



**Limited Editions**

**75% LTV**  
**from 2.20%**

**PLUS!**  
**80% LTV**  
options now  
available!

# Buy-to-Let Product Guide

5<sup>th</sup> November 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                                                                                    |
| PRODUCT                                                                             |  Limited Edition     | Page 3                                  | ×                                                                                             |
|                                                                                     |  Standard Buy-to-Let | Page 4                                  | Page 12                                                                                       |
|                                                                                     |  Small HMO/MUFB*     | Page 8                                  | Page 16                                                                                       |
|                                                                                     |  Large HMO/MUFB*     | ×                                       | Page 20                                                                                       |
|                                                                                     |  Short Term Lets     | ×                                       | Page 21                                                                                       |
| 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    |

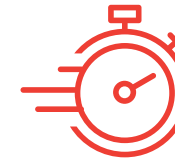
All products across all ranges are available to Individuals and Limited Company / LLP Borrowers.

\* 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.

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## Limited Edition Products



### Standard Buy-to-Let Mortgages

**Limited Edition**

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 | 75% | <b>2.20%</b>      | 7%                       | Highest of 5.50%; <del>or</del><br>initial pay rate + 2%. | 3/2       | STD2Y75Lk.015zq1 |
| 5 Year Fixed | 75% | <b>4.34%</b>      | 7%                       | Pay rate                                                  | 5/5/3/3/3 | STD5Y75Lk.015zq1 |



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

**Limited Edition**

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 | 75% | <b>2.30%</b>      | 7%                       | Highest of 5.50%; <del>or</del><br>initial pay rate + 2%. | 3/2       | SHMO2Y75Lk.015zq1 |
| 5 Year Fixed | 75% | <b>4.44%</b>      | 7%                       | Pay rate                                                  | 5/5/3/3/3 | SHMO5Y75Lk.015zq1 |

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.

\* For standard property definitions and criteria please see Criteria Guide page 4. For **HMO/MUFB** property definitions and criteria please see Criteria Guide page 5.



## 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%; <i>or</i><br>initial pay rate + 2%. | 3/2   | STD2Y55Lk.019z1 |
|              |     | 2.74%             | 6%                       |                                                       |       | STD2Y55Lj.019z1 |
|              |     | 3.24%             | 5%                       |                                                       |       | STD2Y55Li.019z1 |
|              |     | 3.99%             | 3.5%                     |                                                       |       | STD2Y55LI.019z1 |
|              |     | 4.74%             | 2%                       |                                                       |       | STD2Y55Lc.019z1 |
|              |     | 5.74%             | 0%                       |                                                       |       | STD2Y55Le.019z1 |
|              | 65% | 2.24%             | 7%                       | Highest of 5.50%; <i>or</i><br>initial pay rate + 2%. | 3/2   | STD2Y65Lk.019z1 |
|              |     | 2.74%             | 6%                       |                                                       |       | STD2Y65Lj.019z1 |
|              |     | 3.24%             | 5%                       |                                                       |       | STD2Y65Li.019z1 |
|              |     | 3.99%             | 3.5%                     |                                                       |       | STD2Y65LI.019z1 |
|              |     | 4.74%             | 2%                       |                                                       |       | STD2Y65Lc.019z1 |
|              |     | 5.74%             | 0%                       |                                                       |       | STD2Y65Le.019z1 |

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     |                       |
|--------------|-----|-------------------|--------------------------|-------------------------------------------------------|-------|------------------|-----------------------|
| 2 Year Fixed | 75% | 2.30%             | 7%                       | Highest of 5.50%; <b>or</b><br>initial pay rate + 2%. | 3/2   | STD2Y75Lk.019z1  |                       |
|              |     | 2.43%             | 7%                       |                                                       |       | STD2Y75LFk.019z1 | <b>FREE VALUATION</b> |
|              |     | 2.80%             | 6%                       |                                                       |       | STD2Y75Lj.019z1  |                       |
|              |     | 3.30%             | 5%                       |                                                       |       | STD2Y75Li.019z1  |                       |
|              |     | 4.05%             | 3.5%                     |                                                       |       | STD2Y75LI.019z1  |                       |
|              |     | 4.80%             | 2%                       |                                                       |       | STD2Y75Lc.019z1  |                       |
|              |     | 5.80%             | 0%                       |                                                       |       | STD2Y75Le.019z1  |                       |
|              |     | 5.93%             | 0%                       |                                                       |       | STD2Y75LFe.019z1 | <b>FREE VALUATION</b> |
|              | 80% | 3.40%             | 5%                       | Highest of 5.50%; <b>or</b><br>initial pay rate + 2%. | 3/2   | STD2Y65Lk.019z1  |                       |
|              |     | 4.15%             | 3.5%                     |                                                       |       | STD2Y65Lj.019z1  |                       |
|              |     | 5.90%             | 0%                       |                                                       |       | STD2Y65Li.019z1  |                       |

