



Buy To Let Mortgage Range

Product ranges

BTL Purchase and Re-mortgage	Page 2
BTL Re-mortgage Only	Page 3
Limited Company BTL Purchase and Re-mortgage	Page 4
Limited Company BTL Re-mortgage Only	Page 4
Important Information	Page 5

YOUR BUY-TO-LET PROPERTY MAY BE REPOSSESSED OR A RECEIVER OF RENT APPOINTED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Details correct as at 6th February 2025. Rates may be changed without notice.

Buy To Let Mortgage Range

Criteria Highlights

- Applications stressed at payrate (5 year fixed / like-for-like remortgages) or payrate + 2% (all other products)
- Up to four applicants accepted including non-portfolio and portfolio landlords (max 10 properties / £10m of lending)
- No minimum income, maximum age of 85. See Lending Criteria for our full lending policy.
- Fee-assisted re-mortgage options available – up to a maximum property value of £2 million.

Buy to Let mortgages - available for purchase and re-mortgage. £100k minimum loan size.

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
65% Loan to Value						
2 Year Fixed Rate	B07947	3.69%	£10m+	5.00%	8.75%	8.2% APRC*
	B07948	5.59%		£1,999	8.75%	8.6% APRC**
5 Year Fixed Rate	B07951	4.89%	£10m+	5.00%	8.75%	7.6% APRC*
	B07952	5.49%		£1,999	8.75%	7.9% APRC**
75% Loan to Value						
2 Year Fixed Rate	B07949	3.89%	£2m	5.00%	8.75%	8.3% APRC*
	B07950	5.69%		£1,999	8.75%	8.6% APRC**
5 Year Fixed Rate	B07953	4.99%	£2m	5.00%	8.75%	7.7% APRC*
	B07954	5.59%		£1,999	8.75%	7.9% APRC**

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**

Buy To Let Mortgage Range *(continued)*

Buy to Let mortgages - available for re-mortgage only, maximum property value of £2m. £100k minimum loan size.

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison	Features
65% Loan to Value							
2 Year Fixed Rate	B07803	3.69%	£1.3m	5.00%	8.75%	8.2% APRC ¹	Legal Assist and no valuation fee
	B07804	3.69%				8.2% APRC ¹	£500 Cashback and no valuation fee
	B07701	5.59%		£1,999	8.75%	8.6% APRC ²	Legal Assist and no valuation fee
	B07702	5.59%				8.6% APRC ²	£500 Cashback and no valuation fee
5 Year Fixed Rate	B07707	4.89%	£1.3m	5.00%	8.75%	7.6% APRC ¹	Legal Assist and no valuation fee
	B07708	4.89%				7.6% APRC ¹	£500 Cashback and no valuation fee
	B07710	5.49%		£1,999	8.75%	7.9% APRC ²	Legal Assist and no valuation fee
	B07711	5.49%				7.9% APRC ²	£500 Cashback and no valuation fee
75% Loan to Value							
2 Year Fixed Rate	B07806	3.89%	£1.5m	5.00%	8.75%	8.3% APRC ¹	Legal Assist and no valuation fee
	B07807	3.89%				8.3% APRC ¹	£500 Cashback and no valuation fee
	B07704	5.69%		£1,999	8.75%	8.6% APRC ²	Legal Assist and no valuation fee
	B07705	5.69%				8.6% APRC ²	£500 Cashback and no valuation fee
5 Year Fixed Rate	B07713	4.99%	£1.5m	5.00%	8.75%	7.7% APRC ¹	Legal Assist and no valuation fee
	B07714	4.99%				7.7% APRC ¹	£500 Cashback and no valuation fee
	B07716	5.59%		£1,999	8.75%	7.9% APRC ²	Legal Assist and no valuation fee
	B07717	5.59%				7.9% APRC ²	£500 Cashback and no valuation fee

Loan to Value Limits

Maximum 80% - Up to £500,000 loan amount	Maximum 75% - Up to £2,000,000 loan amount
Maximum 70% - Up to £2,500,000 loan amount	Maximum 65% - Up to £3,000,000 loan amount
Maximum 60% - Up to £10,000,000 loan amount	Maximum 50% - Over £10,000,000 loan amount

These limits may be restricted by product availability

Limited Company Buy To Let Mortgage Range

Criteria Highlights

- Non-trading, property management SPVs only (see Lending Criteria for acceptable SIC codes).
- 125% ICR, stressed at payrate (5 year fixed / like-for-like remortgages) or payrate + 2% (all other products)
- Up to four directors / shareholders accepted including non-portfolio and portfolio landlords (max 10 properties / £10m of lending)
- No minimum income, maximum age of 85. See Lending Criteria for our full lending policy.

