

# Buy to Let Product Guide

13th May 2019



**Standard**  
(Individual)



**Limited Company**  
(SPV)



**HMOs and MUBs**  
(Multi Unit Block)

## Product Highlights

- **ADDED** Free Valuation Products
- **ADDED** New Fixed Products
- **ADDED** 80% LTV Products
- Rental Calculation 125% @ 5.50%

# Free and Discounted Valuation Products\*

\* Free valuation for property values up to and including £500,000.  
Properties over £500,000 discounted fees apply.

## 75% LTV | Standard (Individual) Buy to Let Products

Product Code	Product Type	Initial Rate End Date	Initial Rate	Fee	Reversion Rate	Rental Calculation	ERC
BTL00176	Fixed	31/07/2021	2.94% <small>(Maximum loan size £250,000)</small>	1.25%	5.62% LIBOR + 4.75	125% @ 5.50%	3% to 31/07/2020 2% to 31/07/2021
BTL00177	Fixed	31/07/2021	3.34%	1.25%	5.62% LIBOR + 4.75	125% @ 5.50%	
BTL00182	Fixed	31/07/2024	3.54%	1.25%	5.62% LIBOR + 4.75	125% @ 5.50%	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2022 2% to 31/07/2023 1% to 31/07/2024
BTL00183	Fixed	31/07/2024	3.74%	1.25%	5.07% LIBOR + 4.20	125% @ (initial rate)	

## 75% LTV | Limited Company (SPV) Buy to Let Products

Product Code	Product Type	Initial Rate End Date	Initial Rate	Fee	Reversion Rate	Rental Calculation	ERC
LTD00159	Fixed	31/07/2021	2.94% <small>(Maximum loan size £250,000)</small>	1.50%	5.87% LIBOR + 5.00	125% @ 5.50%	3% to 31/07/2020 2% to 31/07/2021
LTD00160	Fixed	31/07/2021	3.34%	1.50%	5.87% LIBOR + 5.00	125% @ 5.50%	
LTD00165	Fixed	31/07/2024	3.64%	1.50%	5.87% LIBOR + 5.00	125% @ 5.50%	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2022 2% to 31/07/2023 1% to 31/07/2024

## 80% LTV | Standard (Individual) Buy to Let Products

Product Code	Product Type	Initial Rate End Date	Initial Rate	Fee	Reversion Rate	Rental Calculation	ERC
BTL00184	Fixed	31/07/2021	3.69%	1.25%	5.62% LIBOR + 4.75	125% @ 5.50%	3% to 31/07/2020 2% to 31/07/2021
BTL00186	Fixed	31/07/2024	3.99%	1.25%	5.62% LIBOR + 4.75	125% @ 5.50%	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2022 2% to 31/07/2023 1% to 31/07/2024

## 80% LTV | Limited Company (SPV) Buy to Let Products

Product Code	Product Type	Initial Rate End Date	Initial Rate	Fee	Reversion Rate	Rental Calculation	ERC
LTD00166	Fixed	31/07/2021	3.69%	1.50%	5.87% LIBOR + 5.00	125% @ 5.50%	3% to 31/07/2020 2% to 31/07/2021
LTD00168	Fixed	31/07/2024	4.19%	1.50%	5.87% LIBOR + 5.00	125% @ 5.50%	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2022 2% to 31/07/2023 1% to 31/07/2024

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3 Month LIBOR is set at 0.87% as of 12/02/2019.

