

# BUY TO LET: £1M +



Borrower Type	Max LTV	Fixed Term	Loan Term	Pay Rate	Arr. Fee	Proc. Fee <small>Paid by YBS</small>	Min. Loan	Max. Loan	Reversion Rate	ERCs	Serviceability Assessment <small>Lower of Market / Passing Rent</small>
Corporate BTL											
Limited Company / LLP	65%	5 Year	Up to 25 Years	5.75%	3%	0.75%	£1m +	£20m	SVR	5%, 4%, 3.5%, 2.5%, 2%	125% IRC at higher of 3% or Pay Rate +0.3%
				5.95%	2%						
	75%	5 Year		5.95%	3%						
				6.15%	2%						
Large Personal BTL											
Personal Name <small>Up to 4 applicants</small>	65%	5 Year	Up to 25 Years	5.75%	3%	0.75%	6+ Properties or £3m or 11+ mtg properties in personal portfolio.	£20m	SVR	5%, 4%, 3.5%, 2.5%, 2%	140% IRC at higher of 3% or Pay Rate +0.6%
				5.95%	2%						
	75%	5 Year		5.95%	3%						
				6.15%	2%						

## Key Criteria

- |  |  |
|--|--|
| • All borrowers must comprise 100% UK ownership and UK residency | • Maximum number of security units within a single block of flats is value of £10m                 |
| • 65% LTV cap for new build flats                                | • We lend against a block value when lending to 5 or more properties in the same block or postcode |
| • Maximum 10-year commitment for loans over £2m                  |  |
| • 2% and 3% arrangement fees available                           | • Minimum flat size is 35sqm   |

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Borrower Type	Max LTV	Fixed Term	Loan Term	Pay Rate	Arr. Fee	Proc. Fee Paid by YBS	Min. Loan	Max. Loan	Reversion Rate	ERCs	Serviceability Assessment Lower of Market / Passing Rent
Corporate BTL											
Limited Company / LLP	65%	5 Year	Up to 25 Years	5.25%	5%	0.75%	£1m +	£20m	SVR	5%, 4%, 3.5%, 2.5%, 2%	125% IRC at higher of 3% or Pay Rate +0.3%
	70%	5 Year		5.30%							
Large Personal BTL											
Personal Name Up to 4 applicants	65%	5 Year	Up to 25 Years	5.25%	5%	0.75%	6+ Properties or £3m or 11+ mtg properties in personal portfolio.	£20m	SVR	5%, 4%, 3.5%, 2.5%, 2%	140% IRC at higher of 3% or Pay Rate +0.6%
	70%	5 Year		5.30%							

## Key Criteria

- |   |  |
|---|--|
| • All borrowers must comprise 100% UK ownership and UK residency    | • Maximum number of security units within a single block of flats is value of £10m                 |
| • 65% LTV cap for new build flats                                   | • We lend against a block value when lending to 5 or more properties in the same block or postcode |
| • Maximum 10-year commitment for loans over £2m                     |  |
| • Interest Only (can offer repayment or part and part if preferred) | • Minimum flat size is 35sqm   |

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# BUY TO LET: £500K - £1M



Borrower Type	Max LTV	Fixed Term	Loan Term	Pay Rate	Arr. Fee	Proc. Fee <small>Paid by YBS</small>	Min. Loan	Max. Loan	Reversion Rate	ERCs	Serviceability Assessment <small>Lower of Market / Passing Rent</small>
Corporate BTL											
Limited Company / LLP	65%	5 Year	Up to 25 Years	6.20%	2%	0.75%	£500k	£1m	SVR	5%, 4%, 3.5%, 2.5%, 2%	125% IRC at higher of 3% or Pay Rate +0.3%
	75%	5 Year		6.40%							
Large Personal BTL											
Personal Name <small>Up to 4 applicants</small>	65%	5 Year	Up to 25 Years	6.20%	2%	0.75%	6+ Properties or 11+ mtg properties in personal portfolio.	£1m	SVR	5%, 4%, 3.5%, 2.5%, 2%	140% IRC at higher of 3% or Pay Rate +0.6%
	75%	5 Year		6.40%							

## Key Criteria

- |   |  |
|---|--|
| • All borrowers must comprise 100% UK ownership and UK residency    | • Maximum number of security units within a single block of flats is value of £10m                 |
| • 65% LTV cap for new build flats                                   | • We lend against a block value when lending to 5 or more properties in the same block or postcode |
| • Maximum 10-year commitment for loans over £2m                     |  |
| • Interest Only (can offer repayment or part and part if preferred) | • Minimum flat size is 35sqm   |

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