

PRODUCT TRANSFER PLUS PRODUCT GUIDE



STANDARD 2 YEAR FIXED RATES

2 Year Fixed Rates							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.19%	65%	£50k - £3m	3.5%	3% / 2%	115	133	ST26J350XF265PP
5.29%	75%	£50k - £3m**	3.5%	3% / 2%	113	131	ST26J350XF275PP
6.19%	65%	£50k - £3m	1.5%	3% / 2%	101	117	ST26J150XF265PP
6.29%	75%	£50k - £3m**	1.5%	3% / 2%	99	115	ST26J150XF275PP
6.74%	80%	£50k - £750k	1.5%	3% / 2%	94	109	ST26J150XF280PP

****Max loan amount £2m up to 75% LTV, £3m up to 70% LTV**



2 year – RTI for high rate tax payers is 145% @ payrate +2%, or 5.5%, whichever is higher. Ltd Cos and basic rate tax payers 125% @ payrate +2% or 5.5%, whichever is higher
5 year – RTI for high rate tax payers is 145% @ payrate or Ltd Cos and basic rate taxpayers 125% @ payrate.

Arrangement fees apply to all products which can be added to the loan or paid upfront. Reversion rates for all products are 4.99% + BBR.

Bank of England Base rate (BBR) 3.75%

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Registered in England and Wales No.06262873

Registered Address: 42 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4AJ

As a last resort, your client's property may be repossessed if they do not keep up payments on their mortgage



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STANDARD 5 YEAR FIXED RATES

5 Year Fixed Rates							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.14%	65%	£50k - £3m	5.5%	5% / 4% / 3% / 3% / 3%	161	186	ST26J550XF565PP
5.24%	75%	£50k - £3m**	5.5%	5% / 4% / 3% / 3% / 3%	157	183	ST26J550XF575PP
5.69%	80%	£50k - £750k	5.5%	5% / 4% / 3% / 3% / 3%	145	168	ST26J550XF580PP
5.54%	65%	£50k - £3m	3.5%	5% / 4% / 3% / 3% / 3%	149	173	ST26J350XF565PP
5.64%	75%	£50k - £3m**	3.5%	5% / 4% / 3% / 3% / 3%	146	170	ST26J350XF575PP
6.09%	80%	£50k - £750k	3.5%	5% / 4% / 3% / 3% / 3%	135	157	ST26J350XF580PP
5.94%	65%	£50k - £3m	1.5%	5% / 4% / 3% / 3% / 3%	139	161	ST26J150XF565PP
6.04%	75%	£50k - £3m**	1.5%	5% / 4% / 3% / 3% / 3%	137	158	ST26J150XF575PP
6.49%	80%	£50k - £750k	1.5%	5% / 4% / 3% / 3% / 3%	127	147	ST26J150XF580PP

**Max loan amount £2m up to 75% LTV, £3m up to 70% LTV



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SPECIALIST 2 YEAR FIXED RATES

For HMOs and Multi-unit properties 1 - 6 occupants/ units							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier*	Multiplier*	Product Code
5.39%	65%	£50k - £3m	3.5%	3% / 2%	111	129	SP26J350XF265PP
5.49%	75%	£50k - £3m**	3.5%	3% / 2%	110	128	SP26J350XF275PP
6.39%	65%	£50k - £3m	1.5%	3% / 2%	98	114	SP26J150XF265PP
6.49%	75%	£50k - £3m**	1.5%	3% / 2%	97	113	SP26J150XF275PP

**Max loan amount £2m up to 75% LTV, £3m up to 70% LTV

For HMOs and Multi-unit properties 7 - 15 occupants/ units							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.59%	65%	£50k - £3m	3.5%	3% / 2%	109	126	SL26J350XF265PP
5.69%	75%	£50k - £3m**	3.5%	3% / 2%	107	124	SL26J350XF275PP
6.59%	65%	£50k - £3m	1.5%	3% / 2%	96	111	SL26J150XF265PP
6.69%	75%	£50k - £3m**	1.5%	3% / 2%	95	110	SL26J150XF275PP

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SPECIALIST 5 YEAR FIXED RATES