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.019z1 |
|              |     | 4.66%             | 6%                       |          |           | STD5Y55Lj.019z1 |
|              |     | 4.86%             | 5%                       |          |           | STD5Y55Li.019z1 |
|              |     | 5.16%             | 3.5%                     |          |           | STD5Y55LI.019z1 |
|              |     | 5.56%             | 2%                       |          |           | STD5Y55Lc.019z1 |
|              |     | 5.96%             | 0%                       |          |           | STD5Y55Le.019z1 |
|              | 65% | 4.46%             | 7%                       | Pay rate | 5/5/3/3/3 | STD5Y65Lk.019z1 |
|              |     | 4.66%             | 6%                       |          |           | STD5Y65Lj.019z1 |
|              |     | 4.86%             | 5%                       |          |           | STD5Y65Li.019z1 |
|              |     | 5.16%             | 3.5%                     |          |           | STD5Y65LI.019z1 |
|              |     | 5.56%             | 2%                       |          |           | STD5Y65Lc.019z1 |
|              |     | 5.96%             | 0%                       |          |           | STD5Y65Le.019z1 |

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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 | 75% | 4.56%             | 7%                       | Pay rate | 5/5/3/3/3 | STD5Y75Lk.019z1  |                       |
|              |     | 4.61%             | 7%                       |          |           | STD5Y75LFk.019z1 | <b>FREE VALUATION</b> |
|              |     | 4.76%             | 6%                       |          |           | STD5Y75Lj.019z1  |                       |
|              |     | 4.96%             | 5%                       |          |           | STD5Y75Li.019z1  |                       |
|              |     | 5.26%             | 3.5%                     |          |           | STD5Y75LI.019z1  |                       |
|              |     | 5.66%             | 2%                       |          |           | STD5Y75Lc.019z1  |                       |
|              |     | 6.06%             | 0%                       |          |           | STD5Y75Le.019z1  |                       |
|              |     | 6.16%             | 0%                       |          |           | STD5Y75LFe.019z1 | <b>FREE VALUATION</b> |
|              | 80% | 5.06%             | 5%                       | Pay rate | 5/5/3/3/3 | STD5Y80Li.019z1  |                       |
|              |     | 5.36%             | 3.5%                     |          |           | STD5Y80LI.019z1  |                       |
|              |     | 6.16%             | 0%                       |          |           | STD5Y80Le.019z1  |                       |

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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%; <i>or</i><br>initial pay rate + 2%. | 3/2   | SHMO2Y55Lk.019z1 |
|              |     | 2.84%             | 6%                       |                                                       |       | SHMO2Y55Lj.019z1 |
|              |     | 3.34%             | 5%                       |                                                       |       | SHMO2Y55Li.019z1 |
|              |     | 4.09%             | 3.5%                     |                                                       |       | SHMO2Y55LI.019z1 |
|              |     | 4.84%             | 2%                       |                                                       |       | SHMO2Y55Lc.019z1 |
|              |     | 5.84%             | 0%                       |                                                       |       | SHMO2Y55Le.019z1 |
|              | 65% | 2.34%             | 7%                       | Highest of 5.50%; <i>or</i><br>initial pay rate + 2%. | 3/2   | SHMO2Y65Lk.019z1 |
|              |     | 2.84%             | 6%                       |                                                       |       | SHMO2Y65Lj.019z1 |
|              |     | 3.34%             | 5%                       |                                                       |       | SHMO2Y65Li.019z1 |
|              |     | 4.09%             | 3.5%                     |                                                       |       | SHMO2Y65LI.019z1 |
|              |     | 4.84%             | 2%                       |                                                       |       | SHMO2Y65Lc.019z1 |
|              |     | 5.84%             | 0%                       |                                                       |       | SHMO2Y65Le.019z1 |

