

NEW Limited edition 2 and 5 year Fixed Buy to Let Mortgages

HMO, Limited Company and Limited Company HMOs - Minimum loan size £55,000

Tier 1

LTV	Product type	Rate	Product fee	Reversion rate	Assessment rate	Maximum loan size	ERC	Product code
75%	NEW! 2 year Fixed	2.69%	1.50%	LIBOR + 4.89%	5.70%	£3,000,000	4% year 1, 3% year 2	Ltd Co: UZW55
						£1,000,000		HMO: UZW56 Ltd Co HMO: UZW57

LTV	Product type	Rate	Product fee	Reversion rate	Assessment rate	Maximum loan size	ERC	Product code
75%	NEW! 5 year Fixed	3.29%	2.50%	LIBOR + 4.99%	3.29%	£3,000,000	4% years 1 and 2, 3% years 3 and 4, 2% year 5	Ltd Co: UZW48
		3.69%	£1,995		3.69%	£500,000		Ltd Co: UZW50
	5 year Fixed	3.49%	1.50%	LIBOR + 4.99%	3.49%	£3,000,000	4% years 1 and 2, 3% years 3 and 4, 2% year 5	Ltd Co: UZW34
						£1,000,000		HMO: UZW36 Ltd Co HMO: UZW38
		3.59%	1.00%		£3,000,000	Ltd Co: UZW35		
					£1,000,000	HMO: UZW37 Ltd Co HMO: UZW39		

Ideal for portfolio landlords - Minimum loan size £55,000 (Personal £175,000)

Tier 1

LTV	Product type	Rate	Product fee	Reversion rate	Assessment rate	Maximum loan size	ERC	Product code
75%	NEW! 5 year Fixed	3.79%	£0	LIBOR + 4.99%	3.79%	£500,000	4% years 1 and 2, 3% years 3 and 4, 2% year 5	Personal: UZW51
								Ltd Co: UZW52 HMO: UZW53 Ltd Co HMO: UZW54

These products feature a refund of valuation (max £630)

- ▶ We define a portfolio landlord as an applicant with 4 or more mortgaged buy to let properties or 3 mortgaged buy to let properties plus at least 1 pending application with us.

Personal ownership - Minimum loan size £175,000

Tier 1

LTV	Product type	Rate	Product fee	Reversion rate	Assessment rate	Maximum loan size	ERC	Product code
75%	NEW! 5 year Fixed	3.29%	2.50%	LIBOR + 4.99%	3.29%	£3,000,000	4% years 1 and 2, 3% years 3 and 4, 2% year 5	UZW47
		3.69%	£1,995		3.69%	£500,000		UZW49
	5 year Fixed	3.49%	1.50%	LIBOR + 4.99%	3.49%	£3,000,000	4% years 1 and 2, 3% years 3 and 4, 2% year 5	UZW32
								3.59%

Please refer to our Buy to Let Mortgages criteria and product guides for full information.

- ▶ **Holiday Lets** - available on personal ownership and Limited Company products up to 70% LTV
- ▶ **Multi-units** - available on HMO and Limited Company HMO products

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Correct as of: 12.09.2018. LIBOR 0.81% set on 12.09.2018.

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