For HMOs and Multi-unit properties 1 - 6 occupants/ units							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.34%	65%	£50k - £3m	5.5%	5% / 4% / 3% / 3% / 3%	154	179	SP26J550XF565PP
5.44%	75%	£50k - £3m**	5.5%	5% / 4% / 3% / 3% / 3%	152	176	SP26J550XF575PP
5.74%	65%	£50k - £3m	3.5%	5% / 4% / 3% / 3% / 3%	144	167	SP26J350XF565PP
5.84%	75%	£50k - £3m**	3.5%	5% / 4% / 3% / 3% / 3%	141	164	SP26J350XF575PP
6.14%	65%	£50k - £3m	1.5%	5% / 4% / 3% / 3% / 3%	134	156	SP26J150XF565PP
6.24%	75%	£50k - £3m**	1.5%	5% / 4% / 3% / 3% / 3%	132	153	SP26J150XF575PP

**Max loan amount £2m up to 75% LTV, £3m up to 70% LTV

For HMOs and Multi-unit properties 7 - 15 occupants/ units							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.54%	65%	£50k - £3m	5.5%	5% / 4% / 3% / 3% / 3%	149	173	SL26J550XF565PP
5.64%	75%	£50k - £3m**	5.5%	5% / 4% / 3% / 3% / 3%	146	170	SL26J550XF575PP
5.94%	65%	£50k - £3m	3.5%	5% / 4% / 3% / 3% / 3%	139	161	SL26J350XF565PP
6.04%	75%	£50k - £3m**	3.5%	5% / 4% / 3% / 3% / 3%	137	158	SL26J350XF575PP
6.34%	65%	£50k - £3m	1.5%	5% / 4% / 3% / 3% / 3%	130	151	SL26J150XF565PP
6.44%	75%	£50k - £3m**	1.5%	5% / 4% / 3% / 3% / 3%	128	149	SL26J150XF575PP

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STANDARD EX-PAT & HOLIDAY LETS 2 YEAR FIXED RATES

For standard buy to let properties

Ex-Pat 2 Year Fixed Rates							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.59%	65%	£50k - £3m	3.5%	3% / 2%	109	126	ST26J350XF265PPE
5.69%	75%	£50k - £3m**	3.5%	3% / 2%	107	124	ST26J350XF275PPE
6.59%	65%	£50k - £3m	1.5%	3% / 2%	96	111	ST26J150XF265PPE
6.69%	75%	£50k - £3m**	1.5%	3% / 2%	95	110	ST26J150XF275PPE

**Max loan amount £2m up to 75% LTV, £3m up to 70% LTV

Holiday Lets 2 Year Fixed Rates							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.94%	65%	£50k - £3m	3.5%	3% / 2%	104	120	SH26J350XF265PP
6.04%	75%	£50k - £3m**	3.5%	3% / 2%	102	119	SH26J350XF275PP
6.94%	65%	£50k - £3m	1.5%	3% / 2%	92	107	SH26J150XF265PP
7.04%	75%	£50k - £3m**	1.5%	3% / 2%	91	106	SH26J150XF275PP

**Max loan amount £2m up to 75% LTV, £3m up to 70% LTV



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STANDARD EX-PAT 5 YEAR FIXED RATES

For standard buy to let properties							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.54%	65%	£50k - £3m	5.5%	5% / 4% / 3% / 3% / 3%	149	173	ST26J550XF565PPE
5.64%	75%	£50k - £3m**	5.5%	5% / 4% / 3% / 3% / 3%	146	170	ST26J550XF575PPE
5.94%	65%	£50k - £3m	3.5%	5% / 4% / 3% / 3% / 3%	139	161	ST26J350XF565PPE
6.04%	75%	£50k - £3m**	3.5%	5% / 4% / 3% / 3% / 3%	137	158	ST26J350XF575PPE
6.34%	65%	£50k - £3m	1.5%	5% / 4% / 3% / 3% / 3%	130	151	ST26J150XF565PPE
6.44%	75%	£50k - £3m**	1.5%	5% / 4% / 3% / 3% / 3%	128	149	ST26J150XF575PPE

****Max loan amount £2m up to 75% LTV, £3m up to 70% LTV**



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STANDARD HOLIDAY LET 5 YEAR FIXED RATES