1. Revert Rate where applicable: BBR<sup>3</sup> + 4.99%

2. Other fees apply. For a full list of fees see Page 16.

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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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## 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 | 75% | 2.40%             | 7%                       | Highest of 5.50%; <b>or</b><br>initial pay rate + 2%. | 3/2   | SHMO2Y75Lk.019z1  |                |
|              |     | 2.55%             | 7%                       |                                                       |       | SHMO2Y75LFk.019z1 | FREE VALUATION |
|              |     | 2.90%             | 6%                       |                                                       |       | SHMO2Y75Lj.019z1  |                |
|              |     | 3.40%             | 5%                       |                                                       |       | SHMO2Y75Li.019z1  |                |
|              |     | 4.15%             | 3.5%                     |                                                       |       | SHMO2Y75LI.019z1  |                |
|              |     | 4.90%             | 2%                       |                                                       |       | SHMO2Y75Lc.019z1  |                |
|              |     | 5.90%             | 0%                       |                                                       |       | SHMO2Y75Le.019z1  |                |
|              |     | 6.05%             | 0%                       |                                                       |       | SHMO2Y75LFe.019z1 | FREE VALUATION |
|              | 80% | 3.50%             | 5%                       | Highest of 5.50%; <b>or</b><br>initial pay rate + 2%. | 3/2   | SHMO2Y80Li.019z1  |                |
|              |     | 4.25%             | 3.5%                     |                                                       |       | SHMO2Y80LI.019z1  |                |
|              |     | 6.00%             | 0%                       |                                                       |       | SHMO2Y80Le.019z1  |                |

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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     |
|--------------|-----|-------------------|--------------------------|----------|-----------|------------------|
| 5 Year Fixed | 55% | 4.56%             | 7%                       | Pay rate | 5/5/3/3/3 | SHM05Y55Lk.019z1 |
|              |     | 4.76%             | 6%                       |          |           | SHM05Y55Lj.019z1 |
|              |     | 4.96%             | 5%                       |          |           | SHM05Y55Li.019z1 |
|              |     | 5.26%             | 3.5%                     |          |           | SHM05Y55LI.019z1 |
|              |     | 5.66%             | 2%                       |          |           | SHM05Y55Lc.019z1 |
|              |     | 6.06%             | 0%                       |          |           | SHM05Y55Le.019z1 |
|              | 65% | 4.56%             | 7%                       | Pay rate | 5/5/3/3/3 | SHM05Y65Lk.019z1 |
|              |     | 4.76%             | 6%                       |          |           | SHM05Y65Lj.019z1 |
|              |     | 4.96%             | 5%                       |          |           | SHM05Y65Li.019z1 |
|              |     | 5.26%             | 3.5%                     |          |           | SHM05Y65LI.019z1 |
|              |     | 5.66%             | 2%                       |          |           | SHM05Y65Lc.019z1 |
|              |     | 6.06%             | 0%                       |          |           | SHM05Y65Le.019z1 |

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2. Other fees apply. For a full list of fees see Page 16.

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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'.  
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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      |                |
|--------------|-----|-------------------|--------------------------|----------|-----------|-------------------|----------------|
| 5 Year Fixed | 75% | 4.66%             | 7%                       | Pay rate | 5/5/3/3/3 | SHMO5Y75Lk.019z1  |                |
|              |     | 4.79%             | 7%                       |          |           | SHMO5Y75LFk.019z1 | FREE VALUATION |
|              |     | 4.86%             | 6%                       |          |           | SHMO5Y75Lj.019z1  |                |
|              |     | 5.06%             | 5%                       |          |           | SHMO5Y75Li.019z1  |                |
|              |     | 5.36%             | 3.5%                     |          |           | SHMO5Y75LI.019z1  |                |
|              |     | 5.76%             | 2%                       |          |           | SHMO5Y75Lc.019z1  |                |
|              |     | 6.16%             | 0%                       |          |           | SHMO5Y75Le.019z1  |                |
|              |     | 6.29%             | 0%                       |          |           | SHMO5Y75LFe.019z1 | FREE VALUATION |
|              | 80% | 5.16%             | 5%                       | Pay rate | 5/5/3/3/3 | SHMO5Y80Li.019z1  |                |
|              |     | 5.46%             | 3.5%                     |          |           | SHMO5Y80LI.019z1  |                |
|              |     | 6.26%             | 0%                       |          |           | SHMO5Y80Le.019z1  |                |