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## 75% LTV | Standard (Individual) Buy to Let Products

Product Code	Product Type	Initial Rate End Date	Initial Rate	Fee	Reversion Rate	Rental Calculation	ERC
BTL00172	Fixed	31/07/2021	2.94% (Maximum loan size £250,000)	1%	5.62% LIBOR + 4.75	125% @ 5.50%	3% to 31/07/2020 2% to 31/07/2021
BTL00173	Fixed	31/07/2021	3.04% (Maximum loan size £250,000)	£1,999	5.62% LIBOR + 4.75	125% @ 5.50%	
BTL00174	Fixed	31/07/2021	3.34%	1%	5.62% LIBOR + 4.75	125% @ 5.50%	
BTL00175	Fixed	31/07/2021	3.44%	£4,999	5.62% LIBOR + 4.75	125% @ 5.50%	
BTL00178	Fixed	31/07/2024	3.54%	1%	5.62% LIBOR + 4.75	125% @ 5.50%	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2022 2% to 31/07/2023 1% to 31/07/2024
BTL00179	Fixed	31/07/2024	3.64%	£4,999	5.62% LIBOR + 4.75	125% @ 5.50%	
BTL00180	Fixed	31/07/2024	3.74%	1%	5.07% LIBOR + 4.20	125% @ (initial rate)	
BTL00181	Fixed	31/07/2024	3.84%	£4,999	5.07% LIBOR + 4.20	125% @ (initial rate)	

## 80% LTV | Standard (Individual) Buy to Let Products

Product Code	Product Type	Initial Rate End Date	Initial Rate	Fee	Reversion Rate	Rental Calculation	ERC
BTL00185	Fixed	31/07/2021	4.09%	£2,499	5.62% LIBOR + 4.75	125% @ 5.50%	3% to 31/07/2020 2% to 31/07/2021
BTL00187	Fixed	31/07/2024	4.09%	£2,999	5.62% LIBOR + 4.75	125% @ 5.50%	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2022 2% to 31/07/2023 1% to 31/07/2024

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## 75% LTV | Limited Company (SPV) Buy to Let Products

Product Code	Product Type	Initial Rate End Date	Initial Rate	Fee	Reversion Rate	Rental Calculation	ERC
LTD00155	Fixed	31/07/2021	2.94% (Maximum loan size £250,000)	1.25%	5.87% LIBOR + 5.00	125% @ 5.50%	3% to 31/07/2020 2% to 31/07/2021
LTD00156	Fixed	31/07/2021	3.04% (Maximum loan size £250,000)	£2,499	5.87% LIBOR + 5.00	125% @ 5.50%	
LTD00157	Fixed	31/07/2021	3.34%	1.25%	5.87% LIBOR + 5.00	125% @ 5.50%	
LTD00158	Fixed	31/07/2021	3.44%	£6,250	5.87% LIBOR + 5.00	125% @ 5.50%	
LTD00161	Fixed	31/07/2024	3.64%	1.25%	5.87% LIBOR + 5.00	125% @ 5.50%	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2022 2% to 31/07/2023 1% to 31/07/2024
LTD00162	Fixed	31/07/2024	3.74%	£6,250	5.87% LIBOR + 5.00	125% @ 5.50%	
LTD00163	Fixed	31/07/2024	3.74%	1.50%	5.07% LIBOR + 4.20	125% @ (initial rate)	
LTD00164	Fixed	31/07/2024	3.84%	£6,250	5.07% LIBOR + 4.20	125% @ (initial rate)	

## 80% LTV | Limited Company (SPV) Buy to Let Products

Product Code	Product Type	Initial Rate End Date	Initial Rate	Fee	Reversion Rate	Rental Calculation	ERC
LTD00167	Fixed	31/07/2021	4.09%	£2,999	5.87% LIBOR + 5.00	125% @ 5.50%	3% to 31/07/2020 2% to 31/07/2021
LTD00169	Fixed	31/07/2024	4.29%	£2,999	5.87% LIBOR + 5.00	125% @ 5.50%	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2022 2% to 31/07/2023 1% to 31/07/2024

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## 65% LTV | HMOs and MUBs Buy to Let Products

Product Code	Product Type	Initial Rate End Date	Initial Rate	Fee	Reversion Rate	Rental Calculation	ERC
HMO00096	Fixed	31/07/2021	3.39%	1.50%	6.12% LIBOR + 5.25	125% @ 6.12%	3% to 31/07/2020 2% to 31/07/2021
HMO00097	Fixed	31/07/2021	3.49%	£7,499	6.12% LIBOR + 5.25	125% @ 6.12%	

