

**SBIUK BUY TO LET PRODUCT GUIDE with effect from 30/01/2025 (subject to withdrawal at any time)**

Product	Buy To Let Products – With effect from 30/01/25	Up to 50%	Product Code-JAN25	Up to 65%	Product Code-JAN25	Up to 70%	Product Code-JAN25	Up to 75%	Product Code-JAN25	Arrangement Fee	Product
<b>PURCHASE</b>	Standard - 2 Year Fixed	4.75%	SSTDV2475F50AJAN25	4.80%	SSTDV2480F65AJAN25	4.85%	SSTDV2485F75AJAN25	4.85%	SSTDV2485F75AJAN25	2.00%	<b>STANDARD</b>
	Standard - 5 Year Fixed	5.15%	SSTDV5515F50AJAN25	5.15%	SSTDV5515F65AJAN25	5.20%	SSTDV5520F75AJAN25	5.20%	SSTDV5520F75AJAN25	2.00%	
	SPV/LLP/Ltd Co/Std Loans over £1m - 2 Year Fixed	5.25%	SSPEC2525F50AJAN25	5.30%	SSPEC2530F65AJAN25	5.35%	SSPEC2535F75AJAN25	5.35%	SSPEC2535F75AJAN25	2.00%	
	SPV/LLP/Ltd Co/Std Loans over £1m - 5 Year Fixed	5.19%	SSPEC5519F50AJAN25	5.24%	SSPEC5524F65AJAN25	5.29%	SSPEC5529F75AJAN25	5.29%	SSPEC5529F75AJAN25	2.00%	
	HMO – 2 Year Fixed	6.00%	SHMO2600F50AJAN25	6.10%	SHMO2610F65AJAN25	6.15%	SHMO2615F70AJAN25	N/A	N/A	2.00%	
	HMO – 5 Year Fixed	5.65%	SHMO5565F50AJAN25	5.70%	SHMO5560F65AJAN25	5.75%	SHMO5575F70AJAN25	N/A	N/A	2.00%	
	Ex-Pat – 2 Year Fixed	5.95%	SEXP2595F50AJAN25	6.00%	SEXP2600F65AJAN25	6.05%	SEXP2605F75AJAN25	6.05%	SEXP2605F75AJAN25	2.00%	
	Ex-Pat – 5 Year Fixed	5.85%	SEXP5590F50AJAN25	5.90%	SEXP5590F65AJAN25	5.95%	SEXP5595F75AJAN25	5.95%	SEXP5595F75AJAN25	2.00%	
	Non-National - 2 Year Fixed	6.55%	SNUK2655F50AJAN25	6.55%	SNUK2655F65AJAN25	N/A	N/A	N/A	N/A	2.00%	
	Non-National - 5 Year Fixed	6.45%	SNUK5645F50AJAN25	6.45%	SNUK5645F65AJAN25	N/A	N/A	N/A	N/A	2.00%	
	<b>GREEN</b>	Standard - 2 Year Fixed	4.65%	GSTDV2465F50AJAN25	4.70%	GSTDV2470F65AJAN25	4.75%	GSTDV2475F75AJAN25	4.75%	GSTDV2475F75AJAN25	2.00%
		Standard - 5 Year Fixed	5.05%	GSTDV5505F50AJAN25	5.05%	GSTDV5505F65AJAN25	5.10%	GSTDV5510F75AJAN25	5.10%	GSTDV5510F75AJAN25	2.00%
		SPV/LLP/Ltd Co/Std Loans over £1m - 2 Year Fixed	5.15%	GSPEC2515F50AJAN25	5.20%	GSPEC2520F65AJAN25	5.25%	GSPEC2525F75AJAN25	5.25%	GSPEC2525F75AJAN25	2.00%
		SPV/LLP/Ltd Co/Std Loans over £1m - 5 Year Fixed	5.09%	GSPEC5509F50AJAN25	5.14%	GSPEC5514F65AJAN25	5.19%	GSPEC5519F75AJAN25	5.19%	GSPEC5519F75AJAN25	2.00%
		HMO – 2 Year Fixed	5.90%	GHMO2590F50AJAN25	6.00%	GHMO2600F65AJAN25	6.05%	GHMO2605F70AJAN25	N/A	N/A	2.00%
		HMO – 5 Year Fixed	5.55%	GHMO5555F50AJAN25	5.60%	GHMO5560F65AJAN25	5.65%	GHMO5565F70AJAN25	N/A	N/A	2.00%
		Ex-Pat – 2 Year Fixed	5.85%	GEXP2585F50AJAN25	5.90%	GEXP2590F65AJAN25	5.95%	GEXP2595F75AJAN25	5.95%	GEXP2595F75AJAN25	2.00%
		Ex-Pat – 5 Year Fixed	5.75%	GEXP5575F50AJAN25	5.80%	GEXP5580F65AJAN25	5.85%	GEXP5585F75AJAN25	5.85%	GEXP5585F75AJAN25	2.00%
		Non-National - 2 Year Fixed	6.45%	GNUK2645F50AJAN25	6.45%	GNUK2645F65AJAN25	N/A	N/A	N/A	N/A	2.00%
		Non-National - 5 Year Fixed	6.35%	GNUK5635F50AJAN25	6.35%	GNUK5635F65AJAN25	N/A	N/A	N/A	N/A	2.00%
<b>REMORTGAGE</b>	Buy To Let Products – With effect from 30/01/25	Up to 50%	Product Code-JAN25	Up to 65%	Product Code-JAN25	Up to 70%	Product Code-JAN25	Up to 75%	Product Code-JAN25	Arrangement Fee	Product