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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% | 2.34%             | 7%                       | Highest of 5.50%; <i>or</i><br>initial pay rate + 2%. | 3/2   | STD2Y55Lk.013z2 |
|              |     | 2.84%             | 6%                       |                                                       |       | STD2Y55Lj.013z2 |
|              |     | 3.34%             | 5%                       |                                                       |       | STD2Y55Li.013z2 |
|              |     | 4.09%             | 3.5%                     |                                                       |       | STD2Y55LI.013z2 |
|              |     | 4.84%             | 2%                       |                                                       |       | STD2Y55Lc.013z2 |
|              |     | 5.84%             | 0%                       |                                                       |       | STD2Y55Le.013z2 |
|              | 65% | 2.34%             | 7%                       | Highest of 5.50%; <i>or</i><br>initial pay rate + 2%. | 3/2   | STD2Y65Lk.013z2 |
|              |     | 2.84%             | 6%                       |                                                       |       | STD2Y65Lj.013z2 |
|              |     | 3.34%             | 5%                       |                                                       |       | STD2Y65Li.013z2 |
|              |     | 4.09%             | 3.5%                     |                                                       |       | STD2Y65LI.013z2 |
|              |     | 4.84%             | 2%                       |                                                       |       | STD2Y65Lc.013z2 |
|              |     | 5.84%             | 0%                       |                                                       |       | STD2Y65Le.013z2 |

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2. Other fees apply. For a full list of fees see Page 16.

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| Term Type    | LTV | Rate <sup>1</sup> | Product Fee <sup>2</sup> | ICR                                                   | ERC % | Product Code     |                |
|--------------|-----|-------------------|--------------------------|-------------------------------------------------------|-------|------------------|----------------|
| 2 Year Fixed | 75% | 2.40%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | STD2Y75Lk.013z2  |                |
|              |     | 2.53%             | 7%                       |                                                       |       | STD2Y75LFk.013z2 | FREE VALUATION |
|              |     | 2.90%             | 6%                       |                                                       |       | STD2Y75Lj.013z2  |                |
|              |     | 3.40%             | 5%                       |                                                       |       | STD2Y75Li.013z2  |                |
|              |     | 4.15%             | 3.5%                     |                                                       |       | STD2Y75LI.013z2  |                |
|              |     | 4.90%             | 2%                       |                                                       |       | STD2Y75Lc.013z2  |                |
|              |     | 5.90%             | 0%                       |                                                       |       | STD2Y75Le.013z2  |                |
|              |     | 6.03%             | 0%                       |                                                       |       | STD2Y75LFe.013z2 | FREE VALUATION |
|              | 80% | 3.50%             | 5%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | STD2Y80Li.013z2  |                |
|              |     | 4.25%             | 3.5%                     |                                                       |       | STD2Y80LI.013z2  |                |
|              |     | 6.00%             | 0%                       |                                                       |       | STD2Y80Le.013z2  |                |

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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| 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.013z2 |
|              |     | 4.76%             | 6%                       |          |           | STD5Y55Lj.013z2 |
|              |     | 4.96%             | 5%                       |          |           | STD5Y55Li.013z2 |
|              |     | 5.26%             | 3.5%                     |          |           | STD5Y55LI.013z2 |
|              |     | 5.66%             | 2%                       |          |           | STD5Y55Lc.013z2 |
|              |     | 6.06%             | 0%                       |          |           | STD5Y55Le.013z2 |
|              | 65% | 4.56%             | 7%                       | Pay rate | 5/5/3/3/3 | STD5Y65Lk.013z2 |
|              |     | 4.76%             | 6%                       |          |           | STD5Y65Lj.013z2 |
|              |     | 4.96%             | 5%                       |          |           | STD5Y65Li.013z2 |
|              |     | 5.26%             | 3.5%                     |          |           | STD5Y65LI.013z2 |
|              |     | 5.66%             | 2%                       |          |           | STD5Y65Lc.013z2 |
|              |     | 6.06%             | 0%                       |          |           | STD5Y65Le.013z2 |

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.

