

**75% LTV | Fixed rates from 5.94%**

Available for single self-contained properties (SSC)

Product type and term	Initial rate	Product fee	Product criteria	Early redemption charge (ERC)	Reversion rate	APRC	ICR calculation rate*	Product code
5 year fixed	5.99%	NIL	Free valuation No application fee £1,000 cashback	5% for year 1 5% for year 2 4% for year 3 4% for year 4 3% for year 5	8.35% Paragon SVR less 1.25%	7.70%	5.99%	2BM564
	5.94%						5.94%	EPM211

Available for houses in multiple occupation (HMOs) and multi-unit blocks (MUBs).

Product type and term	Initial rate	Product fee	Product criteria	Early redemption charge (ERC)	Reversion rate	APRC	ICR calculation rate*	Product code
5 year fixed	6.19%	NIL	Free valuation No application fee £1,000 cashback	5% for year 1 5% for year 2 4% for year 3 4% for year 4 3% for year 5	8.35% Paragon SVR less 1.25%	7.80%	6.19%	2BM565

Please see our [Portfolio lending guidelines](#) and [Portfolio buy-to-let product guide](#) for full criteria.



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