

BUY TO LET MORTGAGE OFFERS

Our current Buy to Let Fixed Rate Mortgage offers (apply by 30th November 2019)

From the date after expiry of the relevant fixed term you will pay interest at the Buy to Let Standard Variable Rate.

The APR* shown in the table below is typical for a mortgage of £200,000 over 25 years on a capital and interest repayment basis.

Product/LTV**	Interest rate	Expiry date	Followed by the Buy to Let Standard Variable Rate	Arrangement Fee	APR	Free valuation?	Early redemption/partial repayment penalty
2 Year Fixed up to 60% LTV	1.70%	30th November 2021	5.09%	£995	4.60%	Yes	90 days interest
2 Year Fixed up to 75% LTV	2.00%	30th November 2021	5.09%	£995	4.70%	Yes	90 days interest
5 Year Fixed up to 60% LTV	2.30%	30th November 2024	5.09%	£995	4.1%	Yes	30 days interest for every whole or part year of the outstanding Fixed Rate period, minimum 90 days
5 Year Fixed up to 75% LTV	2.65%	30th November 2024	5.09%	£995	4.2%	Yes	30 days interest for every whole or part year of the outstanding Fixed Rate period, minimum 90 days

Buy to Let Standard Variable Rate 5.09% (APR 5.2%)

On maturity of your Fixed Rate, your interest rate will switch to the Buy to Let Standard Variable Rate. The Buy to Let Standard Variable Rate could be higher or lower than the rate you have been paying and may vary over the remaining term of your mortgage.

Representative Example

A mortgage of £200,000 payable over 25 years on a capital and interest repayment basis, initially on a Fixed Rate for 5 years at 2.30% followed by our Buy to Let Standard Variable Rate of 5.09% for the remaining 20 years would require 60 monthly payments of £881.59 and 240 monthly payments of £1,126.84. The total amount payable would be £324,332 made up of the loan amount of £200,000.00 plus interest of £123,337 and an Arrangement Fee of £995. The Valuation Fee is waived for all Buy to Let mortgages***. **The overall cost for comparison is 4.1% APRC representative.**

*APR stands for Annual Percentage Rate.

**The Loan to Value (LTV) represents the percentage of the value of the property which the buyer is seeking to borrow e.g. a £100k property with an £60k mortgage = a 60% LTV.

***The Valuation Fee waiver is a limited offer and subject to removal at any time.

Your home may be repossessed if you don't keep up repayments on your mortgage.

Lending is at the Bank's discretion and you must be 25 or over and resident in Jersey, Guernsey, Alderney or Isle of Man to apply Security will be required.



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