



## RANGE EXPANDED

Introducing our biggest ever  
buy-to-let product range

## RATES REDUCED

Fixed rates cut by **up to 44bps**  
on selected products

## FREE VALUATION

Options now  
available across  
**all ranges**

# Buy-to-Let Product Guide

11<sup>th</sup> September 2025

# Quick Comparison Table

| Here's some key availability and criteria differences between our product ranges...                   |                                                                                                     | CHL 1                                   | CHL 2                                                                                         |
|-------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------------------------------------------------------|
|                                                                                                       |                                                                                                     | Buy-to-Let                              | Buy-to-Let                                                                                    |
|  Standard Buy-to-Let |                                                                                                     | Page 3                                  | Page 7                                                                                        |
|                                                                                                       |  Small HMO/MUFB*   | Page 5                                  | Page 9                                                                                        |
|                                                                                                       |  Large HMO/MUFB*   | ×                                       | Page 11                                                                                       |
|                                                                                                       |  Short Term Lets   | ×                                       | Page 12                                                                                       |
| CRITERIA                                                                                              |  Trading companies | ×                                       | ✓                                                                                             |
|                                                                                                       |  Adverse          | No adverse credit in the last 36 months | Unsatisfied: Max. £250 in 36 months<br>Satisfied: Max. £500 in 36 months                      |
|                                                                                                       |                                                                                                     |                                         | Max. status 2 in 24 months.<br>Any status over 24 months considered at underwriter discretion |
|                                                                                                       |                                                                                                     |                                         | Max. status 2 in 12 months • Max. status 3 in 36 months                                       |
|                                                                                                       |                                                                                                     |                                         | 0 in 12 months • Max. 2 in 24 months<br>Communications / utilities defaults can be ignored    |

All products across all ranges are available to Individuals and Limited Company / LLP Borrowers.

\* Any HMO which would require considerable alteration to sell as a family home or any MUFB which is 'hybrid' (containing a HMO element) classifies as Large HMO/MUFB. Please see Criteria Guide page 5.

Page 2 of 16

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## Standard Buy-to-Let Mortgages

Available to **Individuals** and **Limited Companies / LLPs**.\*

| Term Type    | LTV | Rate <sup>1</sup> | Product Fee <sup>2</sup> | ICR                                                   | ERC % | Product Code     |
|--------------|-----|-------------------|--------------------------|-------------------------------------------------------|-------|------------------|
| 2 Year Fixed | 55% | 2.24%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | STD2Y55Lk.018z1  |
|              |     | 2.74%             | 6%                       |                                                       |       | STD2Y55Lj.018z1  |
|              |     | 3.24%             | 5%                       |                                                       |       | STD2Y55Li.018z1  |
|              |     | 3.99%             | 3.5%                     |                                                       |       | STD2Y55LI.018z1  |
|              |     | 4.74%             | 2%                       |                                                       |       | STD2Y55Lc.018z1  |
|              |     | 5.74%             | 0%                       |                                                       |       | STD2Y55Le.018z1  |
|              | 65% | 2.24%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | STD2Y65Lk.018z1  |
|              |     | 2.74%             | 6%                       |                                                       |       | STD2Y65Lj.018z1  |
|              |     | 3.24%             | 5%                       |                                                       |       | STD2Y65Li.018z1  |
|              |     | 3.99%             | 3.5%                     |                                                       |       | STD2Y65LI.018z1  |
|              |     | 4.74%             | 2%                       |                                                       |       | STD2Y65Lc.018z1  |
|              |     | 5.74%             | 0%                       |                                                       |       | STD2Y65Le.018z1  |
|              | 75% | 2.30%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | STD2Y75Lk.018z1  |
|              |     | 2.43%             | 7%                       |                                                       |       | STD2Y75LFk.018z1 |
|              |     | 2.80%             | 6%                       |                                                       |       | STD2Y75Lj.018z1  |
|              |     | 3.30%             | 5%                       |                                                       |       | STD2Y75Li.018z1  |
|              |     | 4.05%             | 3.5%                     |                                                       |       | STD2Y75LI.018z1  |
|              |     | 4.80%             | 2%                       |                                                       |       | STD2Y75Lc.018z1  |
|              |     | 5.80%             | 0%                       |                                                       |       | STD2Y75Le.018z1  |
|              |     | 5.93%             | 0%                       |                                                       |       | STD2Y75LFe.018z1 |

**FREE  
VALUATION**

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1. Revert Rate where applicable: BBR<sup>3</sup> + 4.99% | 2. Other fees apply. For a full list of fees see Page 16. | 3. BBR (Bank of England Base Rate) 4.00% at time of publication.

