

Specialist BTL & HMO – rates from 4.03%

| | Loan size | 65% LTV | 70% LTV | 75% LTV |
|---|---------------|-----------------------|---------|---------|
| 2 year fixed | £100k - £200k | 4.83% | 5.00% | 5.10% |
| | £200k - £500k | 4.43% | 4.60% | 4.70% |
| | £500k - £5m | 4.03% | 4.20% | 4.30% |
| | £5m - £15m | Priced on application | | |
| 5 year fixed | £100k - £200k | 5.04% | 5.20% | 5.24% |
| | £200k - £500k | 4.64% | 4.80% | 4.84% |
| | £500k - £5m | 4.34% | 4.50% | 4.54% |
| | £5m - £15m | Priced on application | | |
| 5:2 (5 year fixed, 2 year ERC) | £100k - £200k | 5.44% | 5.60% | 5.64% |
| | £200k - £500k | 5.04% | 5.20% | 5.24% |
| | £500k - £5m | 4.74% | 4.90% | 4.94% |
| | £5m - £15m | Priced on application | | |

Arrangement fee: 2% which can be added to the loan

Semi-commercial – rates from 4.80%

The value of the residential element needs to be greater than 60% of the total valuation and have its own separate access

| | Loan size | 65% LTV | 70% LTV | 75% LTV |
|---|---------------|-----------------------|---------|---------|
| 2 year fixed | £100k - £200k | 5.20% | 5.35% | 5.50% |
| | £200k - £5m | 4.80% | 4.95% | 5.10% |
| | £5m - £15m | Priced on application | | |
| 5 year fixed | £100k - £200k | 5.30% | 5.45% | 5.60% |
| | £200k - £5m | 4.90% | 5.05% | 5.20% |
| | £5m - £15m | Priced on application | | |
| 5:2 (5 year fixed, 2 year ERC) | £100k - £200k | 5.70% | 5.85% | 6.00% |
| | £200k - £5m | 5.30% | 5.45% | 5.60% |
| | £5m - £15m | Priced on application | | |

Arrangement fee: 2% which can be added to the loan

Early repayment charges

| 2 year fixed | 5 year fixed | 5:2 |
|--|---|---------------------|
| 3% year 1 and 2% year 2 | 4% in years 1 and 2, 3% in years 3 to 5 and 1% for the life of the loan | 4% in years 1 and 2 |
| Up to 10% of the loan balance may be repaid in any 12 month period without notice and without incurring any early repayment charge | | |

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Interest coverage ratio thresholds

| | BTL & HMO up to 6 beds | HMO over 6 beds | Semi-commercial |
|----------|------------------------|-----------------|-----------------|
| Personal | 140% | 155% | 125% |
| Company | 125% | 140% | 125% |

Interest coverage stress rates

| 2 year fixed | 5 year fixed | 5:2 |
|---------------|--------------|----------|
| Pay rate + 2% | Pay rate | Pay rate |

Term

| Minimum term | Maximum term | Interest only |
|----------------------------|--------------|----------------|
| Length of the fixed period | 30 years | Up to 30 years |

Reversion rates

| Specialist BTL | Semi-commercial |
|-----------------------------------|-----------------------------------|
| 5.00% + Bank of England Base Rate | 5.65% + Bank of England Base Rate |