

Buy-to-let remortgage product guide

This product guide is only applicable for existing customers. Our mortgages have limited availability and may be withdrawn at any time. If a mortgage product is withdrawn, we will not be able to receive applications for it.

£150 application fee is charged for assessing and processing your application even if your application is unsuccessful or you withdraw it.

Standard BTL product range

Product type	Initial term	Product Id	Maximum LTV	Pay rate	Product fee	Follow-on rate	Overpayment allowance in each 12-month period
Remortgage	2-Year fixed	IR_ST_1_210926	75%	5.40%	2.50%	6.44% (BoE BR + 2.69%)	10%
	2-Year fixed	IR_ST_2_210926	75%	4.40%	4.50%		
	2-Year fixed	IR_ST_3_210926	75%	3.40%	6.50%		
	2-Year fixed	IR_ST_4_210926	80%	5.50%	2.50%		
	2-Year fixed	IR_ST_5_210926	80%	4.50%	4.50%		
	2-Year fixed	IR_ST_6_210926	80%	3.50%	6.50%		
	5-Year fixed	IR_ST_7_210926	75%	5.91%	3.00%		
	5-Year fixed	IR_ST_8_210926	75%	5.51%	5.00%		
	5-Year fixed	IR_ST_9_210926	75%	5.31%	7.00%		
	5-Year fixed	IR_ST_10_210926	80%	6.01%	3.00%		
	5-Year fixed	IR_ST_11_210926	80%	5.61%	5.00%		
	5-Year fixed	IR_ST_12_210926	80%	5.21%	7.00%		
Remortgage	2-Year tracker	IR_ST_13_210926	75%	4.84% (BoE BR +1.09%)	3.00%	6.44% (BoE BR + 2.69%)	N/A
	2-Year tracker	IR_ST_14_210926	80%	4.94% (BoE BR +1.19%)			
	5-Year tracker	IR_ST_15_210926	75%	5.84% (BoE BR +2.09%)			
	5-Year tracker	IR_ST_16_210926	80%	5.94% (BoE BR +2.19%)			
	Variable	IR_ST_17_210926	75%	5.94% (BoE BR +2.19%)		N/A	
	Variable	IR_ST_18_210926	80%	6.04% (BoE BR +2.29%)			

Specialist BTL product range

Product type	Initial term	Product Id	Maximum LTV	Pay rate	Product fee	Follow-on rate	Overpayment allowance in each 12-month period
Remortgage - HMO, MUFB, & Investor Led	2-Year fixed	IR_SP_1_210926	75%	5.50%	2.50%	6.44% (BoE BR + 2.69%)	10%
	2-Year fixed	IR_SP_2_210926	75%	4.50%	4.50%		
	2-Year fixed	IR_SP_3_210926	75%	3.50%	6.50%		
Remortgage - Holiday Let	2-Year fixed	IR_SP_4_210926	75%	5.50%	2.50%		
	2-Year fixed	IR_SP_5_210926	75%	4.50%	4.50%		
	2-Year fixed	IR_SP_6_210926	75%	3.50%	6.50%		
	2-Year fixed	IR_SP_7_210926	80%	5.55%	2.50%		
	2-Year fixed	IR_SP_8_210926	80%	4.55%	4.50%		
	2-Year fixed	IR_SP_9_210926	80%	3.55%	6.50%		
Remortgage - Semi-Commercial	2-Year fixed	IR_SP_27_210926	65%	5.50%	2.00%		
	2-Year fixed	IR_SP_28_210926	75%	5.60%	2.00%		
Remortgage - HMO, MUFB, & Investor Led	5-Year fixed	IR_SP_10_210926	75%	6.01%	3.00%		
	5-Year fixed	IR_SP_11_210926	75%	5.61%	5.00%		
	5-Year fixed	IR_SP_12_210926	75%	5.21%	7.00%		
Remortgage - Holiday Let	5-Year fixed	IR_SP_13_210926	75%	6.01%	3.00%		
	5-Year fixed	IR_SP_14_210926	75%	5.61%	5.00%		
	5-Year fixed	IR_SP_15_210926	75%	5.21%	7.00%		
	5-Year fixed	IR_SP_16_210926	80%	6.06%	3.00%		
	5-Year fixed	IR_SP_17_210926	80%	5.66%	5.00%		
	5-Year fixed	IR_SP_18_210926	80%	5.26%	7.00%		
Remortgage - Semi-Commercial	5-Year fixed	IR_SP_26_210826	65%	6.10%	2.00%		
	5-Year fixed	IR_SP_25_210926	75%	6.20%	2.00%		
Remortgage - HMO, MUFB, & Investor Led	2-Year tracker	IR_SP_19_210926	75%	4.94% (BoE BR +1.19%)	3.00%	6.44% (BoE BR + 2.69%)	N/A
	5-Year tracker	IR_SP_21_210926	75%	5.94% (BoE BR +2.19%)			



	Variable	IR_SP_23_210926	75%	6.04% (BoE BR +2.29%)		N/A	
Remortgage - Holiday Let	2-Year tracker	IR_SP_20_210926	80%	5.04% (BoE BR +1.29%)		6.44% (BoE BR + 2.69%)	
	5-Year tracker	IR_SP_22_210926	80%	6.04% (BoE BR +2.29%)			
	Variable	IR_SP_24_210926	80%	6.14% (BoE BR +2.39%)		N/A	

Other notes

If combined with a product expiry, no early repayment charges (ERCs) will be applied on the existing loan if the case completes up to 3 months prior to the product expiry.

The stated reversionary rate as stated in the original mortgage offer will be applied on the day after the existing product expires.

IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND / OR YOUR RENTAL PROPERTY MAY BE REPOSSESSED.