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## Standard Buy-to-Let Mortgages

Available to **Individuals** and **Limited Companies / LLPs**.\*

| Term Type    | LTV | Rate <sup>1</sup> | Product Fee <sup>2</sup> | ICR      | ERC %     | Product Code     |
|--------------|-----|-------------------|--------------------------|----------|-----------|------------------|
| 5 Year Fixed | 55% | 4.46%             | 7%                       | Pay rate | 5/5/3/3/3 | STD5Y55Lk.018z1  |
|              |     | 4.66%             | 6%                       |          |           | STD5Y55Lj.018z1  |
|              |     | 4.86%             | 5%                       |          |           | STD5Y55Li.018z1  |
|              |     | 5.16%             | 3.5%                     |          |           | STD5Y55LI.018z1  |
|              |     | 5.56%             | 2%                       |          |           | STD5Y55Lc.018z1  |
|              |     | 5.96%             | 0%                       |          |           | STD5Y55Le.018z1  |
|              | 65% | 4.46%             | 7%                       | Pay rate | 5/5/3/3/3 | STD5Y65Lk.018z1  |
|              |     | 4.66%             | 6%                       |          |           | STD5Y65Lj.018z1  |
|              |     | 4.86%             | 5%                       |          |           | STD5Y65Li.018z1  |
|              |     | 5.16%             | 3.5%                     |          |           | STD5Y65LI.018z1  |
|              |     | 5.56%             | 2%                       |          |           | STD5Y65Lc.018z1  |
|              |     | 5.96%             | 0%                       |          |           | STD5Y65Le.018z1  |
|              | 75% | 4.56%             | 7%                       | Pay rate | 5/5/3/3/3 | STD5Y75Lk.018z1  |
|              |     | 4.61%             | 7%                       |          |           | STD5Y75LFk.018z1 |
|              |     | 4.76%             | 6%                       |          |           | STD5Y75Lj.018z1  |
|              |     | 4.96%             | 5%                       |          |           | STD5Y75Li.018z1  |
|              |     | 5.26%             | 3.5%                     |          |           | STD5Y75LI.018z1  |
|              |     | 5.66%             | 2%                       |          |           | STD5Y75Lc.018z1  |
|              |     | 6.06%             | 0%                       |          |           | STD5Y75Le.018z1  |
|              |     | 6.16%             | 0%                       |          |           | STD5Y75LFe.018z1 |

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## Small HMO / MUFB Buy-to-Let Mortgages

Suitable for properties with up to 6 HMO Bedrooms / MUFB Units.\*

| Term Type    | LTV | Rate <sup>1</sup> | Product Fee <sup>2</sup> | ICR                                                   | ERC % | Product Code      |
|--------------|-----|-------------------|--------------------------|-------------------------------------------------------|-------|-------------------|
| 2 Year Fixed | 55% | 2.34%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | SHMO2Y55Lk.018z1  |
|              |     | 2.84%             | 6%                       |                                                       |       | SHMO2Y55Lj.018z1  |
|              |     | 3.34%             | 5%                       |                                                       |       | SHMO2Y55Li.018z1  |
|              |     | 4.09%             | 3.5%                     |                                                       |       | SHMO2Y55LI.018z1  |
|              |     | 4.84%             | 2%                       |                                                       |       | SHMO2Y55Lc.018z1  |
|              |     | 5.84%             | 0%                       |                                                       |       | SHMO2Y55Le.018z1  |
|              | 65% | 2.34%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | SHMO2Y65Lk.018z1  |
|              |     | 2.84%             | 6%                       |                                                       |       | SHMO2Y65Lj.018z1  |
|              |     | 3.34%             | 5%                       |                                                       |       | SHMO2Y65Li.018z1  |
|              |     | 4.09%             | 3.5%                     |                                                       |       | SHMO2Y65LI.018z1  |
|              |     | 4.84%             | 2%                       |                                                       |       | SHMO2Y65Lc.018z1  |
|              |     | 5.84%             | 0%                       |                                                       |       | SHMO2Y65Le.018z1  |
|              | 75% | 2.40%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | SHMO2Y75Lk.018z1  |
|              |     | 2.55%             | 7%                       |                                                       |       | SHMO2Y75LFk.018z1 |
|              |     | 2.90%             | 6%                       |                                                       |       | SHMO2Y75Lj.018z1  |
|              |     | 3.40%             | 5%                       |                                                       |       | SHMO2Y75Li.018z1  |
|              |     | 4.15%             | 3.5%                     |                                                       |       | SHMO2Y75LI.018z1  |
|              |     | 4.90%             | 2%                       |                                                       |       | SHMO2Y75Lc.018z1  |
|              |     | 5.90%             | 0%                       |                                                       |       | SHMO2Y75Le.018z1  |
|              |     | 6.05%             | 0%                       |                                                       |       | SHMO2Y75LFe.018z1 |

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\* Any HMO which would require considerable alteration to sell as a family home or any MUFB which is 'hybrid' (containing a HMO element) is classified as 'Large HMO/MUFB'.  
For HMO/MUFB property definitions and criteria please see Criteria Guide page 5.