\* For standard property definitions and criteria please see Criteria Guide page 4.

For intermediary use only. Criteria for guidance only. Detailed application criteria apply. CHL Mortgages for Intermediaries reserves the right to accept or decline an application at our absolute discretion.



## 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 | 75% | 4.66%             | 7%                       | Pay rate | 5/5/3/3/3 | STD5Y75Lk.013z2  |
|              |     | 4.71%             | 7%                       |          |           | STD5Y75LFk.013z2 |
|              |     | 4.86%             | 6%                       |          |           | STD5Y75Lj.013z2  |
|              |     | 5.06%             | 5%                       |          |           | STD5Y75Li.013z2  |
|              |     | 5.36%             | 3.5%                     |          |           | STD5Y75LI.013z2  |
|              |     | 5.76%             | 2%                       |          |           | STD5Y75Lc.013z2  |
|              |     | 6.16%             | 0%                       |          |           | STD5Y75Le.013z2  |
|              |     | 6.26%             | 0%                       |          |           | STD5Y75LFe.013z2 |
|              | 80% | 5.16%             | 5%                       | Pay rate | 5/5/3/3/3 | STD5Y80Li.013z2  |
|              |     | 5.46%             | 3.5%                     |          |           | STD5Y80LI.013z2  |
|              |     | 6.26%             | 0%                       |          |           | STD5Y80Le.013z2  |

**FREE  
VALUATION**

**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.

\* For standard property definitions and criteria please see Criteria Guide page 4.

For intermediary use only. Criteria for guidance only. Detailed application criteria apply. CHL Mortgages for Intermediaries reserves the right to accept or decline an application at our absolute discretion.



## 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% | 2.44%             | 7%                       | Highest of 5.50%; <i>or</i><br>initial pay rate + 2%. | 3/2   | SHMO2Y55Lk.013z2 |
|              |     | 2.94%             | 6%                       |                                                       |       | SHMO2Y55Lj.013z2 |
|              |     | 3.44%             | 5%                       |                                                       |       | SHMO2Y55Li.013z2 |
|              |     | 4.19%             | 3.5%                     |                                                       |       | SHMO2Y55LI.013z2 |
|              |     | 4.94%             | 2%                       |                                                       |       | SHMO2Y55Lc.013z2 |
|              |     | 5.94%             | 0%                       |                                                       |       | SHMO2Y55Le.013z2 |
|              | 65% | 2.44%             | 7%                       | Highest of 5.50%; <i>or</i><br>initial pay rate + 2%. | 3/2   | SHMO2Y65Lk.013z2 |
|              |     | 2.94%             | 6%                       |                                                       |       | SHMO2Y65Lj.013z2 |
|              |     | 3.44%             | 5%                       |                                                       |       | SHMO2Y65Li.013z2 |
|              |     | 4.19%             | 3.5%                     |                                                       |       | SHMO2Y65LI.013z2 |
|              |     | 4.94%             | 2%                       |                                                       |       | SHMO2Y65Lc.013z2 |
|              |     | 5.94%             | 0%                       |                                                       |       | SHMO2Y65Le.013z2 |

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.

For intermediary use only. Criteria for guidance only. Detailed application criteria apply. CHL Mortgages for Intermediaries reserves the right to accept or decline an application at our absolute discretion.





## 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 | 75% | 2.50%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | SHMO2Y75Lk.013z2  |                |
|              |     | 2.65%             | 7%                       |                                                       |       | SHMO2Y75LFk.013z2 | FREE VALUATION |
|              |     | 3.00%             | 6%                       |                                                       |       | SHMO2Y75Lj.013z2  |                |
|              |     | 3.50%             | 5%                       |                                                       |       | SHMO2Y75Li.013z2  |                |
|              |     | 4.25%             | 3.5%                     |                                                       |       | SHMO2Y75LI.013z2  |                |
|              |     | 5.00%             | 2%                       |                                                       |       | SHMO2Y75Lc.013z2  |                |
|              |     | 6.00%             | 0%                       |                                                       |       | SHMO2Y75Le.013z2  |                |
|              |     | 6.15%             | 0%                       |                                                       |       | SHMO2Y75LFe.013z2 | FREE VALUATION |
|              | 80% | 3.60%             | 5%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | SHMO2Y80Li.013z2  |                |
|              |     | 4.35%             | 3.5%                     |                                                       |       | SHMO2Y80LI.013z2  |                |
|              |     | 6.10%             | 0%                       |                                                       |       | SHMO2Y80Le.013z2  |                |

