

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%	92259	5-year fixed rate	4.95%	£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%
	92260	5-year fixed rate	4.75%			3.00%				
65%	92261	5-year fixed rate	5.00%			2.00%			5%, 4%, 3.5%, 2.5%, 2%	
	92263	5-year fixed rate	4.80%			3.00%				
	92265	5-year fixed rate	4.40%			5.00%				
70%	92266	5-year fixed rate	4.45%			5.00%			5%, 4%, 3.5%, 2.5%, 2%	
75%	92262	5-year fixed rate	5.25%			2.00%			5%, 4%, 3.5%, 2.5%, 2%	
	92264	5-year fixed rate	5.00%			3.00%				
	92215	3-year BOE tracker	BOE + 1%			2.00%				

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%	92267	5-year fixed rate	5.00%	£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%	92268	5-year fixed rate	5.25%							

*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%	92278	5-year fixed rate	5.65%	£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%	92274	5-year fixed rate	5.25%	£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%	92275	5-year fixed rate	5.65%	£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 (7 units +)*										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	92276	5-year fixed rate	5.50%	£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%	92277	5-year fixed rate	5.70%							

* Small MUFBs with 6 or fewer units qualify for our standard BTL products. See previous page.

INTERMEDIARY USE ONLY



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%	92279	5-year fixed rate	5.40%	£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%	92280	5-year fixed rate	5.80%							
75%	92281	5-year fixed rate	6.15%							

Commercial										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	92282	5-year fixed rate	7.15%	£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%	92283	5-year fixed rate	6.89%	£300,000	£3,000,000			Repayment		
	Bespoke	BOE Tracker	Bespoke	£250,000	£20,000,000			Bespoke		

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%	92286	5-year fixed rate	6.90%	£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%	92287	5-year fixed rate	6.64%	£300,000	£3,000,000			Repayment		
	Bespoke	BOE Tracker	Bespoke	£250,000	£20,000,000			Bespoke		

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%	92288	5-year fixed rate	6.60%	£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	3%, 3%, 3%, 2.5%, 2%	