



BTL Exclusive Product

Max LTV	Rate	Term	Application fee	Loan size	Arrangement fee	ERCs
75% LTV Net purchase or remortgage	4.5%	5 year term 2 year ERC period	£100	Min loan £150k Max loan £2m	2% (can be added to the loan)	5% year 1 5% year 2 0% year 3

Key criteria	
ICR Calculation	125% Basic Rate taxpayers / Ltd Co at payrate 145% Higher Rate taxpayers at Payrate
Max term	10 years
Loan basis	Interest only
Property type	Residential property only: BTL, Holiday Lets, MUB's, Multiple Properties on one title, HMO's up to 6 beds, Portfolios
Adverse	Clean credit required
Valuation	OMV up to £1m 180 day over £1m
Solicitors	Dual representation on loans up to £2m

Customers

Individuals, sole traders, LLPs, partnerships, Limited companies

First time landlords

Portfolio landlords

Expats & foreign nationals (may be an increase in rate)

