Buy to Let Intermediary Product Guide

BTL Standard Variable Rate (BTLVR): 8.19%

Strictly for Intermediary use **only**

the tipton & coseley building society

Product code	Initial rate	Product	Max LTV	The overall cost for comparison is	Product rate floor	Product fees	Product incentives	Early Repayment Charges[1]
Fixed Ex-Pat Buy to Let Mortgages								
Ex-Pat Buy to Let Purchase Products								
EF103	5.39%	5.39% fixed until 31 January 2029 Followed by our BTLVR for the remaining term	70%	**7.9% APRC**	---	2% arrangement fee[2]	---	3% until 31/01/2027; and 2% until 31/01/2029.
EF105	5.99%	5.99% fixed until 30 November 2031 Followed by our BTLVR for the remaining term	70%	**7.5% APRC**	---	£99 booking fee[6] and £1,400 arrangement fee[2]	---	6% until 30/11/2026; 5% until 30/11/2027; 4% until 30/11/2028; 3% until 30/11/2029; and 2% until 30/11/2031.
EF104	5.79%	5.79% fixed until 31 January 2029 Followed by our BTLVR for the remaining term	80%	**8.0% APRC**	---	£99 booking fee[6] and £900 arrangement fee[2]	---	3% until 31/01/2027; and 2% until 31/01/2029.
EF106	6.29%	6.29% fixed until 30 November 2031 Followed by our BTLVR for the remaining term	80%	**7.6% APRC**	---	£99 booking fee[6] and £900 arrangement fee[2]	---	6% until 30/11/2026; 5% until 30/11/2027; 4% until 30/11/2028; 3% until 30/11/2029; and 2% until 30/11/2031.
Ex-Pat Buy to Let Remortgage Products								
REF104	5.49%	5.49% fixed until 31 January 2029 Followed by our BTLVR for the remaining term	70%	**7.9% APRC**	---	2% arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	3% until 31/01/2027; and 2% until 31/01/2029.
REF106	6.09%	6.09% fixed until 30 November 2031 Followed by our BTLVR for the remaining term	70%	**7.5% APRC**	---	£99 booking fee[6] and £1,400 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	6% until 30/11/2026; 5% until 30/11/2027; 4% until 30/11/2028; 3% until 30/11/2029; and 2% until 30/11/2031.
REF105	5.89%	5.89% fixed until 31 January 2029 Followed by our BTLVR for the remaining term	80%	**8.0% APRC**	---	£99 booking fee[6] and £900 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	3% until 31/01/2027; and 2% until 31/01/2029.
REF107	6.39%	6.39% fixed until 30 November 2031 Followed by our BTLVR for the remaining term	80%	**7.7% APRC**	---	£99 booking fee[6] and £900 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	6% until 30/11/2026; 5% until 30/11/2027; 4% until 30/11/2028; 3% until 30/11/2029; and 2% until 30/11/2031.

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Discount Ex-Pat Buy to Let Mortgages								
Ex-Pat Buy to Let Purchase Products								
ED39	5.29%	2.90% discount from our BTLVR until 31 December 2029 Followed by our BTLVR for the remaining term	70%	**7.5% APRC**	4.39%	£1,500 arrangement fee[2]	---	4% until 31/12/2026; 3% until 31/12/2027; and 2% until 31/12/2029.
ED37	5.39%	2.80% discount from our BTLVR until 31 December 2028 Followed by our BTLVR for the remaining term	80%	**8.0% APRC**	4.64%	£1,499 arrangement fee[2]	---	3% until 31/12/2026; and 2% until 31/12/2028.
ED38	5.64%	2.55% discount from our BTLVR until 31 December 2029 Followed by our BTLVR for the remaining term	80%	**7.6% APRC**	4.74%	£1,499 arrangement fee[2]	---	4% until 31/12/2026; 3% until 31/12/2027; and 2% until 31/12/2029.
Ex-Pat Buy to Let Remortgage Products								
RED40	5.39%	2.80% discount from our BTLVR until 31 December 2029 Followed by our BTLVR for the remaining term	70%	**7.5% APRC**	4.49%	£1,500 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	4% until 31/12/2026; 3% until 31/12/2027; and 2% until 31/12/2029.
RED38	5.49%	2.70% discount from our BTLVR until 31 December 2028 Followed by our BTLVR for the remaining term	80%	**8.0% APRC**	4.74%	£1,499 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	3% until 31/12/2026; and 2% until 31/12/2028.
RED39	5.74%	2.45% discount from our BTLVR until 31 December 2029 Followed by our BTLVR for the remaining term	80%	**7.6% APRC**	4.84%	£1,499 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	4% until 31/12/2026; 3% until 31/12/2027; and 2% until 31/12/2029.
Fixed Limited Company Buy to Let Mortgages								
Limited Company Buy to Let Purchase Products								
BWF55	6.09%	6.09% fixed until 31 January 2029 Followed by our BTLVR for the remaining term	80%	**8.1% APRC**	---	£99 booking fee[6] and £900 arrangement fee[2]	---	3% until 31/01/2027; and 2% until 31/01/2029.
BWF56	6.03%	6.03% fixed until 30 November 2031 Followed by our BTLVR for the remaining term	80%	**7.5% APRC**	---	£99 booking fee[6] and £900 arrangement fee[2]	---	6% until 30/11/2026; 5% until 30/11/2027; 4% until 30/11/2028; 3% until 30/11/2029; and 2% until 30/11/2031.
Limited Company Buy to Let Remortgage Products								
RBWF55	6.19%	6.19% fixed until 31 January 2029 Followed by our BTLVR for the remaining term	80%	**8.0% APRC**	---	£99 booking fee[6] and £900 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	3% until 31/01/2027; and 2% until 31/01/2029.
RBWF56	6.13%	6.13% fixed until 30 November 2031 Followed by our BTLVR for the remaining term	80%	**7.5% APRC**	---	£99 booking fee[6] and £900 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	6% until 30/11/2026; 5% until 30/11/2027; 4% until 30/11/2028; 3% until 30/11/2029; and 2% until 30/11/2031.