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Suitable for properties with up to 6 HMO Bedrooms / MUFB Units.\*

| Term Type    | LTV | Rate <sup>1</sup> | Product Fee <sup>2</sup> | ICR      | ERC %     | Product Code      |                |
|--------------|-----|-------------------|--------------------------|----------|-----------|-------------------|----------------|
| 5 Year Fixed | 55% | 4.56%             | 7%                       | Pay rate | 5/5/3/3/3 | SHMO5Y55Lk.018z1  |                |
|              |     | 4.76%             | 6%                       |          |           | SHMO5Y55Lj.018z1  |                |
|              |     | 4.96%             | 5%                       |          |           | SHMO5Y55Li.018z1  |                |
|              |     | 5.26%             | 3.5%                     |          |           | SHMO5Y55LI.018z1  |                |
|              |     | 5.66%             | 2%                       |          |           | SHMO5Y55Lc.018z1  |                |
|              |     | 6.06%             | 0%                       |          |           | SHMO5Y55Le.018z1  |                |
|              | 65% | 4.56%             | 7%                       | Pay rate | 5/5/3/3/3 | SHMO5Y65Lk.018z1  |                |
|              |     | 4.76%             | 6%                       |          |           | SHMO5Y65Lj.018z1  |                |
|              |     | 4.96%             | 5%                       |          |           | SHMO5Y65Li.018z1  |                |
|              |     | 5.26%             | 3.5%                     |          |           | SHMO5Y65LI.018z1  |                |
|              |     | 5.66%             | 2%                       |          |           | SHMO5Y65Lc.018z1  |                |
|              |     | 6.06%             | 0%                       |          |           | SHMO5Y65Le.018z1  |                |
|              | 75% | 4.66%             | 7%                       | Pay rate | 5/5/3/3/3 | SHMO5Y75Lk.018z1  |                |
|              |     | 4.79%             | 7%                       |          |           | SHMO5Y75LFk.018z1 | FREE VALUATION |
|              |     | 4.86%             | 6%                       |          |           | SHMO5Y75Lj.018z1  |                |
|              |     | 5.06%             | 5%                       |          |           | SHMO5Y75Li.018z1  |                |
|              |     | 5.36%             | 3.5%                     |          |           | SHMO5Y75LI.018z1  |                |
|              |     | 5.76%             | 2%                       |          |           | SHMO5Y75Lc.018z1  |                |
|              |     | 6.16%             | 0%                       |          |           | SHMO5Y75Le.018z1  |                |
|              |     | 6.29%             | 0%                       |          |           | SHMO5Y75LFe.018z1 | FREE VALUATION |
|              |     |                   |                          |          |           |                   |                |

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| Term Type    | LTV | Rate <sup>1</sup> | Product Fee <sup>2</sup> | ICR                                                   | ERC % | Product Code     |
|--------------|-----|-------------------|--------------------------|-------------------------------------------------------|-------|------------------|
| 2 Year Fixed | 55% | 2.34%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | STD2Y55Lk.012z2  |
|              |     | 2.84%             | 6%                       |                                                       |       | STD2Y55Lj.012z2  |
|              |     | 3.34%             | 5%                       |                                                       |       | STD2Y55Li.012z2  |
|              |     | 4.09%             | 3.5%                     |                                                       |       | STD2Y55LI.012z2  |
|              |     | 4.84%             | 2%                       |                                                       |       | STD2Y55Lc.012z2  |
|              |     | 5.84%             | 0%                       |                                                       |       | STD2Y55Le.012z2  |
|              | 65% | 2.34%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | STD2Y65Lk.012z2  |
|              |     | 2.84%             | 6%                       |                                                       |       | STD2Y65Lj.012z2  |
|              |     | 3.34%             | 5%                       |                                                       |       | STD2Y65Li.012z2  |
|              |     | 4.09%             | 3.5%                     |                                                       |       | STD2Y65LI.012z2  |
|              |     | 4.84%             | 2%                       |                                                       |       | STD2Y65Lc.012z2  |
|              |     | 5.84%             | 0%                       |                                                       |       | STD2Y65Le.012z2  |
|              | 75% | 2.40%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | STD2Y75Lk.012z2  |
|              |     | 2.53%             | 7%                       |                                                       |       | STD2Y75LFk.012z2 |
|              |     | 2.90%             | 6%                       |                                                       |       | STD2Y75Lj.012z2  |
|              |     | 3.40%             | 5%                       |                                                       |       | STD2Y75Li.012z2  |
|              |     | 4.15%             | 3.5%                     |                                                       |       | STD2Y75LI.012z2  |
|              |     | 4.90%             | 2%                       |                                                       |       | STD2Y75Lc.012z2  |
|              |     | 5.90%             | 0%                       |                                                       |       | STD2Y75Le.012z2  |
|              |     | 6.03%             | 0%                       |                                                       |       | STD2Y75LFe.012z2 |

