

Limited Company BTL*										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
55%	92231	5-year fixed rate	5.10%	£500,000	£20,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 4% or Pay Rate + 0%
	92232	5-year fixed rate	4.90%			3.00%				
65%	92233	5-year fixed rate	5.15%			2.00%			5%, 4%, 3.5%, 2.5%, 2%	
	92235	5-year fixed rate	4.95%			3.00%				
	92237	5-year fixed rate	4.55%			5.00%				
70%	92238	5-year fixed rate	4.60%			5.00%			5%, 4%, 3.5%, 2.5%, 2%	
75%	92234	5-year fixed rate	5.35%			2.00%			5%, 4%, 3.5%, 2.5%, 2%	
	92236	5-year fixed rate	5.10%			3.00%				
	92112	3-year BOE tracker	BOE + 1.25%			2.00%			3%, 2.5%, 1%	

Fast Track BTL										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	92239	5-year fixed rate	5.15%	£250,000	£3,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 4% or Pay Rate + 0%
75%	92240	5-year fixed rate	5.35%							

\*Available for large personal BTL Borrowers subject to 6+ Properties being mortgaged or 11+ mortgaged properties in personal portfolio. Fixed Rates >=5-year fixed 140% ICR stress test at Pay Rate + 0.5%, <5-year fixed 140% ICR stress test at Pay Rate + 1.8% / Pay Rate + 1.5% (Tracker Rate) .

Holiday Let										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
75%	92250	5-year fixed rate	5.75%	£400,000	£20,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	Net income to provide 125% ICR at higher of 5% or Pay Rate + 1.2% (Ltd) or Pay Rate + 2.2% (Personal)

Small HMO										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
75%	92246	5-year fixed rate	5.35%	£500,000	£10,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	130% ICR at higher of 4% or Pay Rate + 0% (Personal 150% ICR at higher of 4% or pay rate + 0.4%)

Large HMO										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
70%	92247	5-year fixed rate	5.80%	£500,000	£10,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	130% ICR at higher of 4% or Pay Rate (Personal 150% ICR at higher of 4% or pay rate + 0.4%)

Large MUFB (6 units +)*										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	92248	5-year fixed rate	5.65%	£300,000	£20,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 4% or Pay Rate + 0%
75%	92249	5-year fixed rate	5.80%							

\* Small MUFBs with 5 or fewer units qualify for our standard BTL products. See previous page.

Semi-Commercial										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
55%	92251	5-year fixed rate	5.55%	£400,000	£5,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 6% or Pay Rate AND 100% DSCR at higher of 7% or Pay Rate +1.4%
65%	92252	5-year fixed rate	5.95%							
75%	92253	5-year fixed rate	6.30%							

Commercial										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	92254	5-year fixed rate	7.30%	£300,000	£3,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 6% or Pay Rate AND 100% DSCR at higher of 7% or Pay Rate +1.4%
75%	92255	5-year fixed rate	7.04%	£300,000	£3,000,000			Repayment		
	Bespoke	BOE Tracker	Bespoke	£250,000	£20,000,000	Bespoke		Bespoke	3%, 3%, 3%, 2.5%, 2%	

Commercial Industrial										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	92256	5-year fixed rate	7.05%	£300,000	£3,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 6% or Pay Rate AND 100% DSCR at higher of 7% or Pay Rate +1.4%
75%	92257	5-year fixed rate	6.79%	£300,000	£3,000,000			Repayment		
	Bespoke	BOE Tracker	Bespoke	£250,000	£20,000,000	Bespoke		Bespoke	3%, 3%, 3%, 2.5%, 2%	

Owner-Occupied										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
75%	92258	5-year fixed rate	6.75%	£250,000	£3,000,000	2.00%	1.00%	Repayment	5%, 4%, 3.5%, 2.5%, 2%	Adjusted EBITDA 125% DSCR at Pay Rate
	Bespoke	BOE Tracker	Bespoke	£250,000	£20,000,000	Bespoke		Bespoke		