

Why choose us for buy-to-let?

**Affordability**

ICR stress testing from 125% for both company and individual borrowers

**Adverse criteria**

Adverse criteria considered at different levels across Tier 1 and Tier 2 products

**First-time buyers/landlords considered**

Only on standard/single AST properties

**Low minimum floor area**

From 28 sqm

**Semi-commercial**

Lending to the whole security up to 75%. Tier 1 only.

**HMO/MUFB up to 10 beds/units**

Up to 80% LTV for small HMO / 75% LTV on large HMO and all MUFBs

**Holiday lets**

No holiday let planning/usage restrictions. Rental will be calculated on a standard AST basis

**Ex-Pat borrowers**

Maximum 70% LTV. Residents in EEA or FATF member countries only

**Ex-local**

Up to 75% LTV on houses / 70% LTV on flats. Balcony & deck access acceptable, subject to surveyor's comments

**Flats above/adjacent to commercial**

Up to 75% LTV

**Corporate borrowers**

We accept trading companies and complex ownership structures

**Fees**

Product fees from 2% which can be added over and above the maximum loan limits Valuation fee scale for all products so you can quote your client with confidence

Scan the QR code for more information about Buy-to-Let ➤

