



New limited edition buy to let mortgages



We're excited to launch NEW Winter Warmer limited edition buy to let products with options for personal ownership, limited company, HMO and limited company HMO.

Reduced rates and fees and options with **£0 product fee, refunded valuation** and **£500 cashback** which could be ideal for remortgages.

All products are tier 1 - for details of acceptable adverse see our buy to let product guide.

Landlords looking to maximise affordability - 75% LTV

Product type	Rate	Product fee	Product features	ERC	Assessment rate	Product code
2 year fixed	2.69%	0.50%	N/A	4% in year 1, 3% in year 2	5.50%	UZT38 (CORE)
	2.99%					UZT42 (LTD Co)
						UZT46 (HMO)
						UZT50 (LTD Co HMO)
5 year fixed	2.99%	1.50%	N/A	4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	2.99%	UZT40 (CORE)
	3.19%					UZT44 (LTD Co)
					UZT48 (HMO)	
					UZT52 (LTD Co HMO)	

Landlords looking for low upfront costs - 75% LTV

Product type	Rate	Product fee	Product features	ERC	Assessment rate	Product code
2 year fixed	2.99%	£0	Refund of Valuation fee (max £630) and £500 cashback Max Loan: £500k	4% in year 1, 3% in year 2	5.50%	UZT39 (CORE)
	3.29%					UZT43 (LTD Co)
						UZT47 (HMO)
						UZT51 (LTD Co HMO)
5 year fixed	3.29%	£0	Refund of Valuation fee (max £630) and £500 cashback Max Loan: £500k	4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	3.29%	UZT41 (CORE)
	3.49%					UZT45 (LTD Co)
					UZT49 (HMO)	
					UZT53 (LTD Co HMO)	

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