## 75% LTV | HMOs and MUBs Buy to Let Products

Product Code	Product Type	Initial Rate End Date	Initial Rate	Fee	Reversion Rate	Rental Calculation	ERC
HMO00098	Fixed	31/07/2021	3.49%	1.50%	6.12% LIBOR + 5.25	125% @ 6.12%	3% to 31/07/2020 2% to 31/07/2021
HMO00099	Fixed	31/07/2021	3.59%	£7,499	6.12% LIBOR + 5.25	125% @ 6.12%	
HMO00100	Fixed	31/07/2024	3.64%	1.50%	6.12% LIBOR + 5.25	125% @ 6.12%	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2022 2% to 31/07/2023 1% to 31/07/2024
HMO00101	Fixed	31/07/2024	3.74%	£7,499	6.12% LIBOR + 5.25	125% @ 6.12%	

## 80% LTV | HMOs and MUBs Buy to Let Products

Product Code	Product Type	Initial Rate End Date	Initial Rate	Fee	Reversion Rate	Rental Calculation	ERC
HMO00102	Fixed	31/07/2021	4.29%	1.50%	6.12% LIBOR + 5.25	125% @ 6.12%	3% to 31/07/2020 2% to 31/07/2021
HMO00103	Fixed	31/07/2021	4.39%	£2,999	6.12% LIBOR + 5.25	125% @ 6.12%	
HMO00104	Fixed	31/07/2024	4.39%	1.50%	6.12% LIBOR + 5.25	125% @ 6.12%	5% to 31/07/2020 4% to 31/07/2021 3% to 31/07/2022 2% to 31/07/2023 1% to 31/07/2024
HMO00105	Fixed	31/07/2024	4.49%	£2,999	6.12% LIBOR + 5.25	125% @ 6.12%	

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## Valuation Fees

	Normal Fees	Free & Discounted	Normal Fees
Valuations up to	Standard/Limited Company	Standard/Limited Company	HMO & MUB Buy to Let
£100,000	£325.00	Free	£500.00
£150,000	£350.00	Free	£500.00
£200,000	£395.00	Free	£585.00
£300,000	£475.00	Free	£745.00
£400,000	£525.00	Free	£895.00
£500,000	£600.00	Free	£950.00
£600,000	£695.00	£95.00	£1,100.00
£700,000	£795.00	£195.00	£1,200.00
£800,000	£845.00	£245.00	£1,300.00
£900,000	£900.00	£300.00	£1,400.00
£1,000,000	£1,000.00	£400.00	£1,500.00
£1,500,000	£1,350.00	£750.00	£1,650.00
£2,000,000	£1,695.00	£1,095.00	£2,100.00

  

Term	Standard	Limited Company
2 Years Fixed	BTL00176 BTL00177 BTL00184	LTD00159 LTD00160 LTD00166
5 Years Fixed	BTL00182 BTL00183 BTL00186	LTD00165 LTD00168

o other products are subject to free and discounted valuation fees.

This guide is for intermediary use only. It is to be read in conjunction with the Lending Criteria.

All information is correct at time of going to press. No responsibility can be taken for information held within any mortgage sourcing system. Fleet Mortgages reserve the right to withdraw any of the products in this brochure at anytime, or to change or vary the actual rate quoted.

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## Additional Fees

**Application fee** £150

(payable with valuation fee. A further fee may be charged if there is a significant change to the application.)

**Funds transfer fee** £35

**Completion fee**

Please see individual product details.

**Buy to Let Re-Inspection** £150

**Shared House | HMO Buy to Let Re-Inspection** £250

**Retention funds transfer** £20

For further fees, please refer to our Tariff of Mortgage Charges.

## DIP Submission

To submit your applications online visit;

[www.fleetmortgages.co.uk](http://www.fleetmortgages.co.uk)

and select **Intermediary Portal**.

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