gatehousebank

Buy-to-Let product guide for UK residents

Shariah-compliant financing for UK Buy-to-Let residential investment property

Effective from 05 December 2018

Buy-to-Let Products for UK residents

Product & code	Initial Rental Rate	Follow-on Rental Rate	Max FTV	Incentives	Application Fee	Early Payment Charge	Min Property Value	Term
Individual BTL Finance Rates								
Fixed for 2 years (FU001)	3.25%	Bank of England Base Rate + 4.75%	80%	None	1%	None	£50,000	Min: • 5 years Max: • Rent Only = 30 years • Acquisition & Rent = 30 years
Fixed for 5 years (FU002)	3.79%							
BTL Finance Rates - Corporate Structure								
Fixed for 2 years (FU004)	3.49%	Bank of England Base Rate + 4.75%	80%	None	1%	None	£50,000	Min: • 5 years Max: • Rent Only = 30 years • Acquisition & Rent = 30 years
Fixed for 5 years (FU006)	3.99%							
BTL Finance Rates – HMOs and MUFBs								
Fixed for 2 years (FU008)	3.99%	Bank of England Base Rate + 4.75%	75%	None	1%	None	£75,000	Min: • 5 years Max: • Rent Only = 30 years • Acquisition & Rent = 30 years
Fixed for 5 years (FU010)	4.25%							

- The above is subject to change due to market conditions and rates; however, correct at the time of writing. The Bank reserves the right to withdraw these products at any time.
- Minimum age 21 years
- Rental top-up – surplus income to top up rental income is acceptable subject to the rental income being 110% of corporate structure and 115% for private individual
- 5.5% National stress rate (5 year fixed on initial pay rate)
- HMO and MUFB from 140%
- Tariff of charges available on request

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