

# Buy To Let Mortgages

## Buy to Let 5 Year Fixed Rate Mortgage

Available at 1 October 2025

Maximum loan  
to value

**75%**

Product code  
BTLF104

Fixed for 5 years  
from completion

**5.16%**

Fixed

Followed by Landlord  
Variable Rate for term

**6.89%**

Variable

The overall cost  
for comparison

**6.4%**

APRC

Fees  
payable

Product fees: None  
ERC: See scale below

## Fees payable:

- No product fee
- Early repayment charge payable as follows:
  - During year 1: 5% of the amount repaid early plus fees
  - During year 2: 4% of the amount repaid early plus fees
  - During year 3: 3% of the amount repaid early plus fees
  - During year 4: 2% of the amount repaid early plus fees
  - During year 5: 1% of the amount repaid early plus fees

This charge is calculated as a percentage of the amount repaid early, excluding any arrears of interest, or other charges. The early repayment charge is payable on any amount that you repay in excess of the monthly payment due on the mortgage.

- Overpayments of up to 10% per year may be made without incurring the early repayment charge
- Mortgage exit administration fee on redemption of mortgage: £125

- \*The initial valuation is free; any re-valuation will be subject to a charge as detailed in the Tariff of Mortgage Charges.

## Representative example

A Mortgage of	£233,000.00
Payable term	Payable over 29 years
Initial rate and term	Initially on a fixed rate for 5 years of 5.16%
Followed by	Our Landlord Variable Rate of 6.89% for the remaining 24 years
Monthly payments	60 payments of £1,292.20 followed by 288 payments of £1,515.34
Total amount payable	Total amount payable would be £514,074.92 made up of the loan amount plus interest (£280,949.92) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free*
Cost for comparison	6.4% APRC representative

**IF YOU FAIL TO KEEP UP WITH REPAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND/OR YOUR RENTAL PROPERTY MAY BE REPOSSESSED**

Standard BTL mortgages are not regulated by the Financial Conduct Authority. Consumer BTL mortgages are regulated by the Financial Conduct Authority. If you require any clarification please speak to an advisor.

# Buy To Let Mortgages

## Buy to Let 2 Year Discount Mortgage

Available at 1 October 2025

Maximum loan  
to value

**75%**

Product code BT128

2.19% discount off Landlord  
Variable Rate for 2 years

**4.70%**

Variable

In any event, the rate will not  
go below 2.25%

Followed by Landlord  
Variable Rate for term

**6.89%**

Variable

The overall cost  
for comparison

**6.7%**

APRC

Fees  
payable

Product fees: None  
ERC: See scale below

## Fees payable:

- No product fee
- Early repayment charge payable as follows:  
During year 1: 2% of the amount repaid early plus fees  
During year 2: 1% of the amount repaid early plus fees

This charge is calculated as a percentage of the amount repaid early, excluding any arrears of interest, or other charges. The early repayment charge is payable on any amount that you repay in excess of the monthly payment due on the mortgage.

- Overpayments of up to 10% per year may be made without incurring the early repayment charge
- Mortgage exit administration fee on redemption of mortgage: £125
- \*The initial valuation is free; any re-valuation will be subject to a charge as detailed in the Tariff of Mortgage Charges.

## Representative example

A Mortgage of	£233,000.00
Payable term	Payable over 29 years
Initial rate and term	Initially on a discounted variable rate for 2 years of 4.70%
Followed by	Our Landlord Variable Rate of 6.89% for the remaining 27 years
Monthly payments	24 payments of £1,227.54 followed by 276 payments of £1,532.10
Total amount payable	Total amount payable would be £525,986.36 made up of the loan amount plus interest (£292,861.36) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free*
Cost for comparison	6.7% APRC representative

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# Buy To Let Mortgages

## Buy to Let 2 Year Discount Mortgage

Available at 1 October 2025

Maximum loan to value	2.10% discount off Landlord Variable Rate for 2 years	Followed by Landlord Variable Rate for term	The overall cost for comparison	Fees payable
<b>75%</b>	<b>4.79%</b>	<b>6.89%</b>	<b>6.7%</b>	Completion fee: £999
Product code BTD129	Variable	Variable	APRC	ERC: None
	In any event, the rate will not go below 2.25%			

### Fees payable:

- Completion fee: £999 (non-refundable)  
This fee can be paid before the start of the mortgage or you can elect to add this to the mortgage loan and it will be deducted from the mortgage advance on completion. By electing to add fees to the loan, you will pay interest on them at the same interest rate as your mortgage throughout the mortgage term and this will affect interest charges and payment calculations.

