

Why choose us for buy-to-let?



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

Adverse criteria considered at different levels across Tier 1 and Tier 2 products



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 on Tier 1 only



HMO/MUFB up to 10 beds/units

Maximum 75% LTV



Holiday lets

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



Ex-Pat borrowers

Maximum 70% 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 from 2% which can be added over and above the maximum loan limits Valuation fee scale for all products so you can quote your client with confidence