

Holiday Lets Range



**Not available
for First Time
Landlords**



Standard Holiday Lets 2 Year Fixed Rates



Basic Rate
Tax Payers - 125%
@ Payrate

For Standard Buy to Let Properties (Not available for First Time Landlords)

Rate	Reversion	LTV	Loan Amount	Arrangement Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
5.04%	4.99% + BBR	65%	£50k - £2.5m	5.5%	3% / 2%	145% @ Payrate +2%	117	125% @ Payrate + 2%	136	SH25D550IF265	SH25D550LF265
5.49%	4.99% + BBR	65%	£50k - £2.5m	4.5%	3% / 2%	145% @ Payrate +2%	110	125% @ Payrate + 2%	128	SH25D450IF265	SH25D450LF265
5.59%	4.99% + BBR	75%	£50k- £2.5m**	4.5%	3% / 2%	145% @ Payrate +2%	109	125% @ Payrate + 2%	126	SH25D450IF275	SH25D450LF275
5.99%	4.99% + BBR	65%	£50k - £2.5m	3.5%	3% / 2%	145% @ Payrate +2%	103	125% @ Payrate + 2%	120	SH25D350IF265	SH25D350LF265
6.09%	4.99% + BBR	75%	£50k- £2.5m**	3.5%	3% / 2%	145% @ Payrate +2%	102	125% @ Payrate + 2%	118	SH25D350IF275	SH25D350LF275
6.49%	4.99% + BBR	65%	£50k - £2.5m	2.5%	3% / 2%	145% @ Payrate +2%	97	125% @ Payrate + 2%	113	SH25D250IF265	SH25D250LF265
6.59%	4.99% + BBR	75%	£50k- £2.5m**	2.5%	3% / 2%	145% @ Payrate +2%	96	125% @ Payrate + 2%	111	SH25D250IF275	SH25D250LF275

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

Bank of England Base Rate (BBR) 4.5%

Arrangement fees apply to all products which can be added to the loan or paid upfront | *Multipliers provided only show an indicative loan amount
Under no circumstances should this document be copied, given or distributed to clients or potential clients.

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

Standard Holiday Lets 5 Year Fixed Rates



Basic Rate
Tax Payers - 125%
@ Payrate

For Standard Buy to Let Properties (Not available for First Time Landlords)

Rate	Reversion	LTV	Loan Amount	Arrangement Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
5.64%	4.99% + BBR	65%	£50k - £2.5m	5.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	146	125% @ Payrate	170	SH25D550IF565	SH25D550LF565
5.74%	4.99% + BBR	75%	£50k- £2.5m**	5.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	144	125% @ Payrate	167	SH25D550IF575	SH25D550LF575
5.79%	4.99% + BBR	65%	£50k - £2.5m	4.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	142	125% @ Payrate	165	SH25D450IF565	SH25D450LF565
5.89%	4.99% + BBR	75%	£50k- £2.5m**	4.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	140	125% @ Payrate	162	SH25D450IF575	SH25D450LF575
5.99%	4.99% + BBR	65%	£50k - £2.5m	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	138	125% @ Payrate	160	SH25D350IF565	SH25D350LF565
6.09%	4.99% + BBR	75%	£50k- £2.5m**	3.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	135	125% @ Payrate	157	SH25D350IF575	SH25D350LF575
6.19%	4.99% + BBR	65%	£50k - £2.5m	2.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	133	125% @ Payrate	155	SH25D250IF565	SH25D250LF565
6.29%	4.99% + BBR	75%	£50k- £2.5m**	2.5%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	131	125% @ Payrate	152	SH25D250IF575	SH25D250LF575

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

Bank of England Base Rate (BBR) 4.5%

Arrangement fees apply to all products which can be added to the loan or paid upfront | *Multipliers provided only show an indicative loan amount
Under no circumstances should this document be copied, given or distributed to clients or potential clients.

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