If preferred, fees that have been added to the loan may be repaid by a separate capital payment at any time after the start of the mortgage and this will result in lower monthly payments and reduced interest charges.

- No Early repayment charge  
You may make overpayments of any amount without incurring an early repayment charge.
- Mortgage exit administration fee on redemption of mortgage: £125
- \*The initial valuation is free; any re-valuation will be subject to a charge as detailed in the Tariff of Mortgage Charges.

### Representative example

A Mortgage of	£233,999.00 (a loan of £233,000.00 plus a completion fee of £999 added to the loan)
Payable term	Payable over 29 years
Initial rate and term	Initially on a discounted variable rate for 2 years of 4.79%
Followed by	Our Landlord Variable Rate of 6.89% for the remaining 27 years
Monthly payments	24 payments of £1,245.38 followed by 324 payments of £1,539.47
Total amount payable	Total amount payable would be £528,802.40 made up of the loan amount plus interest (£294,678.40) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free*
Cost for comparison	6.7% APRC representative

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# Buy To Let Mortgages

## Buy to Let 2 Year Discount Mortgage

Available at 1 October 2025

Maximum loan to value	1.90% discount off Landlord Variable Rate for 2 years	Followed by Landlord Variable Rate for term	The overall cost for comparison	Fees payable
<b>75%</b>	<b>4.99%</b>	<b>6.89%</b>	<b>6.7%</b>	Product fees: None
Product code BT130	Variable	Variable	APRC	ERC: See scale below
	In any event, the rate will not go below 2.25%			

## Fees payable:

- No product fee
- No Early Repayment Charge  
You may make overpayments of any amount without incurring an early repayment charge.
- Mortgage exit administration fee on redemption of mortgage: £125
- \*The initial valuation is free; any re-valuation will be subject to a charge as detailed in the Tariff of Mortgage Charges.

## Representative example

A Mortgage of	£233,000.00
Payable term	Payable over 29 years
Initial rate and term	Initially on a discounted variable rate for 2 years of 4.99%
Followed by	Our Landlord Variable Rate of 6.89% for the remaining 27 years
Monthly payments	24 payments of £1,268.11 followed by 312 payments of £1,534.65
Total amount payable	Total amount payable would be £527,786.24 made up of the loan amount plus interest (£294,661.24) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free*
Cost for comparison	6.7% APRC representative

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# Buy To Let Mortgages

## Buy to Let Term Discount Mortgages

Available at 1 October 2025

Maximum loan  
to value

**75%**

Product code TDB8

2.19% discount off Landlord Variable  
Rate for the term of the mortgage

**4.70%**

Variable

In any event, the rate will not  
go below 2.25%

The overall cost  
for comparison

**4.8%**

APRC

Fees  
payable

Product fees: None  
ERC: See scale below

## Fees payable:

- No product fee
- Early repayment charge payable as follows:  
During year 1 - 2% of the amount repaid early plus fees  
During year 2 - 1% of the amount repaid early plus fees  
  
This charge is calculated as a percentage of the amount repaid early, excluding any arrears of interest, or other charges. The early repayment charge is payable on any amount that you repay in excess of the monthly payment due on the mortgage.
- Overpayments of up to 10% per year may be made without incurring the early repayment charge
- Mortgage exit administration fee on redemption of mortgage: £125
- \*The initial valuation is free; any re-valuation will be subject to a charge as detailed in the Tariff of Mortgage Charges.

## Representative example

A Mortgage of	£233,000.00
Payable term	Payable over 29 years
Initial rate and term	On a discounted variable rate of 4.70% payable over 29 years
Followed by	N/A
Monthly payments	348 monthly payments of £1,227.54
Total amount payable	Total amount payable would be £427,308.92 made up of the loan amount plus interest (£194,183.92) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free*
Cost for comparison	4.8% APRC representative

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