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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## 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     |
|--------------|-----|-------------------|--------------------------|----------|-----------|------------------|
| 5 Year Fixed | 55% | 4.66%             | 7%                       | Pay rate | 5/5/3/3/3 | SHM05Y55Lk.013z2 |
|              |     | 4.86%             | 6%                       |          |           | SHM05Y55Lj.013z2 |
|              |     | 5.06%             | 5%                       |          |           | SHM05Y55Li.013z2 |
|              |     | 5.36%             | 3.5%                     |          |           | SHM05Y55LI.013z2 |
|              |     | 5.76%             | 2%                       |          |           | SHM05Y55Lc.013z2 |
|              |     | 6.16%             | 0%                       |          |           | SHM05Y55Le.013z2 |
|              | 65% | 4.66%             | 7%                       | Pay rate | 5/5/3/3/3 | SHM05Y65Lk.013z2 |
|              |     | 4.86%             | 6%                       |          |           | SHM05Y65Lj.013z2 |
|              |     | 5.06%             | 5%                       |          |           | SHM05Y65Li.013z2 |
|              |     | 5.36%             | 3.5%                     |          |           | SHM05Y65LI.013z2 |
|              |     | 5.76%             | 2%                       |          |           | SHM05Y65Lc.013z2 |
|              |     | 6.16%             | 0%                       |          |           | SHM05Y65Le.013z2 |

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.

For intermediary use only. Criteria for guidance only. Detailed application criteria apply. CHL Mortgages for Intermediaries reserves the right to accept or decline an application at our absolute discretion.



## 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      |                |
|--------------|-----|-------------------|--------------------------|----------|-----------|-------------------|----------------|
| 5 Year Fixed | 75% | 4.76%             | 7%                       | Pay rate | 5/5/3/3/3 | SHMO5Y75Lk.013z2  |                |
|              |     | 4.89%             | 7%                       |          |           | SHMO5Y75LFk.013z2 | FREE VALUATION |
|              |     | 4.96%             | 6%                       |          |           | SHMO5Y75Lj.013z2  |                |
|              |     | 5.16%             | 5%                       |          |           | SHMO5Y75Li.013z2  |                |
|              |     | 5.46%             | 3.5%                     |          |           | SHMO5Y75LI.013z2  |                |
|              |     | 5.86%             | 2%                       |          |           | SHMO5Y75Lc.013z2  |                |
|              |     | 6.26%             | 0%                       |          |           | SHMO5Y75Le.013z2  |                |
|              |     | 6.39%             | 0%                       |          |           | SHMO5Y75LFe.013z2 | FREE VALUATION |
|              | 80% | 5.26%             | 5%                       | Pay rate | 5/5/3/3/3 | SHMO5Y80Li.013z2  |                |
|              |     | 5.56%             | 3.5%                     |          |           | SHMO5Y80LI.013z2  |                |
|              |     | 6.36%             | 0%                       |          |           | SHMO5Y80Le.013z2  |                |

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.

For intermediary use only. Criteria for guidance only. Detailed application criteria apply. CHL Mortgages for Intermediaries reserves the right to accept or decline an application at our absolute discretion.



