

Buy to Let Guide

Last updated: 25th March 2024



This product guide is for intermediaries only.

TermTen - Buy to Let

Our ten year term product is available for standard BTLs & MUFBs, small and large HMOs and Holiday Lets. It is ideal for clients looking for a longer term option.

Highlights

- Aggregated value on blocks of flats up to 20 units
- 10 year term
- Fixed rate for 5 years
- Minimum loan £200,000
- Maximum loan £5m
- Maximum LTV 77% Gross
- Interest only payments
- Product fees can be added to the loan

We'll consider applications from:



- Portfolio landlords
- Buy to let investors
- First-time buyers/landlords
- Complex structures
- Ltd company & individuals
- Ex-pats
- Foreign nationals

Product	LTV up to	Maximum Loan	Booking Fee	Redemption Fee	ERC
TermTen	77% Gross	£5m*	0.07%**	1%	5% in fixed period

5 Year Fixed Rate	Arrangement Fee
6.39%	3.00%

* Loans over £5m subject to bespoke pricing

** 0.07% of the net loan amount will be payable when a credit-backed DIP has been agreed. Rate secure for 120 days after terms have been issued. Booking fee is non-refundable and will be deducted from the arrangement fee at completion.



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