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| Term Type    | LTV | Rate <sup>1</sup> | Product Fee <sup>2</sup> | ICR      | ERC %     | Product Code     |
|--------------|-----|-------------------|--------------------------|----------|-----------|------------------|
| 5 Year Fixed | 55% | 4.56%             | 7%                       | Pay rate | 5/5/3/3/3 | STD5Y55Lk.012z2  |
|              |     | 4.76%             | 6%                       |          |           | STD5Y55Lj.012z2  |
|              |     | 4.96%             | 5%                       |          |           | STD5Y55Li.012z2  |
|              |     | 5.26%             | 3.5%                     |          |           | STD5Y55LI.012z2  |
|              |     | 5.66%             | 2%                       |          |           | STD5Y55Lc.012z2  |
|              |     | 6.06%             | 0%                       |          |           | STD5Y55Le.012z2  |
|              | 65% | 4.56%             | 7%                       | Pay rate | 5/5/3/3/3 | STD5Y65Lk.012z2  |
|              |     | 4.76%             | 6%                       |          |           | STD5Y65Lj.012z2  |
|              |     | 4.96%             | 5%                       |          |           | STD5Y65Li.012z2  |
|              |     | 5.26%             | 3.5%                     |          |           | STD5Y65LI.012z2  |
|              |     | 5.66%             | 2%                       |          |           | STD5Y65Lc.012z2  |
|              |     | 6.06%             | 0%                       |          |           | STD5Y65Le.012z2  |
|              | 75% | 4.66%             | 7%                       | Pay rate | 5/5/3/3/3 | STD5Y75Lk.012z2  |
|              |     | 4.71%             | 7%                       |          |           | STD5Y75LFk.012z2 |
|              |     | 4.86%             | 6%                       |          |           | STD5Y75Lj.012z2  |
|              |     | 5.06%             | 5%                       |          |           | STD5Y75Li.012z2  |
|              |     | 5.36%             | 3.5%                     |          |           | STD5Y75LI.012z2  |
|              |     | 5.76%             | 2%                       |          |           | STD5Y75Lc.012z2  |
|              |     | 6.16%             | 0%                       |          |           | STD5Y75Le.012z2  |
|              |     | 6.26%             | 0%                       |          |           | STD5Y75LFe.012z2 |

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| Term Type    | LTV | Rate <sup>1</sup> | Product Fee <sup>2</sup> | ICR                                                   | ERC % | Product Code      |
|--------------|-----|-------------------|--------------------------|-------------------------------------------------------|-------|-------------------|
| 2 Year Fixed | 55% | 2.44%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | SHMO2Y55Lk.012z2  |
|              |     | 2.94%             | 6%                       |                                                       |       | SHMO2Y55Lj.012z2  |
|              |     | 3.44%             | 5%                       |                                                       |       | SHMO2Y55Li.012z2  |
|              |     | 4.19%             | 3.5%                     |                                                       |       | SHMO2Y55LI.012z2  |
|              |     | 4.94%             | 2%                       |                                                       |       | SHMO2Y55Lc.012z2  |
|              |     | 5.94%             | 0%                       |                                                       |       | SHMO2Y55Le.012z2  |
|              | 65% | 2.44%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | SHMO2Y65Lk.012z2  |
|              |     | 2.94%             | 6%                       |                                                       |       | SHMO2Y65Lj.012z2  |
|              |     | 3.44%             | 5%                       |                                                       |       | SHMO2Y65Li.012z2  |
|              |     | 4.19%             | 3.5%                     |                                                       |       | SHMO2Y65LI.012z2  |
|              |     | 4.94%             | 2%                       |                                                       |       | SHMO2Y65Lc.012z2  |
|              |     | 5.94%             | 0%                       |                                                       |       | SHMO2Y65Le.012z2  |
|              | 75% | 2.50%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | SHMO2Y75Lk.012z2  |
|              |     | 2.65%             | 7%                       |                                                       |       | SHMO2Y75Lf.012z2  |
|              |     | 3.00%             | 6%                       |                                                       |       | SHMO2Y75Lj.012z2  |
|              |     | 3.50%             | 5%                       |                                                       |       | SHMO2Y75Li.012z2  |
|              |     | 4.25%             | 3.5%                     |                                                       |       | SHMO2Y75LI.012z2  |
|              |     | 5.00%             | 2%                       |                                                       |       | SHMO2Y75Lc.012z2  |
|              |     | 6.00%             | 0%                       |                                                       |       | SHMO2Y75Le.012z2  |
|              |     | 6.15%             | 0%                       |                                                       |       | SHMO2Y75LFe.012z2 |