For standard buy to let properties							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.89%	65%	£50k - £3m	5.5%	5% / 4% / 3% / 3% / 3%	140	162	SH26J550XF565PP
5.99%	75%	£50k - £3m**	5.5%	5% / 4% / 3% / 3% / 3%	138	160	SH26J550XF575PP
6.29%	65%	£50k - £3m	3.5%	5% / 4% / 3% / 3% / 3%	131	152	SH26J350XF565PP
6.39%	75%	£50k - £3m**	3.5%	5% / 4% / 3% / 3% / 3%	129	150	SH26J350XF575PP
6.69%	65%	£50k - £3m	1.5%	5% / 4% / 3% / 3% / 3%	123	143	SH26J150XF565PP
6.79%	75%	£50k - £3m**	1.5%	5% / 4% / 3% / 3% / 3%	121	141	SH26J150XF575PP

****Max loan amount £2m up to 75% LTV, £3m up to 70% LTV**



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SPECIALIST EX-PAT 2 YEAR FIXED RATES

For HMOs and Multi-unit properties 1 - 6 occupants/ unit

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.74%	65%	£50k - £3m	3.5%	3% / 2%	106	124	SP26J350XF265PPE
5.84%	75%	£50k - £3m**	3.5%	3% / 2%	105	122	SP26J350XF275PPE
6.74%	65%	£50k - £3m	1.5%	3% / 2%	94	109	SP26J150XF265PPE
6.84%	75%	£50k - £3m**	1.5%	3% / 2%	93	108	SP26J150XF275PPE

**Max loan amount £2m up to 75% LTV, £3m up to 70% LTV

For HMOs and Multi-unit properties 7 - 15 occupants/ units

Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.94%	65%	£50k - £3m	3.5%	3% / 2%	104	120	SL26J350XF265PPE
6.04%	75%	£50k - £3m**	3.5%	3% / 2%	102	119	SL26J350XF275PPE
6.94%	65%	£50k - £3m	1.5%	3% / 2%	92	107	SL26J150XF265PPE
7.04%	75%	£50k - £3m**	1.5%	3% / 2%	91	106	SL26J150XF275PPE

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5.79%	75%	£50k - £3m**	5.5%	5% / 4% / 3% / 3% / 3%	142	165	SP26J550XF575PPE
6.09%	65%	£50k - £3m	3.5%	5% / 4% / 3% / 3% / 3%	135	157	SP26J350XF565PPE
6.19%	75%	£50k - £3m**	3.5%	5% / 4% / 3% / 3% / 3%	133	155	SP26J350XF575PPE
6.49%	65%	£50k - £3m	1.5%	5% / 4% / 3% / 3% / 3%	127	147	SP26J150XF565PPE
6.59%	75%	£50k - £3m**	1.5%	5% / 4% / 3% / 3% / 3%	125	145	SP26J150XF575PPE

****Max loan amount £2m up to 75% LTV, £3m up to 70% LTV**

For HMOs and Multi-unit properties 7 - 15 occupants/ units							
Rate	LTV	Loan Amount	Arrangement Fee	ERCs	Multiplier* (Individuals)	Multiplier* (Ltd Cos)	Product Code
5.89%	65%	£50k - £3m	5.5%	5% / 4% / 3% / 3% / 3%	140	162	SL26J550XF565PPE
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6.29%	65%	£50k - £3m	3.5%	5% / 4% / 3% / 3% / 3%	131	152	SL26J350XF565PPE
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6.69%	65%	£50k - £3m	1.5%	5% / 4% / 3% / 3% / 3%	123	143	SL26J150XF565PPE
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FEES

Valuation | Application | Legal

Title insurance fees

Loan Amount	Fee
£0 - £250,000	£280
£250,001 - £500,000	£420
£500,001 - £750,000	£680
£750,001 - £1,000,000	£950
£1m+	£1,500
£2m+	On request

Independent legal advice

Independent legal advice through
iLA Law £175 + VAT (per director)

Revised Offer Fees

Payable on all applications where the offer has expired or the borrower wishes to make changes to the original application.

Non-refundable £350

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