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Discount Limited Company Buy to Let Mortgages								
Limited Company Buy to Let Purchase Products								
BWD16	4.74%	3.45% discount from our BTLVR until 31 December 2028 Followed by our BTLVR for the remaining term	60%	**7.9% APRC**	3.99%	2% arrangement fee[2]	---	3% until 31/12/2026; and 2% until 31/12/2028.
BWD18	5.29%	2.90% discount from our BTLVR until 31 December 2028 Followed by our BTLVR for the remaining term	70%	**8.0% APRC**	4.54%	£1,499 arrangement fee[2]	---	3% until 31/12/2026; and 2% until 31/12/2028.
BWD17	5.54%	2.65% discount from our BTLVR until 31 December 2028 Followed by our BTLVR for the remaining term	80%	**8.0% APRC**	4.79%	£1,499 arrangement fee[2]	---	3% until 31/12/2026; and 2% until 31/12/2028.
Limited Company Buy to Let Remortgage Products								
RBWD16	4.84%	3.35% discount from our BTLVR until 31 December 2028 Followed by our BTLVR for the remaining term	60%	**7.9% APRC**	4.09%	2% arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	3% until 31/12/2026; and 2% until 31/12/2028.
RBWD18	5.39%	2.80% discount from our BTLVR until 31 December 2028 Followed by our BTLVR for the remaining term	70%	**8.0% APRC**	4.64%	£1,499 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	3% until 31/12/2026; and 2% until 31/12/2028.
RBWD17	5.64%	2.55% discount from our BTLVR until 31 December 2028 Followed by our BTLVR for the remaining term	80%	**8.0% APRC**	4.89%	£1,499 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	3% until 31/12/2026; and 2% until 31/12/2028.
Fixed Standard Buy to Let Mortgages								
Standard Buy to Let Purchase Products								
BF025	5.14%	5.14% fixed until 31 December 2028 Followed by our BTLVR for the remaining term	70%	**8.0% APRC**	---	2.5% arrangement fee[2]	---	3% until 31/12/2026; and 2% until 31/12/2028.
BF026	5.90%	5.90% fixed until 31 December 2028 Followed by our BTLVR for the remaining term	80%	**8.0% APRC**	---	£99 booking fee[6] and £1,400 arrangement fee[2]	---	3% until 31/12/2026; and 2% until 31/12/2028.
BF027	6.14%	6.14% fixed until 31 January 2032 Followed by our BTLVR for the remaining term	80%	**7.5% APRC**	---	£99 booking fee[6] and £900 arrangement fee[2]	---	6% until 31/01/2027; 5% until 31/01/2028; 4% until 31/01/2029; 3% until 31/01/2030; and 2% until 31/01/2032.

