SBI UK

Buy To Let Products – With effect from 09/11/26 (subject to withdrawal at any time)

Product	Buy To Let Products – With effect from 09/11/2026	Up to 65%	Product Code-NOV26	Up to 70%	Product Code-NOV26	Up to 75%	Product Code-NOV26	Arrangement Fee	Product
Purchase	Standard - 2 Year Fixed	-	-	-	-	5.60%	SSTDV2560F75AOCT26	2.00%	Non Green
	Standard - 5 Year Fixed	-	-	-	-	5.60%	SSTD5560F75AOCT26	2.00%	
	SPV/LLP/Ltd Co or "STD Loans over £1m" - 2 Yr Fixed	-	-	-	-	5.60%	SSPECFF2560F75AOCT26	£4,000	
	SPV/LLP/Ltd Co or "STD Loans over £1m" - 2 Yr Fixed	-	-	-	-	5.60%	SSPEC2560F75AOCT26	2.00%	
	SPV/LLP/Ltd Co or "STD Loans over £1m" - 5 Yr Fixed	-	-	-	-	5.60%	SSPEC5560F75AOCT26	2.00%	
	HMO Properties – 5 Year Fixed	-	-	5.80%	SHMO5580F70AOCT26	-	-	2.00%	
	MUFB Properties-5 Year Fixed	-	-	-	-	5.80%	SMUFB5580F75AOCT26	2.00%	
	Ex-Pat – 5 Year Fixed	-	-	-	-	5.95%	SEXP5595F75AMAY26	2.00%	
	Non-National - 5 Year Fixed	6.45%	SNUK5645F65AMAY26	-	-	-	-	2.00%	
Purchase GREEN	Standard - 2 Year Fixed-GREEN	-	-	-	-	5.50%	GSTDV2550F75AOCT26	2.00%	Green- (Properties with an ABCEPC rating)
	Standard - 5 Year Fixed-GREEN	-	-	-	-	5.50%	GSTD5550F75AOCT26	2.00%	
	SPV/LLP/Ltd Co or "STD Loans over £1m" - 2 Yr Fixed-GREEN	-	-	-	-	5.50%	GSPECFF2550F75AOCT26	£4,000	
	SPV/LLP/Ltd Co or "STD Loans over £1m" - 2 Yr Fixed-GREEN	-	-	-	-	5.50%	GSPEC2550F75AOCT26	2.00%	
	SPV/LLP/Ltd Co or "STD Loans over £1m" - 5 Yr Fixed	-	-	-	-	5.50%	GSPEC5550F75AOCT26	2.00%	
	HMO Properties – 5 Year Fixed-GREEN	-	-	5.70%	GHMO5570F70AOCT26	-	-	2.00%	
	MUFB Properties-5 Year Fixed-GREEN	-	-	-	-	5.70%	GMUFB5570F75AOCT26	2.00%	
	Ex-Pat – 5 Year Fixed	-	-	-	-	5.85%	GEXP5585F75AMAY26	2.00%	
	Non-National - 5 Year Fixed	6.35%	GNUK5635F65AMAY26	-	-	-	-	2.00%	
Product	**Buy To Let Products – With effect from 09/11/2026**	**Up to 65%**	**Product Code-NOV26**	**Up to 70%**	**Product Code-NOV26**	**Up to 75%**	**Product Code-NOV26**	**Arrangement Fee**	**Product**
Remortgage	Standard - 2 Year Fixed	-	-	-	-	5.60%	SSTDVR2560F75AOCT26	2.00%	Non Green Remo
	Standard - 5 Year Fixed	-	-	-	-	5.60%	SSTDR5560F75AOCT26	2.00%	
	SPV/LLP/Ltd Co or "STD Loans over £1m" - 2 Yr Fixed	-	-	-	-	5.60%	SSPECRFF2560F75AOCT26	£4,000	
	SPV/LLP/Ltd Co or "STD Loans over £1m" - 2 Yr Fixed	-	-	-	-	5.60%	SSPECR2560F75AOCT26	2.00%	
	SPV/LLP/Ltd Co or "STD Loans over £1m" - 5 Yr Fixed	-	-	-	-	5.60%	SSPECR5560F75AOCT26	2.00%	
	HMO Properties – 5 Year Fixed	-	-	5.80%	SHMOR5580F70AOCT26	-	-	2.00%	
	MUFB Properties-5 Year Fixed	-	-	-	-	5.80%	SMUFBR5580F75AOCT26	2.00%	
	Ex-Pat – 5 Year Fixed	-	-	-	-	5.95%	SEXPR5595F75AMAY26	2.00%	
	Non-National - 5 Year Fixed	6.45%	SNUKR5645F65AMAY26	-	-	-	-	2.00%	
Remortgage-Green	Standard - 2 Year Fixed-GREEN	-	-	-	-	5.50%	GSTDVR2550F75AOCT26	2.00%	Green-Remo (Properties with an ABC EPC rating)
	Standard - 5 Year Fixed-GREEN	-	-	-	-	5.50%	GSTDR5550F75AOCT26	2.00%	
	SPV/LLP/Ltd Co or "STD Loans over £1m" - 2 Yr Fixed-GREEN	-	-	-	-	5.50%	GSPECRFF2550F75AOCT26	£4,000	
	SPV/LLP/Ltd Co or "STD Loans over £1m" - 2 Yr Fixed-GREEN	-	-	-	-	5.50%	GSPECR2550F75AOCT26	2.00%	
	SPV/LLP/Ltd Co or "STD Loans over £1m" - 5 Yr Fixed	-	-	-	-	5.50%	GSPECR5550F75AOCT26	2.00%	
	HMO Properties – 5 Year Fixed-GREEN	-	-	5.70%	GHMOR5570F70AOCT26	-	-	2.00%	
	MUFB Properties-5 Year Fixed-GREEN	-	-	-	-	5.70%	GMUFBR5570F75AOCT26	2.00%	
	Ex-Pat – 5 Year Fixed	-	-	-	-	5.85%	GEXPR5585F75AMAY26	2.00%	
	Non-National - 5 Year Fixed	6.35%	GNUKR5635F65AMAY26	-	-	-	-	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 STD, SPV, MUFB and 70% for HMO. Standard 2-year fixed loans over £1 million qualify for SPV rates.
- **SPV/LTD Co 2Yr/5Yr-2.00% arrangement fee or 2Yr, £4,000 fixed fee for 75% LTV (Green-Non-Green) products**. Standard 2-fixed loans over £1 million qualify for SPV rates.
- HMO-5 Yr: 70% Max LTV with arrangement fee 2%, MUFB-5 Yr: 75% Max LTV with arrangement fee 2%
- £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: 7.25%.

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

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