

Buy to Let Guide

Last updated: 4th November 2025



This product guide is for intermediaries only.

TermTen - Buy to Let

Special Offer

Our Special Offer BTL ten year term product is available for standard residential, small HMOs and MUFBS less than £3m.



Property type	Fixed rate	Loan size	Rate	Max LTV (%)	LTV basis	Arrangement fee	Exit fee
All (incl small HMO) no holiday lets or large HMO or MUFBS <£3m	5 Year Fixed Rate	£200k - £5m*	5.45%	65%	Max 69% including arrangement fee	3.00%	1.00%
All (incl small HMO) no holiday lets or large HMO or MUFBS <£3m	5 Year Fixed Rate	£200k - £5m*	5.59%	70%	Max 75% including arrangement fee	3.00%	1.00%

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
- Holiday Lets assessed on Holiday Let income
- 10 year term
- Fixed rate for 5 years
- Interest only payments
- Product fees can be added to the loan
- Maximum LTV 77% Gross
- 0.25% rate discount if refinancing from a current Bridge with Castle Trust Bank

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	ERC
TermTen	77% Gross	£5m*	5% in fixed period

Property type	Fixed Rate	Loan size	65% LTV	70% LTV	75% LTV	Arrangement fee	Exit fee
Small HMOs, MUFBs and Holiday Lets	5 Year Fixed Rate	£200k - £5m*	5.89%	5.99%	6.04%	3.00%	1.00%
Small HMOs, MUFBs and Holiday Lets	5 Year Fixed Rate	£200k - £5m*	5.89%	5.99%	6.04%	4.00%	None
Large HMOs, MUFBs valued equal to or >£5m	5 Year Fixed Rate	£200k - £5m*	6.39%	6.39%	6.39%	3.00%	1.00%
Large HMOs, MUFBs valued equal to or >£5m	5 Year Fixed Rate	£200k - £5m*	6.39%	6.39%	6.39%	4.00%	None

* Loans over £5m subject to bespoke pricing



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