fee Plus	5%	0%	5.69%	4%, 3%	£100k - £2.5m
75%	ERC Plus	2%	1%	6.69%	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%	6.79%	4%, 4%, 3%, 3%, 3%	£100k - £2.5m
75%	Fee Plus	5%	0%	6.19%	4%, 4%, 3%, 3%, 3%	£100k - £2.5m
75%	ERC Plus	2%	1%	6.59%	5%, 5%, 4%, 4%, 4%	£100k - £2.5m

HTB FLOW: CRITERIA			
BTL	UK Nationals and 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%

80% LTV FOR FLOW PRODUCTS ARE AVAILABLE

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 Flow Products | 80% HMO Products

HTB 80% HMO FLOW: 2 YEAR FIXED PRODUCTS						
Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
80%	ERC Lite	2%	0%	7.59%	4%, 3%	£100k - £2.5m
80%	Fee Plus	5%	0%	6.09%	4%, 3%	£100k - £2.5m
80%	ERC Plus	2%	1%	7.09%	5%, 4%	£100k - £2.5m

HTB 80% HMO FLOW: 5 YEAR FIXED PRODUCTS						
Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
80%	ERC Lite	2%	0%	7.19%	4%, 4%, 3%, 3%, 3%	£100k - £2.5m
80%	Fee Plus	5%	0%	6.59%	4%, 4%, 3%, 3%, 3%	£100k - £2.5m
80%	ERC Plus	2%	1%	6.99%	5%, 5%, 4%, 4%, 4%	£100k - £2.5m

HTB 80% HMO FLOW: CRITERIA
HMOs (6 maximum number of rooms)
First Time Landlord, First Time Buyer
UK Nationals and Expats
Maximum 2 layers before reaching Individual
Individuals and Limited Companies (new and existing SPVs and LLPs)
Maximum number of 4 shareholders
Investment valuations where appropriate

HTB 80% HMO 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
Max 6 bedrooms
Arrangement Fees can be added to the loan. The Gross Loan to value cannot exceed 82% in any instance
Semi-commercial properties that include a HMO element will continue to be capped at 75% LTV
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 Products | 2 Year Fixed Products

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
MUFB	UK residents and foreign nationals	Vulnerable Tenants	Share and Discounted 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%

80% LTV FOR CORE PRODUCTS ARE AVAILABLE

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 Products | 5 Year Fixed Products

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
MUFB	UK residents and foreign nationals	Vulnerable Tenants	Share and Discounted 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%

80% LTV FOR CORE PRODUCTS ARE AVAILABLE

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 Products | 80% HMO Products

HTB 80% HMO CORE: 2 YEAR FIXED PRODUCTS						
Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
80%	ERC Lite	2%	0%	7.99%	4%, 3%	£100k - £1m
80%	Fee Plus	5%	0%	6.49%	4%, 3%	£100k - £1m
80%	ERC Plus	2%	1%	7.49%	5%, 4%	£100k - £1m
80%	ERC Lite	2%	0%	7.74%	4%, 3%	£1m - £5m
80%	Fee Plus	5%	0%	6.24%	4%, 3%	£1m - £5m
80%	ERC Plus	2%	1%	7.24%	5%, 4%	£1m - £5m

HTB 80% HMO CORE: 5 YEAR FIXED PRODUCTS						
Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
80%	ERC Lite	2%	0%	7.59%	4%, 4%, 3%, 3%, 3%	£100k - £1m
80%	Fee Plus	5%	0%	6.99%	4%, 4%, 3%, 3%, 3%	£100k - £1m
80%	ERC Plus	2%	1%	7.39%	5%, 5%, 4%, 4%, 4%	£100k - £1m
80%	ERC Lite	2%	0%	7.34%	4%, 4%, 3%, 3%, 3%	£1m - £5m
80%	Fee Plus	5%	0%	6.74%	4%, 4%, 3%, 3%, 3%	£1m - £5m
80%	ERC Plus	2%	1%	7.14%	5%, 5%, 4%, 4%, 4%	£1m - £5m

HTB 80% HMO CORE: CRITERIA
HMOs (6 maximum number of rooms)
UK residents and foreign nationals
No limit to the number of borrowers, directors or shareholders
Complex ownership structures

HTB 80% HMO 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.
Max 6 bedrooms
Arrangement Fees can be added to the loan. The Gross Loan to value cannot exceed 82% in any instance.
Semi-commercial properties that include a HMO element will continue to be capped at 75% LTV
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 Bespoke Products

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
MUFB	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.