



A new range of buy-to-let products available to individual, portfolio, limited company SPV and first time landlords.

We aim to help with specialist buy-to-let requirements such as unusual property types including flats that are high rise and over commercial premises, HMOs, multi unit freehold properties and holiday lets.

Using our fully online broker portal and client app, we can provide quick decisions and underwriter flexibility.

We are always happy to discuss cases that do not 'fit the box'.

Pre-submission enquiries

Call: 020 7031 1551

Email: mortgage.enquiries@utbank.co.uk

For post-submission enquiries call:

020 7031 1552 to speak to your underwriter



Best Second Charge Lender
Mortgage Strategy Awards 2025

Short-Term Lender of the Year
Financial Reporter Awards 2025

Best Second Mortgage Lender
What Mortgage Awards 2025

Best Product Range Second
Charge National Mortgage
Awards 2024

Best Second Mortgage Lender
What Mortgage Awards 2024

Best Lender for Second Charge
Loans Financial Reporter
Awards 2024

Best Second Mortgage Lender
Personal Finance Awards 2024

Buy To Let Mortgages For Intermediaries

Standard Range

Standard Range 2 Year Fixed				
Product Fee	2%	3%	4%	5%
Max LTV 65%	5.09%	4.84%	4.14%	3.89%
Max LTV 70%	5.09%	4.84%	4.14%	3.89%
Max LTV 75%	5.09%	4.84%	4.14%	3.99%
Max LTV 80%	6.04%	5.84%	5.54%	
Reversionary Rates	BBR + 4.5% *			

Property Types	
Single Dwelling	Private & Ex-local Authority,
HMOs	N/A
MUBs	N/A
Holiday Lets	N/A

Product fee can be added to the loan but can not exceed max loan size by more than 2% or an LTV of 82%
*Follow the BoE rate at the stated margin, down to a minimum of 0.5%

Standard Range 5 Year Fixed				
2%	3%	4%	5%	Loan Size
6.30%	6.12%	5.94%	5.69%	£50k - £1.5m
6.30%	6.12%	5.94%	5.69%	£50k - £1.0m
6.40%	6.22%	6.04%	5.79%	£50k - £1.0m
7.50%	7.44%	7.14%		£50k - £500k
BBR + 4.5% *				

ECRs	Rent Interest Cover Ratios
2 Year Fixed Years 1-2 3/2% 5 Year Fixed Years 1-5 5/4/4/3/2%	Basic Rate 125% High Rate 140% Combined 130% Ltd SPV 125%
Rent Cover Rates	
2 Year Fixed Higher of Initial pay rate + 2% or 5.5% 5 Year Fixed Initial pay rate %	

Specialist Range

Specialist Range
2 Year Fixed

Product Fee	2%	3%	4%	5%
Max LTV 65%	5.34%	5.09%	4.39%	4.04%
Max LTV 70%	5.34%	5.09%	4.39%	4.04%
Max LTV 75%	5.34%	5.09%	4.39%	4.04%
Max LTV 80%	6.09%	5.89%	5.59%	
Reversionary Rates	BBR + 5% *			

Property Types

Single Dwelling	N/A
HMOs	Up to 10 Lettable Rooms
MUBs	Up to 10 units
Holiday Lets	N/A

Product fee can be added to the loan but can not exceed max loan size by more than 2% or an LTV of 82%
*Follow the BoE rate at the stated margin, down to a minimum of 0.5%

Specialist Range
5 Year Fixed

2%	3%	4%	5%	Loan Size
6.59%	6.39%	6.29%	5.99%	£50k - £1.5m
6.59%	6.39%	6.29%	5.99%	£50k - £1.0m
6.59%	6.39%	6.29%	5.99%	£50k - £1.0m
7.69%	7.44%	7.24%		£50k - £500k
BBR + 5% *				

ECRs

2 Year Fixed	Years 1-2	3/2%
5 Year Fixed	Years 1-5	5/4/4/3/2%

Rent Interest Cover Ratios

Basic Rate 125%	High Rate 140%
Combined 130%	Ltd SPV 125%

Rent Cover Rates

2 Year Fixed	Higher of Initial pay rate + 2% or 5.5%
5 Year Fixed	Initial pay rate %

Buy To Let Mortgages For Intermediaries

Non-standard range

Non-standard Range 2 Year Fixed				
Product Fee	2%	3%	4%	5%
Max LTV 65%	6.09%	5.69%	5.29%	5.19%
Max LTV 70%	6.09%	5.69%	5.29%	5.19%
Max LTV 75%	6.09%	5.79%	5.29%	5.19%
Max LTV 80%				
Reversionary Rates	BBR + 5.25% *			

Property Types	
Single Dwelling	N/A
HMOs	N/A
MUBs	N/A
Holiday Lets	Up to 6 bedrooms, single lettings only

Product fee can be added to the loan but can not exceed max loan size by more than 2% or an LTV of 82%
*Follow the BoE rate at the stated margin, down to a minimum of 0.5%

Non-standard Range 5 Year Fixed				
2%	3%	4%	5%	Loan Size
7.14%	6.94%	6.74%	6.64%	£50k - £1.5m
7.14%	6.94%	6.74%	6.64%	£50k - £1.0m
7.14%	6.94%	6.74%	6.64%	£50k - £1.0m
				£50k - £500k
BBR + 5.25% *				

ECRs	Rent Interest Cover Ratios
2 Year Fixed Years 1-2 3/2% 5 Year Fixed Years 1-5 5/4/4/3/2%	Basic Rate 125% High Rate 140% Combined 130% Ltd SPV 125%
Rent Cover Rates	
2 Year Fixed Higher of Initial pay rate + 2% or 5.5% 5 Year Fixed Initial pay rate %	

Contact Us

Our Team, always on hand to help



Frankie Kitchen
Key Account Manager
Nationwide
M: 07557 311 615
fkitchen@utbank.co.uk

Field Team



Jigar Patel
Head of Specialist Distribution
South Region
M: 07796 348 031
jpatel@utbank.co.uk



Rachel Shackleton
**Business Development Manager,
Mortgages & BTL**
South of England & Wales
M: 07471 971 236
rshackleton@utbank.co.uk



Frances Arnold
**Business Development Manager,
Mortgages & BTL**
North Region
M: 07385 930 252
farnold@utbank.co.uk

**All team members are supported by a dedicated telephony
business relationship manager**

T: 0207 031 1551
E: mortgage.enquiries@utbank.co.uk

Contact Us

Useful Contacts

Enquiries: **020 7031 1551**

Email: **mortgage.enquiries@utbank.co.uk**

Website: **utbank.co.uk**

Division	Contact	Email
Mortgage Enquires Team (Pre submission)	0207 031 1551	Mortgage.enquiries@utbank.co.uk
Residential Underwriting (Post submission)	0207 031 1552	
BTL Underwriting (Post submission)	0203 862 1298	btlmortgages@utbank.co.uk

For Registration, procuration fee and sourcing queries please contact Intermediary Support - on 0207 031 1551 Email: mortgage.enquiries@utbank.co.uk

United Trust Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Member of UK Finance. Registered in England and Wales 549690. One Ropemaker Street, London EC2Y 9AW.

This information is strictly for the use of professional intermediaries only.

Quick Links

To register as new intermediary
[Click here](#)

To access online document library
[Click here](#)

To read our case studies for deals
we've recently supported
[Click here](#)

To search our Criteria on the
Knowledge Bank site
[Click here](#)