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Suitable for properties with up to 6 HMO Bedrooms / MUFB Units.\*

| Term Type    | LTV | Rate <sup>1</sup> | Product Fee <sup>2</sup> | ICR      | ERC %     | Product Code      |
|--------------|-----|-------------------|--------------------------|----------|-----------|-------------------|
| 5 Year Fixed | 55% | 4.66%             | 7%                       | Pay rate | 5/5/3/3/3 | SHMO5Y55Lk.012z2  |
|              |     | 4.86%             | 6%                       |          |           | SHMO5Y55Lj.012z2  |
|              |     | 5.06%             | 5%                       |          |           | SHMO5Y55Li.012z2  |
|              |     | 5.36%             | 3.5%                     |          |           | SHMO5Y55LI.012z2  |
|              |     | 5.76%             | 2%                       |          |           | SHMO5Y55Lc.012z2  |
|              |     | 6.16%             | 0%                       |          |           | SHMO5Y55Le.012z2  |
|              | 65% | 4.66%             | 7%                       | Pay rate | 5/5/3/3/3 | SHMO5Y65Lk.012z2  |
|              |     | 4.86%             | 6%                       |          |           | SHMO5Y65Lj.012z2  |
|              |     | 5.06%             | 5%                       |          |           | SHMO5Y65Li.012z2  |
|              |     | 5.36%             | 3.5%                     |          |           | SHMO5Y65LI.012z2  |
|              |     | 5.76%             | 2%                       |          |           | SHMO5Y65Lc.012z2  |
|              |     | 6.16%             | 0%                       |          |           | SHMO5Y65Le.012z2  |
|              | 75% | 4.76%             | 7%                       | Pay rate | 5/5/3/3/3 | SHMO5Y75Lk.012z2  |
|              |     | 4.89%             | 7%                       |          |           | SHMO5Y75Lf.012z2  |
|              |     | 4.96%             | 6%                       |          |           | SHMO5Y75Lj.012z2  |
|              |     | 5.16%             | 5%                       |          |           | SHMO5Y75Li.012z2  |
|              |     | 5.46%             | 3.5%                     |          |           | SHMO5Y75LI.012z2  |
|              |     | 5.86%             | 2%                       |          |           | SHMO5Y75Lc.012z2  |
|              |     | 6.26%             | 0%                       |          |           | SHMO5Y75Le.012z2  |
|              |     | 6.39%             | 0%                       |          |           | SHMO5Y75LFe.012z2 |
|              |     |                   |                          |          |           |                   |

**FREE  
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**FREE  
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1. Revert Rate where applicable: BBR<sup>3</sup> + 4.99% | 2. Other fees apply. For a full list of fees see Page 16. | 3. BBR (Bank of England Base Rate) 4.00% at time of publication.

\* Any HMO which would require considerable alteration to sell as a family home or any MUFB which is 'hybrid' (containing a HMO element) is classified as 'Large HMO/MUFB'.

For HMO/MUFB property definitions and criteria please see Criteria Guide page 5.

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## Large HMO / MUFB Buy-to-Let Mortgages

Suitable for properties with **up to 10 HMO Bedrooms / MUFB Units**.\*

| Term Type                                                                                                                                                                                | LTV | Rate <sup>1</sup> | Product Fee <sup>2</sup> | ICR                                                  | ERC %     | Product Code      |                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-------------------|--------------------------|------------------------------------------------------|-----------|-------------------|----------------|
| 2 Year Fixed                                                                                                                                                                             | 75% | 4.93%             | 5%                       | Highest of 5.50%; <i>or</i><br>initial pay rate + 2% | 3/2       | LHMO2Y75Li.012z2  |                |
|                                                                                                                                                                                          |     | 5.39%             | 5%                       |                                                      |           | LHMO2Y75LFi.012z2 | FREE VALUATION |
|                                                                                                                                                                                          |     | 5.68%             | 3.5%                     |                                                      |           | LHMO2Y75LI.012z2  |                |
|                                                                                                                                                                                          |     | 6.43%             | 2%                       |                                                      |           | LHMO2Y75Lc.012z2  |                |
|                                                                                                                                                                                          |     | 7.43%             | 0%                       |                                                      |           | LHMO2Y75Le.012z2  |                |
|                                                                                                                                                                                          |     | 7.89%             | 0%                       |                                                      |           | LHMO2Y75LFe.012z2 | FREE VALUATION |
| 5 Year Fixed                                                                                                                                                                             | 75% | 6.15%             | 7%                       | Pay rate                                             | 5/5/3/3/3 | LHMO5Y75Lk.012z2  |                |
|                                                                                                                                                                                          |     | 6.37%             | 7%                       |                                                      |           | LHMO5Y75LFk.012z2 | FREE VALUATION |
|                                                                                                                                                                                          |     | 6.55%             | 5%                       |                                                      |           | LHMO5Y75Li.012z2  |                |
|                                                                                                                                                                                          |     | 6.85%             | 3.5%                     |                                                      |           | LHMO5Y75LI.012z2  |                |
|                                                                                                                                                                                          |     | 7.15%             | 2%                       |                                                      |           | LHMO5Y75Lc.012z2  |                |
|                                                                                                                                                                                          |     | 7.55%             | 0%                       |                                                      |           | LHMO5Y75Le.012z2  |                |
|                                                                                                                                                                                          |     | 7.77%             | 0%                       |                                                      |           | LHMO5Y75LFe.012z2 | FREE VALUATION |
| 1. Revert Rate where applicable: BBR <sup>3</sup> + 4.99%   2. Other fees apply. For a full list of fees see Page 16.   3. BBR (Bank of England Base Rate) 4.00% at time of publication. |     |                   |                          |                                                      |           |                   |                |

