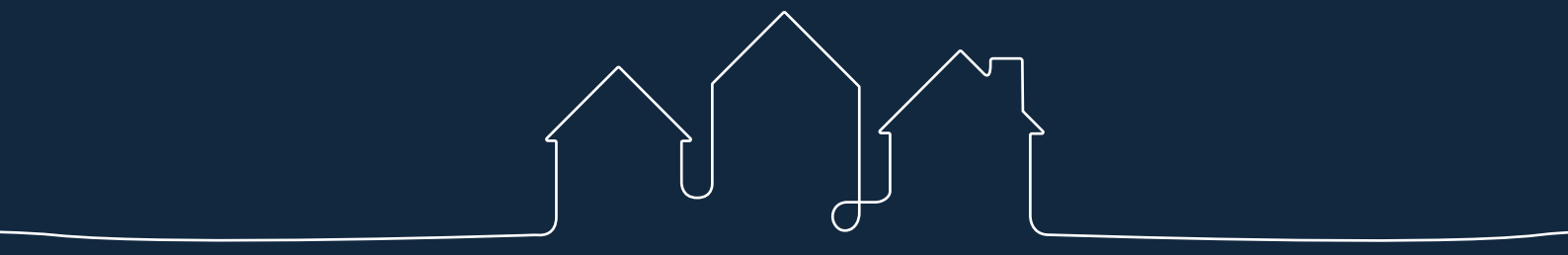
mt finance

BUY-TO-LET PRODUCT GUIDE

2nd Nov 2026

BBR is currently 3.75%



For Intermediaries Only

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Complete FS
Your specialist packager distributor

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AFFORDABILITY

	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

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**

2 Year Fixed – Tier 1	
Max LTV	**75%**
Initial Rate	4.29%
Fee	**7%**
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	STD-2757-020

2 Year Fixed – Tier 2	
Max LTV	**75%**
Initial Rate	4.49%
Fee	**7%**
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	STD2-2757-010

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	5.64%
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-5757-024

5 Year Fixed – Tier 2	
Max LTV	**75%**
Initial Rate	5.84%
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	STD2-5757-010

2 Year Fixed – Tier 1	
Max LTV	**75%**
Initial Rate	5.25%
Fee	**5%**
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	STD-2755-033

2 Year Fixed – Tier 2	
Max LTV	**75%**
Initial Rate	5.45%
Fee	**5%**
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	STD2-2755-009

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	6.09%
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-5755-049

5 Year Fixed – Tier 2	
Max LTV	**75%**
Initial Rate	6.29%
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	STD2-5755-009

2 Year Fixed – Tier 1	
Max LTV	**75%**
Initial Rate	6.69%
Fee	**2%**
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	STD-275-031

2 Year Fixed – Tier 2	
Max LTV	**75%**
Initial Rate	6.85%
Fee	**2%**
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	STD2-275-008

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	6.65%	6.79%
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-575-054	STD-580-059

5 Year Fixed – Tier 2	
Max LTV	**75%**
Initial Rate	6.85%
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	STD2-575-009

HOUSE OF MULTIPLE OCCUPANCY (HMO)

LIMITED EDITION ★★★★★

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
- 80% LTV up to 8 bedrooms*
- A non-refundable application fee of £185 applies, unless otherwise stated

5 Year Fixed – Tier 1	
Max LTV	**75%**
Initial Rate	6.09%
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	EHMO-5755-013

5 Year Fixed – Tier 1	
Max LTV	**75%**
Initial Rate	6.65%
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-575-014

5 Year Fixed – Tier 1	
Max LTV	**80%**
Initial Rate	6.79%
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-580-013

*Up to £1,500,000 net

HOUSE OF MULTIPLE OCCUPANCY (HMO)

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 2	
Max LTV	**75%**
Initial Rate	6.50%
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	SHMO2-5755-009

5 Year Fixed – Tier 2	
Max LTV	**75%**
Initial Rate	6.69%
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	SHMO2-575-008

HOUSE OF MULTIPLE OCCUPANCY (HMO)

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	
Max LTV	**75%**
Initial Rate	5.25%
Fee	**5%**
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	SHMO-2755-019

2 Year Fixed - Tier 1	
Max LTV	**75%**
Initial Rate	6.69%
Fee	**2%**
ICR	125% / 140%
ERC	2% in year 1 2% in year 2
Revert Rate	8.75% (BBR + 5%)
Product Code	SHMO-275-020

HOUSE OF MULTIPLE OCCUPANCY (HMO)

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
- Between 11 & 15 bedrooms by referral Tier 1 only.
- A non-refundable application fee of £185 applies, unless otherwise stated

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	LHMO2-5705-007

5 Year Fixed – Tier 2	
Max LTV	**70%**
Initial Rate	7.00%
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	LHMO2-570-007

MULTI-UNIT FREEHOLD BLOCKS (MUFB)

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	6.25%
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	SMUB-5755-037

5 Year Fixed – Tier 2	
Max LTV	**70%**
Initial Rate	6.70%
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	SMUB2-5705-007

5 Year Fixed – Tier 1	
Max LTV	**75%**
Initial Rate	6.70%
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-575-050

5 Year Fixed – Tier 2	
Max LTV	**70%**
Initial Rate	7.05%
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	SMUB2-570-007

MULTI-UNIT FREEHOLD BLOCKS (MUFB)

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 LIMITED EDITION ★★★★★	
Max LTV	**75%**
Initial Rate	6.05%
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	LMUB-5755-039

5 Year Fixed – Tier 2	
Max LTV	**75%**
Initial Rate	6.65%
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	LMUB2-5755-005

5 Year Fixed – Tier 1 LIMITED EDITION ★★★★★	
Max LTV	**75%**
Initial Rate	6.69%
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	LMUB-575-052

5 Year Fixed – Tier 2	
Max LTV	**75%**
Initial Rate	6.95%
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	LMUB2-575-005

EXPAT BORROWERS

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	6.09%
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-5705-013

5 Year Fixed	
Max LTV	**70%**
Initial Rate	6.69%
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-570-010