

# Why choose us for buy-to-let?

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**Human touch**

We manually underwrite every case and will always consider cases that fall slightly outside our published criteria

**Affordability**

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

**Adverse criteria**

Small amounts of adverse credit considered

**First-time buyers/landlords considered**

Only on standard/single AST properties

**Low minimum floor area**

From 28 sqm

**Semi-commercial**

Lending solely on the residential value and rental in terms of LTV & ICR coverage

**HMO up to 10 beds**

Maximum 75% LTV

**Holiday lets**

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

**Ex-Pat borrowers**

Maximum 65% LTV. Residents in EEA or FATF member countries only

**Ex-local**

Up to 70% LTV. 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 can be added over and above the maximum loan limits