SBI UK

# Buy To Let Products – With effect from 23/10/26 (subject to withdrawal at any time)

| Product | Buy To Let Products – With effect from 23/10/2026 | Up to 65% | Product Code-OCT26 | Up to 70% | Product Code-OCT26 | Up to 75% | Product Code-OCT26 | 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% | SSPECFF5560F75AOCT26 | £4,000 | |
| | 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 ABC EPC 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% | GSPECFF5550F75AOCT26 | £4,000 | |
| | 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 23/10/2026** | **Up to 65%** | **Product Code-OCT26** | **Up to 70%** | **Product Code-OCT26** | **Up to 75%** | **Product Code-OCT26** | **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% | SSPECRFF5560F75AOCT26 | £4,000 | |
| | 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% | GSPECRFF5550F75AOCT26 | £4,000 | |
| | 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 -2.00% arrangement fee or £4,000 fixed 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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