

# Buy To Let Mortgages

## Buy to Let 2 Year Discount Mortgage

Available at 18 February 2026

Maximum loan to value

**75%**

Product code BDR01

2.39% discount off Landlord Variable Rate for 2 years

**4.50%**

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 of 4.50%  |
| Followed by                  | Our Landlord Variable Rate of 6.89% for the remaining 27 years   |
| Monthly payments             | 24 payments of £1,199.93 followed by 324 payments of £1,530.29   |
| Total amount payable         | Total amount payable would be £524,737.28 made up of the loan amount plus interest (£291,612.28) plus fees below |
| Arrangement fee              | Free   |
| Mortgage exit administration | £125 (non-refundable)  |
| Valuation fee                | Free*  |
| Cost for comparison          | 6.7% 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 28 April 2026

Maximum loan to value

**75%**

Product code BTR03

1.50% discount off Landlord Variable Rate for 2 years

**5.39%**

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

**6.8%**

APRC

Fees payable

Product fees: £499 (detailed below)  
ERC: None

## Fees payable:

- Completion Fee £499 (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.

- You may make overpayments of any amount without incurring an early repayment charge.
- Mortgage exit administration fee on redemption of mortgage: £125

## Representative example

|                              |  |
|------------------------------|--|
| A Mortgage of                | £233,499.00 (a loan of £233,000 plus a completion fee of £499 added to the loan)                                 |
| Payable term                 | Payable over 29 years  |
| Initial rate and term        | Initially on a discounted variable rate for 2 years of 5.39%   |
| Followed by                  | Our Landlord Variable Rate of 6.89% for the remaining 27 years   |
| Monthly payments             | 24 payments of £1,327.96 followed by 324 payments of £1,541.30   |
| Total amount payable         | Total amount payable would be £531,377.24 made up of the loan amount plus interest (£297,753.24) plus fees below |
| Arrangement fee              | Free   |
| Mortgage exit administration | £125 (non-refundable)  |
| Valuation fee                | Free*  |
| Cost for comparison          | 6.8% APRC representative   |

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

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# Buy To Let Mortgages

## Buy to Let Term Discount Mortgages

Available at 18 February 2026

Maximum loan to value

**75%**

Product code TDR01

2.39% discount off Landlord Variable Rate for the term of the mortgage

**4.50%**

Variable

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

The overall cost for comparison

**4.6%**

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 4.50% payable over 29 years   |
| Followed by                  | N/A  |
| Monthly payments             | 348 monthly payments of £1,199.93  |
| Total amount payable         | Total amount payable would be £417,700.64 made up of the loan amount plus interest (£184,575.64) plus fees below |
| Arrangement fee              | Free   |
| Mortgage exit administration | £125 (non-refundable)  |
| Valuation fee                | Free*  |
| Cost for comparison          | 4.6% APRC representative   |

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# Buy To Let Mortgages

This product is exclusively available to existing customers with less than 2 Years remaining on their mortgage or an outstanding balance of £10,000 or less.

## Buy to Let Term Discount Mortgages

Available at 17 April 2026

Maximum loan to value

**75%**

Product code BDR02

2.25% discount off Landlord Variable Rate for the term of the mortgage

**4.64%**

Variable

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

The overall cost for comparison

**4.7%**

APRC

Fees payable

Product fees: None  
ERC: See scale below

### Fees payable:

- No product fee
- 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        | On a discounted variable rate of 4.64% payable over 29 years   |
| Followed by                  | N/A  |
| Monthly payments             | 348 monthly payments of £1,292.22  |
| Total amount payable         | Total amount payable would be £424,413.56 made up of the loan amount plus interest (£191,228.56) plus fees below |
| Arrangement fee              | Free   |
| Mortgage exit administration | £125 (non-refundable)  |
| Valuation fee                | Free*  |
| Cost for comparison          | 4.7% APRC representative   |

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