## 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.013z2  |                |
|                                                                                                                                                                                          |     | 5.39%             | 5%                       |                                                      |           | LHMO2Y75LFi.013z2 | FREE VALUATION |
|                                                                                                                                                                                          |     | 5.68%             | 3.5%                     |                                                      |           | LHMO2Y75LI.013z2  |                |
|                                                                                                                                                                                          |     | 6.43%             | 2%                       |                                                      |           | LHMO2Y75Lc.013z2  |                |
|                                                                                                                                                                                          |     | 7.43%             | 0%                       |                                                      |           | LHMO2Y75Le.013z2  |                |
|                                                                                                                                                                                          |     | 7.89%             | 0%                       |                                                      |           | LHMO2Y75LFe.013z2 | FREE VALUATION |
| 5 Year Fixed                                                                                                                                                                             | 75% | 6.15%             | 7%                       | Pay rate                                             | 5/5/3/3/3 | LHMO5Y75Lk.013z2  |                |
|                                                                                                                                                                                          |     | 6.37%             | 7%                       |                                                      |           | LHMO5Y75LFk.013z2 | FREE VALUATION |
|                                                                                                                                                                                          |     | 6.55%             | 5%                       |                                                      |           | LHMO5Y75Li.013z2  |                |
|                                                                                                                                                                                          |     | 6.85%             | 3.5%                     |                                                      |           | LHMO5Y75LI.013z2  |                |
|                                                                                                                                                                                          |     | 7.15%             | 2%                       |                                                      |           | LHMO5Y75Lc.013z2  |                |
|                                                                                                                                                                                          |     | 7.55%             | 0%                       |                                                      |           | LHMO5Y75Le.013z2  |                |
|                                                                                                                                                                                          |     | 7.77%             | 0%                       |                                                      |           | LHMO5Y75LFe.013z2 | 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.

For intermediary use only. Criteria for guidance only. Detailed application criteria apply. CHL Mortgages for Intermediaries reserves the right to accept or decline an application at our absolute discretion.



## 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%; <b>or</b><br>initial pay rate + 2%. | 3/2   | SLET2Y55Lk.013z2 |
|              |     | 3.26%             | 6%                       |                                                       |       | SLET2Y55Lj.013z2 |
|              |     | 3.69%             | 5%                       |                                                       |       | SLET2Y55Li.013z2 |
|              |     | 4.43%             | 3.5%                     |                                                       |       | SLET2Y55LI.013z2 |
|              |     | 5.20%             | 2%                       |                                                       |       | SLET2Y55Lc.013z2 |
|              |     | 6.16%             | 0%                       |                                                       |       | SLET2Y55Le.013z2 |
|              | 65% | 2.86%             | 7%                       | Highest of 5.50%; <b>or</b><br>initial pay rate + 2%. | 3/2   | SLET2Y65Lk.013z2 |
|              |     | 3.36%             | 6%                       |                                                       |       | SLET2Y65Lj.013z2 |
|              |     | 3.79%             | 5%                       |                                                       |       | SLET2Y65Li.013z2 |
|              |     | 4.53%             | 3.5%                     |                                                       |       | SLET2Y65LI.013z2 |
|              |     | 5.30%             | 2%                       |                                                       |       | SLET2Y65Lc.013z2 |
|              |     | 6.26%             | 0%                       |                                                       |       | SLET2Y65Le.013z2 |

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.

\* 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.

For intermediary use only. Criteria for guidance only. Detailed application criteria apply. CHL Mortgages for Intermediaries reserves the right to accept or decline an application at our absolute discretion.



## 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 | 75% | 2.96%             | 7%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | SLET2Y75Lk.013z2  |                |
|              |     | 3.16%             | 7%                       |                                                       |       | SLET2Y75LFk.013z2 | FREE VALUATION |
|              |     | 3.46%             | 6%                       |                                                       |       | SLET2Y75Lj.013z2  |                |
|              |     | 3.89%             | 5%                       |                                                       |       | SLET2Y75Li.013z2  |                |
|              |     | 4.63%             | 3.5%                     |                                                       |       | SLET2Y75LI.013z2  |                |
|              |     | 5.40%             | 2%                       |                                                       |       | SLET2Y75Lc.013z2  |                |
|              |     | 6.36%             | 0%                       |                                                       |       | SLET2Y75Le.013z2  |                |
|              |     | 6.56%             | 0%                       |                                                       |       | SLET2Y75LFe.013z2 | FREE VALUATION |
|              | 80% | 3.99%             | 5%                       | Highest of 5.50%; <u>or</u><br>initial pay rate + 2%. | 3/2   | SLET2Y80Li.013z2  |                |
|              |     | 4.73%             | 3.5%                     |                                                       |       | SLET2Y80LI.013z2  |                |
|              |     | 6.46%             | 0%                       |                                                       |       | SLET2Y80Le.013z2  |                |

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.

