

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	£225,499.00 (a loan of £225,000 plus a completion fee of £499 added to the loan)
Payable term	Payable over 25 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 23 years
Monthly payments	24 payments of £1,369.99 followed by 276 payments of £1,565.25
Total amount payable	Total amount payable would be £465,013.76 made up of the loan amount plus interest (£239,389.76) 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.

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

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	£225,000.00
Payable term	Payable over 25 years
Initial rate and term	On a discounted variable rate of 4.64% payable over 25 years
Followed by	N/A
Monthly payments	300 monthly payments of £1,268.57
Total amount payable	Total amount payable would be £380,696.00 made up of the loan amount plus interest (£155,571.00) 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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