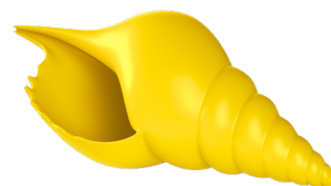


Exclusive 5 year fixed rates for Standard, HMO and Large HMO properties.



F2 - For standard properties

LTV	Term	Rate	Fee	Max Loan	Rental Calculation	ERC	Product Notes
80%	5 year fixed until 31/07/2025	4.29%	£1495	£500K	Basic rate tax payer and Ltd Co.: 125% x payrate High rate tax payer: 145% x payrate	5%, 4%, 3%, 2%, 1%	For individual, limited company and portfolio landlords

F2 - For HMOs (Up to 6 occupants)

LTV	Term	Rate	Fee	Max Loan	Rental Calculation	ERC	Product Notes
80%	5 year fixed until 31/07/2025	4.34%	£1495	£500K	Basic rate tax payer and Ltd Co.: 125% x payrate High rate tax payer: 145% x payrate	5%, 4%, 3%, 2%, 1%	For individual, limited company and portfolio landlords

F2 - For large HMOs /MUBs (Max 8 bedrooms/10 units)

LTV	Term	Rate	Fee	Max Loan	Rental Calculation	ERC	Product Notes
80%	5 year fixed until 31/07/2025	4.44%	£1495	£500K	Basic rate tax payer and Ltd Co.: 125% x payrate High rate tax payer: 145% x payrate	5%, 4%, 3%, 2%, 1%	For individual, limited company and portfolio landlords

All loans revert to LIBOR +4.5%. LIBOR is set at 0.47% as of 16th March 2020.

For Intermediaries only