	Standard - 2 Year Fixed	4.75%	SSTDVR2475F50AJAN25	4.80%	SSTDVR2480F65AJAN25	4.85%	SSTDVR2485F75AJAN25	4.85%	SSTDVR2485F75AJAN25	2.00%	<b>STANDARD REMO</b>
	Standard - 5 Year Fixed	5.15%	SSTDVR5515F50AJAN25	5.15%	SSTDVR5515F65AJAN25	5.20%	SSTDVR5520F75AJAN25	5.20%	SSTDVR5520F75AJAN25	2.00%	
	SPV/LLP/Ltd Co/Std Loans over £1m - 2 Year Fixed	5.25%	SSPECR2525F50AJAN25	5.30%	SSPECR2530F65AJAN25	5.35%	SSPECR2535F75AJAN25	5.35%	SSPECR2535F75AJAN25	2.00%	
	SPV/LLP/Ltd Co/Std Loans over £1m - 5 Year Fixed	5.19%	SSPECR5519F50AJAN25	5.24%	SSPECR5524F65AJAN25	5.29%	SSPECR5529F75AJAN25	5.29%	SSPECR5529F75AJAN25	2.00%	
	HMO – 2 Year Fixed	6.00%	SHMOR2600F50AJAN25	6.10%	SHMOR2610F65AJAN25	6.15%	SHMOR2615F70AJAN25	N/A	N/A	2.00%	
	HMO – 5 Year Fixed	5.65%	SHMOR5565F50AJAN25	5.70%	SHMOR5570F65AJAN25	5.75%	SHMOR5575F70AJAN25	N/A	N/A	2.00%	
	Ex-Pat – 2 Year Fixed	5.95%	SEXP2595F50AJAN25	6.00%	SEXP2600F65AJAN25	6.05%	SEXP2605F75AJAN25	6.05%	SEXP2605F75AJAN25	2.00%	
	Ex-Pat – 5 Year Fixed	5.85%	SEXP5585F50AJAN25	5.90%	SEXP5590F65AJAN25	5.95%	SEXP5595F75AJAN25	5.95%	SEXP5595F75AJAN25	2.00%	
	Non-National - 2 Year Fixed	6.55%	SNUKR2655F50AJAN25	6.55%	SNUKR2655F65AJAN25	N/A	N/A	N/A	N/A	2.00%	
	Non-National - 5 Year Fixed	6.45%	SNUKR5645F50AJAN25	6.45%	SNUKR5645F65AJAN25	N/A	N/A	N/A	N/A	2.00%	
	<b>GREEN REMO</b>	Standard - 2 Year Fixed	4.65%	GSTDVR2465F50AJAN25	4.70%	GSTDVR2470F65AJAN25	4.75%	GSTDVR2475F75AJAN25	4.75%	GSTDVR2475F75AJAN25	2.00%
		Standard - 5 Year Fixed	5.05%	GSTDVR5505F50AJAN25	5.05%	GSTDVR5505F65AJAN25	5.10%	GSTDVR5510F75AJAN25	5.10%	GSTDVR5510F75AJAN25	2.00%
		SPV/LLP/Ltd Co/Std Loans over £1m - 2 Year Fixed	5.15%	GSPECR2515F50AJAN25	5.20%	GSPECR2520F65AJAN25	5.25%	GSPECR2525F75AJAN25	5.25%	GSPECR2525F75AJAN25	2.00%
		SPV/LLP/Ltd Co/Std Loans over £1m - 5 Year Fixed	5.09%	GSPECR5509F50AJAN25	5.14%	GSPECR5514F65AJAN25	5.19%	GSPECR5519F75AJAN25	5.19%	GSPECR5519F75AJAN25	2.00%
		HMO – 2 Year Fixed	5.90%	GHMOR2590F50AJAN25	6.00%	GHMOR2600F65AJAN25	6.05%	GHMOR2605F70AJAN25	N/A	N/A	2.00%
		HMO – 5 Year Fixed	5.55%	GHMOR5555F50AJAN25	5.60%	GHMOR5560F65AJAN25	5.65%	GHMOR5565F70AJAN25	N/A	N/A	2.00%
		Ex-Pat – 2 Year Fixed	5.85%	GEXP2585F50AJAN25	5.90%	GEXP2590F65AJAN25	5.95%	GEXP2595F75AJAN25	5.95%	GEXP2595F75AJAN25	2.00%
		Ex-Pat – 5 Year Fixed	5.75%	GEXP5575F50AJAN25	5.80%	GEXP5580F65AJAN25	5.85%	GEXP5585F75AJAN25	5.85%	GEXP5585F75AJAN25	2.00%
		Non-National - 2 Year Fixed	6.45%	GNUKR2645F50AJAN25	6.45%	GNUKR2645F65AJAN25	N/A	N/A	N/A	N/A	2.00%
Non-National - 5 Year Fixed		6.35%	GNUKR5635F50AJAN25	6.35%	GNUKR5635F65AJAN25	N/A	N/A	N/A	N/A	2.00%	

- ERC: 2 Year Fixed (3% Year 1, 2% Year 2), 5 Year Fixed (4% Years 1 & 2, 3% Years 3 & 4, 2% Year 5) Product Term: 2 Year Fixed – 2 years from completion, 5 Year Fixed – 5 years from completion.
- Max LTV – 75% for SPV and 70% for HMOs.
- £300 cash back and refund of Valuation fees on all remortgage cases upon completion. Please see SBIUK website for full criteria and conditions.
- All products will transfer to SBI's Standard Variable Rate (SVR) at the end of the product's incentive period: 7.00%.

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