Limited Company Buy to Let mortgages - available for purchase and re-mortgage. £100k min loan.						
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
65% Loan to Value						
2 Year Fixed Rate	M07955	3.69%	£10m+	5.00%	8.75%	8.2% APRC*
	M07956	5.59%		£1,999	8.75%	8.6% APRC**
5 Year Fixed Rate	M07959	4.89%	£10m+	5.00%	8.75%	7.6% APRC*
	M07960	5.49%		£1,999	8.75%	7.9% APRC**
75% Loan to Value						
2 Year Fixed Rate	M07957	3.89%	£2m	5.00%	8.75%	8.3% APRC*
	M07958	5.69%		£1,999	8.75%	8.6% APRC**
5 Year Fixed Rate	M07961	4.99%	£2m	5.00%	8.75%	7.7% APRC*
	M07962	5.59%		£1,999	8.75%	7.9% APRC**

**Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'

Limited Company Buy to Let mortgages - available for re-mortgage only, max property value of £2m. £100k min loan.							
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison	Features
65% Loan to Value							
2 Year Fixed Rate	M07809	3.69%	£1.3m	5.00%	8.75%	8.2% APRC^1	£500 Cashback and no valuation fee
	M07719	5.59%		£1,999	8.75%	8.6% APRC^2	
5 Year Fixed Rate	M07723	4.89%	£1.3m	5.00%	8.75%	7.6% APRC^1	£500 Cashback and no valuation fee
	M07725	5.49%		£1,999	8.75%	7.9% APRC^2	
75% Loan to Value							
2 Year Fixed Rate	M07811	3.89%	£1.5m	5.00%	8.75%	8.3% APRC^1	£500 Cashback and no valuation fee
	M07721	5.69%		£1,999	8.75%	8.6% APRC^2	
5 Year Fixed Rate	M07727	4.99%	£1.5m	5.00%	8.75%	7.7% APRC^1	£500 Cashback and no valuation fee
	M07729	5.59%		£1,999	8.75%	7.9% APRC^2	

Loan to Value Limits

Maximum 80% - Up to £500,000 loan amount	Maximum 75% - Up to £2,000,000 loan amount
Maximum 70% - Up to £2,500,000 loan amount	Maximum 65% - Up to £3,000,000 loan amount
Maximum 60% - Up to £10,000,000 loan amount	Maximum 50% - Over £10,000,000 loan amount

These limits may be restricted by product availability

Buy To Let Mortgages

Important Information

Our re-mortgage offers

Our re-mortgage only range offers two specific fee-assisted options. Moving your mortgage to Metro Bank will result in legal and valuation costs. Please refer to our website for more information on our [Fee-Assist](#) options.

Some charges to be aware of

- Conveyancer's fees
- A valuation will be required for each application. Please refer to our website for more information on [Valuations](#) including fee scale.
- Other fees may apply after you take out your mortgage (please see our Tariff of Charges for more details)

Early repayment charges (1% for each year of initial rate remaining)

You can pay back the capital part of your loan by making "overpayments". These are amounts in excess of your monthly mortgage payment. An early repayment charge could apply if you make overpayments whilst you are paying the initial rate on your mortgage. In this case, an early repayment charge is payable if the total overpayments in any one year exceed 10% of the amount which you borrowed. The early repayment charge is a percentage of the repaid amount in excess of the permitted "Allowed Limit" detailed above.

Years left on initial rate	Between 4+5	Between 3+4	Between 2+3	Between 1+2	1 or less
Early Repayment Charge - calculated as a percentage of amount repaid early.	5%	4%	3%	2%	1%

"Loan to value" is the amount you want to borrow described as a percentage of the total value of the property.

*The APRC is calculated against a property value of £500,000 with a loan size of £350,000 and a mortgage term of 25 years, repayable on an interest only basis with fees of £17,650 which have not been added to the loan

**The APRC is calculated against a property value of £500,000 with a loan size of £350,000 and a mortgage term of 25 years, repayable on an interest only basis with fees of £2,749 which have not been added to the loan

†The APRC is calculated against a property value of £500,000 with a loan size of £350,000 and a mortgage term of 25 years, repayable on an interest only basis with fees of £16,835 which have not been added to the loan

‡The APRC is calculated against a property value of £500,000 with a loan size of £350,000 and a mortgage term of 25 years, repayable on an interest only basis with fees of £2,084 which have not been added to the loan

Bank of England Base Rate, currently 4.50%

We'd love you to get in touch

Mortgage Customers: If you have a question about a new mortgage application, call 0203 427 1435. Opening hours: Monday to Wednesday, 9am to 5pm; Thursday, 10am to 5pm; Friday: 9am to 5pm; Saturdays, Sundays and bank holidays, closed

Mortgage Brokers: For enquiries on new and existing applications, call 0203 427 1019. Opening hours: Monday to Wednesday, 9am to 5.30pm; Thursday, 10am to 5.30pm; Friday: 9am to 5.30pm; Saturdays, Sundays and bank holidays, closed