

Buy to Let product guide

April 2011

Buy to Let Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
Tracker	3.99 5.2 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +3.49% for 12 months then Bank of England Base Rate +4.34% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £500; £500 cashback	3% of the amount being repaid in year 1	2.5% of loan	LWK
	4.35 5.0 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +3.85% for 24 months then Bank of England Base Rate +4.24% for the life of the loan Exclusive when taking out BM Conveyancing. See your BDM for further details.	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	2% of loan	EGD
	4.50 5.1 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.00% for 24 months then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	2% of loan	EFN
	4.80 5.0 APR (variable)	75% - £25,001 - £750k	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.30% for 24 months then Bank of England Base Rate +4.24% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £500; Exclusive when taking out BM Conveyancing. Contact your BDM for further details.	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	£2249	EGB
	4.95 5.1 APR (variable)	75% - £25,001 - £750k	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.45% for 24 months then Bank of England Base Rate +4.24% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £500;	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	£2249	EGC
	4.99 5.2 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.49% for 12 months then Bank of England Base Rate +4.34% for the life of the loan	3% of the amount being repaid in year 1	1% of loan	LWL
	2.75 5.1 APR (variable)	60% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +2.25% for 12 months then Bank of England Base Rate +4.34% for the life of the loan	3% of the amount being repaid in year 1	3% of loan	LWJ

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Tracker	3.85 5.0 APR (variable)	60% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +3.35% for 12 months then Bank of England Base Rate +4.34% for the life of the loan	3% of the amount being repaid in year 1	2.5% of loan	EFF
	4.10 5.0 APR (variable)	60% - £25,001 - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +3.60% for 24 months then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2	1.5% of loan	EFQ
Flexible	4.99 4.4 APR (variable)	75% - £5k - £1m	Rental Calculation 125% @ Payrate Bank of England Base Rate +4.49% for 36 months then Bank of England Base Rate +3.49% for the life of the loan Further Borrowing Only Overpayments & Underpayments, Payment Holidays, Available for Additional Borrowing; Overpayments, Underpayments, Drawdown Facility, Drawdown of Overpayments, Payment Holidays; ERCs Applicable on Full Redemption Only	3% of the amount being repaid in year 1 3% of the amount being repaid in year 2 3% of the amount being repaid in year 3	None	EFR
Fixed	4.65 5.2 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan Exclusive when taking out BM conveyancing	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	2.5% of loan	LVX
	4.80 5.2 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	2.5% of loan	EGG
	5.50 5.2 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/06/2014 then Bank of England Base Rate +3.99% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £790; Exclusive when taking out BM Conveyancing. Contact your BDM for further details.	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013 3% of the amount being repaid to 01/06/2014	2% of loan	EGH
	5.57 5.2 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	0.95% of loan	LVY
	5.59 5.2 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/06/2016 then Bank of England Base Rate +3.99% for the life of the loan	5% of the amount being repaid to 01/06/2012 4% of the amount being repaid to 01/06/2013 3% of the amount being repaid to 01/06/2016	3% of loan	LVZ

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Fixed 5.65 5.2 APR (variable)	75% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/06/2014 then Bank of England Base Rate +3.99% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £300; Refund of standard valuation - one per application £490 max;	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013 3% of the amount being repaid to 01/06/2014	2% of loan	EGI
5.75 5.2 APR (variable)	75% - £25,001 - £150k	Rental Calculation 125% @ Payrate until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £500; £500 cashback. Exclusive when taking out BM conveyancing	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	£995	LWF
5.90 5.3 APR (variable)	75% - £25,001 - £300k	Rental Calculation 125% @ Payrate until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £500; £500 cashback. Exclusive when taking out BM conveyancing	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	£1495	LWH
5.90 5.3 APR (variable)	75% - £25,001 - £150k	Rental Calculation 125% @ Payrate until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £500; £500 cashback	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	£995	LWG
6.05 5.3 APR (variable)	75% - £25,001 - £300k	Rental Calculation 125% @ Payrate until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £500; £500 cashback	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	£1495	LWI
6.10 5.6 APR (variable)	75% - £5k - £1m	Rental Calculation 125% @ Payrate until 01/07/2013 then Bank of England Base Rate +4.34% for the life of the loan Further Borrowing Only Available for Additional Borrowing;	3% of the amount being repaid to 01/07/2012 3% of the amount being repaid to 01/07/2013	None	LVA
3.99 5.1 APR (variable)	60% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	3% of loan	EGL

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	4.50 5.0 APR (variable)	60% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £790; Exclusive when taking out BM Conveyancing. Contact your BDM for further details.	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	1.25% of loan	LVV
	4.64 5.0 APR (variable)	60% - £25,001 - £150k	Rental Calculation 125% @ Payrate until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £500; £500 cashback	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	£995	LWB
	4.64 5.1 APR (variable)	60% - £25,001 - £300k	Rental Calculation 125% @ Payrate until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £500; £500 cashback. Exclusive when taking out BM Conveyancing. Contact your BDM for further details.	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	£1495	LWC
	4.65 5.0 APR (variable)	60% - £25,001 - £1m	Rental Calculation 125% @ Payrate until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £300; Refund of standard valuation - one per application £490 max;	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	1.25% of loan	LVW
	4.79 5.1 APR (variable)	60% - £25,001 - £300k	Rental Calculation 125% @ Payrate until 01/06/2013 then Bank of England Base Rate +4.24% for the life of the loan Cashback provided as a telegraphic transfer to solicitor on completion £500; £500 cashback	3% of the amount being repaid to 01/06/2012 3% of the amount being repaid to 01/06/2013	£1495	LWD

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