\* Any HMO which would require considerable alteration to sell as a family home or any MUFB which is 'hybrid' (containing a HMO element) is classified as 'Large HMO/MUFB'. Short term lets acceptable.  
For HMO/MUFB property definitions and criteria please see Criteria Guide page 5.

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## Short Term Lets Buy-to-Let Mortgages

Suitable for borrowers who intend to let the property for a short period such as a **holiday let** or **serviced apartment**.\*

| Term Type    | LTV | Rate <sup>1</sup> | Product Fee <sup>2</sup> | ICR                                                   | ERC % | Product Code      |
|--------------|-----|-------------------|--------------------------|-------------------------------------------------------|-------|-------------------|
| 2 Year Fixed | 55% | 2.76%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | SLET2Y55Lk.012z2  |
|              |     | 3.26%             | 6%                       |                                                       |       | SLET2Y55Lj.012z2  |
|              |     | 3.69%             | 5%                       |                                                       |       | SLET2Y55Li.012z2  |
|              |     | 4.43%             | 3.5%                     |                                                       |       | SLET2Y55LI.012z2  |
|              |     | 5.20%             | 2%                       |                                                       |       | SLET2Y55Lc.012z2  |
|              |     | 6.16%             | 0%                       |                                                       |       | SLET2Y55Le.012z2  |
|              | 65% | 2.86%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | SLET2Y65Lk.012z2  |
|              |     | 3.36%             | 6%                       |                                                       |       | SLET2Y65Lj.012z2  |
|              |     | 3.79%             | 5%                       |                                                       |       | SLET2Y65Li.012z2  |
|              |     | 4.53%             | 3.5%                     |                                                       |       | SLET2Y65LI.012z2  |
|              |     | 5.30%             | 2%                       |                                                       |       | SLET2Y65Lc.012z2  |
|              |     | 6.26%             | 0%                       |                                                       |       | SLET2Y65Le.012z2  |
|              | 75% | 2.96%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | SLET2Y75Lk.012z2  |
|              |     | 3.16%             | 7%                       |                                                       |       | SLET2Y75LFk.012z2 |
|              |     | 3.46%             | 6%                       |                                                       |       | SLET2Y75Lj.012z2  |
|              |     | 3.89%             | 5%                       |                                                       |       | SLET2Y75Li.012z2  |
|              |     | 4.63%             | 3.5%                     |                                                       |       | SLET2Y75LI.012z2  |
|              |     | 5.40%             | 2%                       |                                                       |       | SLET2Y75Lc.012z2  |
|              |     | 6.36%             | 0%                       |                                                       |       | SLET2Y75Le.012z2  |
|              |     | 6.56%             | 0%                       |                                                       |       | SLET2Y75LFe.012z2 |

**FREE  
VALUATION**

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\* Short Term Lets products are suitable for Standard and Small HMO/MUFB property types only. For short term let properties that would be classified as Large HMO/MUFB please use Large HMO/MUFB products. For HMO/MUFB property definitions and criteria please see Criteria Guide page 5.

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## Short Term Lets Buy-to-Let Mortgages

Suitable for borrowers who intend to let the property for a short period such as a **holiday let** or **serviced apartment**.\*