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Fixed Standard Buy to Let Mortgages

Standard Buy to Let Remortgage Products

BRF025	5.24%	5.24% fixed until 31 December 2028 Followed by our BTLVR for the remaining term	70%	**8.0% APRC**	---	2.5% arrangement fee[2]	Up to £350 valuation fee contribution[3] and free standard legals[5]	3% until 31/12/2026; and 2% until 31/12/2028.
BRF026	6.00%	6.00% fixed until 31 December 2028 Followed by our BTLVR for the remaining term	80%	**8.0% APRC**	---	£99 booking fee[6] and £1,400 arrangement fee[2]	Up to £350 valuation fee contribution[3] and free standard legals[5]	3% until 31/12/2026; and 2% until 31/12/2028.
BRF027	6.24%	6.24% fixed until 31 January 2032 Followed by our BTLVR for the remaining term	80%	**7.6% APRC**	---	£99 booking fee[6] and £900 arrangement fee[2]	Up to £350 valuation fee contribution[3] and free standard legals[5]	6% until 31/01/2027; 5% until 31/01/2028; 4% until 31/01/2029; 3% until 31/01/2030; and 2% until 31/01/2032.

Discount Standard Buy to Let Mortgages

Standard Buy to Let Purchase Product

BD049	5.74%	2.45% discount from our BTLVR until 31 December 2029 Followed by our BTLVR for the remaining term	80%	**7.7% APRC**	4.84%	£1,499 arrangement fee[2]	---	4% until 31/12/2026; 3% until 31/12/2027; and 2% until 31/12/2029.

Standard Buy to Let Remortgage Product

BRD49	5.84%	2.35% discount from our BTLVR until 31 December 2029 Followed by our BTLVR for the remaining term	80%	**7.7% APRC**	4.94%	£1,499 arrangement fee[2]	Up to £350 valuation fee contribution[3] and free standard legals[5]	4% until 31/12/2026; 3% until 31/12/2027; and 2% until 31/12/2029.

Please note we do not accept applications for consumer BTLs on any of products.

Complete FS
Your specialist packager distributor

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

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What you need to know:

Buy to Let Maximum Loan Amounts	
Up to 80% LTV	£800,000
Up to 70% LTV	£1,250,000
< 70% LTV	Individual case assessment

Please note: The minimum loan amount is **£50,000**, unless otherwise stated.
1 Early Repayment Charges apply during the product term. Up to 10% of the original mortgage amount can be overpaid each year without charge, however, if the mortgage is redeemed or switched to another product during the product term then the Early Repayment Charge will apply. For further details contact a member of the team.
2 The arrangement fee can be deducted from the advance or added to the mortgage. Interest is payable if the fee is added to the mortgage. Where this fee is a percentage value, the amount of the fee is calculated as a percentage of the mortgage amount.
3 We'll cover the cost of a standard mortgage valuation on a property valued up to £400,000, which is equivalent to a £350 contribution towards the cost of a standard valuation. Your client may choose to have a RICS Homebuyers Report, however they will have to cover the difference in cost between a standard mortgage valuation and the RICS Homebuyers Report.
4 Clients must nominate their own solicitor but will receive £250 cashback from the Society towards their legal fee costs.
5 We'll cover the costs of any standard legal fees involved. Any non-standard costs must be paid by your client. You'll be advised of any non-standard costs should any apply. If your client chooses to use our own conveyancers, they will only act for us, and not for your client, during the remortgage transaction. If your client needs to add or remove a name on the mortgage they must appoint their own solicitors, in which case they will receive £250 cashback towards their costs.
6 This fee is non-refundable and must be paid on application.

The Society will consider portfolios of up to 10 Buy-to-Let properties, including the property(ies) being mortgaged with the Society.
Limited Company borrowers and Expat applicants who have 4 or more BTL properties, the maximum loan to value for any product type is restricted to 70% LTV.
Our discount products carry product rate floors, meaning rates cannot drop below this amount.

Interest Cover Ratio (ICR)

The minimum ICR stress rates are detailed in the table below:

Basic Rate Taxpayer	Higher Rate Taxpayer	Limited Co BTL	Ex-Pat BTL	Portfolio Landlords
125% @ product rate + 2%	140% @ product rate + 2%	125% @ product rate + 2%	125% @ product rate + 2%	140% @ product rate + 2%
Or initial product rate if fixed for 5 years or longer				

The Basic Rate Taxpayer ICR may be applied to all Expat applicants, although it is acknowledged that their income is not subject to UK tax rules. The only exception is where there is an additional stream in the UK that places the applicants into the higher rate tax bracket on its own.

The ICR formula to calculate the minimum rental income required is: loan amount x interest stress rate x taxpayer stress rate / 12 = the minimum monthly
The ICR to calculate the maximum loan amount is: monthly rental income x 12 / interest stress rate / taxpayer stress rate = maximum loan amount.

Example ICR calculation:

Basic Rate Taxpayer on an example product:

Loan amount required	£150,000
Reference rate	5.50%
Monthly payment at 5.50% reference rate (interest only)	£687.50
Monthly payment x 125% (minimum rental cover)	£859.38

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