\* 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.

For intermediary use only. Criteria for guidance only. Detailed application criteria apply. CHL Mortgages for Intermediaries reserves the right to accept or decline an application at our absolute discretion.



## 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.013z2 |
|              |     | 4.75%             | 6%                       |          |           | SLET5Y55Lj.013z2 |
|              |     | 4.96%             | 5%                       |          |           | SLET5Y55Li.013z2 |
|              |     | 5.31%             | 3.5%                     |          |           | SLET5Y55LI.013z2 |
|              |     | 5.68%             | 2%                       |          |           | SLET5Y55Lc.013z2 |
|              |     | 6.17%             | 0%                       |          |           | SLET5Y55Le.013z2 |
|              | 65% | 4.65%             | 7%                       | Pay rate | 5/5/3/3/3 | SLET5Y65Lk.013z2 |
|              |     | 4.85%             | 6%                       |          |           | SLET5Y65Lj.013z2 |
|              |     | 5.06%             | 5%                       |          |           | SLET5Y65Li.013z2 |
|              |     | 5.41%             | 3.5%                     |          |           | SLET5Y65LI.013z2 |
|              |     | 5.78%             | 2%                       |          |           | SLET5Y65Lc.013z2 |
|              |     | 6.27%             | 0%                       |          |           | SLET5Y65Le.013z2 |

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.

\* 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.

For intermediary use only. Criteria for guidance only. Detailed application criteria apply. CHL Mortgages for Intermediaries reserves the right to accept or decline an application at our absolute discretion.



## 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 | 75% | 4.75%             | 7%                       | Pay rate | 5/5/3/3/3 | SLET5Y75Lk.013z2  |                |
|              |     | 4.83%             | 7%                       |          |           | SLET5Y75LFk.013z2 | FREE VALUATION |
|              |     | 4.95%             | 6%                       |          |           | SLET5Y75Lj.013z2  |                |
|              |     | 5.16%             | 5%                       |          |           | SLET5Y75Li.013z2  |                |
|              |     | 5.51%             | 3.5%                     |          |           | SLET5Y75LI.013z2  |                |
|              |     | 5.88%             | 2%                       |          |           | SLET5Y75Lc.013z2  |                |
|              |     | 6.37%             | 0%                       |          |           | SLET5Y75Le.013z2  |                |
|              |     | 6.45%             | 0%                       |          |           | SLET5Y75LFe.013z2 | FREE VALUATION |
|              | 80% | 5.26%             | 5%                       | Pay rate | 5/5/3/3/3 | SLET5Y80Li.013z2  |                |
|              |     | 5.61%             | 3.5%                     |          |           | SLET5Y80LI.013z2  |                |
|              |     | 6.47%             | 0%                       |          |           | SLET5Y80Le.013z2  |                |

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.

\* 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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## Criteria at a Glance

|                     | Standard                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | HMO / MUFB                                                                                                            |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| Applicants          | <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.                                                                                                                    |                                                                                                                       |
| Experience          | At least one applicant must own a residential or BTL property in the UK.<br>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                             |
| Ltd Company / LLP   | 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> |                                                                                                                       |
| Age Limits          | Minimum Age: Primary applicant: <b>21</b> Secondary applicants: <b>18</b> • Maximum Age: <b>85</b> at the end of term                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                       |
| Minimum Income      | <b>£20,000</b> combined income per application • Rental income accepted as per SA302                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                       |
| Minimum Loan        | <b>£25,001</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                       |
| Loan Term           | Minimum Term: <b>5 years</b> • Maximum Term: <b>30 years</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                       |
| Maximum LTV         | <b>80%</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                       |
| Acceptable Exposure | 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                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                       |
| Minimum value       | <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> |
| New builds          | 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                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                       |
| Shared Houses       | Rental Assessment is on a single family unit basis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Rental Assessment is on a room-by-room / unit-by-unit basis                                                           |
| ICR                 | Basic Rate Tax Payer: <b>125%</b> • Higher Rate Tax Payer: <b>140%</b> • Limited Company / LLP: <b>125%</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                       |

## 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