| Term Type    | LTV | Rate <sup>1</sup> | Product Fee <sup>2</sup> | ICR      | ERC %     | Product Code      |
|--------------|-----|-------------------|--------------------------|----------|-----------|-------------------|
| 5 Year Fixed | 55% | 4.55%             | 7%                       | Pay rate | 5/5/3/3/3 | SLET5Y55Lk.012z2  |
|              |     | 4.75%             | 6%                       |          |           | SLET5Y55Lj.012z2  |
|              |     | 4.96%             | 5%                       |          |           | SLET5Y55Li.012z2  |
|              |     | 5.31%             | 3.5%                     |          |           | SLET5Y55LI.012z2  |
|              |     | 5.68%             | 2%                       |          |           | SLET5Y55Lc.012z2  |
|              |     | 6.17%             | 0%                       |          |           | SLET5Y55Le.012z2  |
|              | 65% | 4.65%             | 7%                       | Pay rate | 5/5/3/3/3 | SLET5Y65Lk.012z2  |
|              |     | 4.85%             | 6%                       |          |           | SLET5Y65Lj.012z2  |
|              |     | 5.06%             | 5%                       |          |           | SLET5Y65Li.012z2  |
|              |     | 5.41%             | 3.5%                     |          |           | SLET5Y65LI.012z2  |
|              |     | 5.78%             | 2%                       |          |           | SLET5Y65Lc.012z2  |
|              |     | 6.27%             | 0%                       |          |           | SLET5Y65Le.012z2  |
|              | 75% | 4.75%             | 7%                       | Pay rate | 5/5/3/3/3 | SLET5Y75Lk.012z2  |
|              |     | 4.83%             | 7%                       |          |           | SLET5Y75Lf.012z2  |
|              |     | 4.95%             | 6%                       |          |           | SLET5Y75Lj.012z2  |
|              |     | 5.16%             | 5%                       |          |           | SLET5Y75Li.012z2  |
|              |     | 5.51%             | 3.5%                     |          |           | SLET5Y75LI.012z2  |
|              |     | 5.88%             | 2%                       |          |           | SLET5Y75Lc.012z2  |
|              |     | 6.37%             | 0%                       |          |           | SLET5Y75Le.012z2  |
|              |     | 6.45%             | 0%                       |          |           | SLET5Y75LFe.012z2 |
|              |     |                   |                          |          |           |                   |

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## Criteria at a Glance

|                            | Standard                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | HMO / MUFB                                                                                                            |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| <b>Applicants</b>          | <b>Up to 4 individual applicants or Limited Company Directors and/or Shareholders or LLP Members.</b><br><b>Up to 4 Limited Company Guarantors.</b> Guarantors must include all Directors and Shareholders with ≥20% controlling shares. Guarantors must together hold a <b>minimum of 75%</b> or more of the controlling share capital. <b>Up to 4 LLP Guarantors</b> which must include all designated members and those members with management rights as detailed in the LLP agreement.                                                                                                                    |                                                                                                                       |
| <b>Experience</b>          | At least one applicant must own a residential or BTL property in the UK. Portfolio landlords must have a minimum of 12 months landlord experience.                                                                                                                                                                                                                                                                                                                                                                                                                                                             | At least one applicant must prove they have owned a minimum of 1 BTL property for 2 years                             |
| <b>Ltd Company / LLP</b>   | All products are available to Limited Company and LLP borrowers registered in England & Wales • Property related SPV, trading companies and layered company structures accepted<br>New company incorporations accepted • Deposits from Inter-company/Director/Shareholder/Partner loans accepted<br>A personal guarantee must be provided by all Ltd Co. Directors, Shareholders with ≥20% shareholding, and all designated members and members with management rights of an LLP.<br><b>CHL 1 acceptable SIC codes: 168100   68209   68320   68201 • CHL 2 acceptable SIC codes: All SIC codes considered.</b> |                                                                                                                       |
| <b>Age Limits</b>          | Minimum Age: Primary applicant: <b>21</b> Secondary applicants: <b>18</b> • Maximum Age: <b>85</b> at the end of term                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                       |
| <b>Minimum Income</b>      | <b>£20,000</b> combined income per application • Rental income accepted as per SA302                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                       |
| <b>Minimum Loan</b>        | <b>£25,001</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                       |
| <b>Loan Term</b>           | Minimum Term: <b>5 years</b> • Maximum Term: <b>30 years</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                       |
| <b>Maximum LTV*1</b>       | <b>75%</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                       |
| <b>Acceptable Exposure</b> | Blocks of up to 6 units: Maximum 6 units per block • Blocks of 7 to 20 units: Maximum 10 units per block • Blocks of more than 20 units: Highest of 10 units or 20% per block                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                       |
| <b>Minimum value</b>       | <b>£75,000 except for:</b><br>• Ex-local authority £100,000 • Studio flat £100,000 • Flats above 10 storeys £250,000<br>• Flats above / adjacent to commercial inside M25 £250,000 (£150,000 elsewhere)                                                                                                                                                                                                                                                                                                                                                                                                        | <b>HMO/MUFB Inside M25: £150k</b><br><b>HMO Elsewhere: £100k</b><br><b>MUFB Elsewhere: £150k (100k up to 65% LTV)</b> |
| <b>New builds</b>          | Definition: Built or converted within the last 12 months or a property that has never been lived in in its current format.<br>All new build or properties less than 10 years old must hold an adequate warranty                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                       |
| <b>Shared Houses</b>       | Rental Assessment is on a single family unit basis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Rental Assessment is on a room-by-room / unit-by-unit basis                                                           |
| <b>ICR*3</b>               | Basic Rate Tax Payer: <b>125%</b> • Higher Rate Tax Payer: <b>140%</b> • Limited Company / LLP: <b>125%</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                       |

\* 1. The total LTV inclusive of fees cannot exceed 80% | \*2. Above/Adjacent to Commercial subject to restrictions, please refer | 3. See Page 7: The Rental Calculation

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## The Rental Calculation

| Tax band            | ICR  |
|---------------------|------|
| Basic Rate          | 125% |
| Ltd Companies / LLP | 125% |
| Higher Rate         | 140% |

**Blended ICR:** For applications including a combination of Additional Rate/Higher Rate/Basic Rate borrowers, we can apply a Blended ICR to determine loan affordability based upon each borrower's tax status and their individual share of ownership/rent. Please refer to the affordability calculator held on the Documents page of our website to calculate how much your clients can borrow.

|                                                                                                                          | Assessment Rate                                       |
|--------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|
| Initial product term less than 5 years                                                                                   | Highest of 5.50%;<br>or the initial pay rate + 2.00%. |
| Initial product term less than 5 years*<br>where a historic borrower is looking<br>to remortgage without capital raising | Highest of 5.00%;<br>or the initial pay rate + 1.00%. |
| 5 year fixed or more                                                                                                     | The initial pay rate.                                 |

\* **Historic Borrower:** A borrower who owned their BTL property before 6th April 2017

NOTE: Should a borrower choose a Capital & Interest repayment mortgage then, in addition to the Interest Cover Ratio test above, the gross monthly rental income must be equal to or greater than the monthly payment.

| Security Type                               | Basis of rental income      | Basis of Valuation             |
|---------------------------------------------|-----------------------------|--------------------------------|
| Single self-contained unit                  | Single tenancy              | Comparable                     |
| Shared House                                | Single tenancy              | Comparable                     |
| Short-term lets / Serviced Apt.             | Single tenancy              | Comparable                     |
| Holiday Lets                                | Single tenancy              | Comparable                     |
| Small HMO (≤6 bedroom)                      | Tenancy per room            | Comparable                     |
| Large HMO (>6 bedroom)                      | Tenancy per room            | Investment (vacant possession) |
| Small MUFB (≤6 units)                       | Tenancy per unit            | Comparable                     |
| Large / Hybrid <sup>†</sup> MUFB (>6 units) | Tenancy per unit / per room | Investment (vacant possession) |

<sup>†</sup> For definition of Hybrid MUFB see Criteria Guide, Page 5

## Additional Fees

| Application | Funds Release | Redemption Admin | Reinspection (Standard) | Reinspection (HMO / MUFB) |
|-------------|---------------|------------------|-------------------------|---------------------------|
| £150.00     | £25.00        | £90.00           | £150.00                 | £250.00                   |

## Property Valuation Fees

| Property Value | Standard    | Small HMO / MUFB | Large HMO / MUFB |
|----------------|-------------|------------------|------------------|
| Up to £100k    | £150        | £450             | £1,250           |
| Up to £150k    | £175        | £450             | £1,250           |
| Up to £200k    | £200        | £465             | £1,250           |
| Up to £250k    | £225        | £465             | £1,300           |
| Up to £300k    | £250        | £535             | £1,350           |
| Up to £350k    | £275        | £595             | £1,425           |
| Up to £400k    | £300        | £595             | £1,425           |
| Up to £450k    | £325        | £655             | £1,500           |
| Up to £500k    | £350        | £655             | £1,500           |
| Up to £600k    | £485        | £720             | £1,600           |
| Up to £700k    | £585        | £780             | £1,750           |
| Up to £800k    | £650        | £890             | £1,900           |
| Up to £900k    | £710        | £965             | £2,025           |
| Up to £1.0m    | £825        | £1,035           | £2,175           |
| Up to £1.5m    | £1,225      | £1,435           | £2,750           |
| Up to £2.0m    | £1,625      | £1,835           | £3,200           |
| >£2.0m         | By referral | By referral      | By referral      |

# Competitive rates. Flexible criteria. Common sense.

At CHL Mortgages we take a common sense approach to buy-to-let. That means flexible criteria and experienced people who will consider each case on its own merit, working with you to provide specialist solutions for your landlord clients, at competitive prices.

To discuss a case or for further information  
get in touch with the CHL Mortgages team

 01252 365 888  [sales@chlmortgages.co.uk](mailto:sales@chlmortgages.co.uk)

[chli.co.uk](http://chli.co.uk)

Here are just some areas we may be able to help you with\*



First Time Landlords



Up to 4 applicants



Portfolio Landlords



Blended ICR



Studio Flats from 30sqm



Intercompany Loan Deposits



Directors Loans



Limited Companies & LLPs



Gifted Deposits



HMO up to 10 Bedrooms



MUFB up to 10 Units



New Builds  
(inc. modern methods)



Shared Accommodation



Above/Adjacent to Commercial



Local Authority Leases



Ex-local Authority

\* Subject to detailed criteria and underwriting



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