SBI UK

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

Buy To Let Products – With effect from 23/10/2026	Up to 50%	Product Code-OCT 26	Up to 65%	Product Code-OCT26	Up to 70%	Product Code-OCT26	Up to 75%	Product Code-OCT26	Arrangement Fee
Standard - 2 Year Fixed	5.60%	ESSTDV2560F50AOCT26	5.60%	ESSTDV2560F65AOCT26	-	-	5.60%	ESSTDV2560F75AOCT26	
Standard - 5 Year Fixed	5.60%	ESSTDV5560F50AOCT26	5.60%	ESSTDV5560F65AOCT26	-	-	5.60%	ESSTDV5560F75AOCT26	
SPV/LLP/Ltd Co or "STD Loans over £1m"- 2 Yr Fixed	5.60%	ESSPEC2560F50AOCT26	-	-	-	-	5.60%	ESSPEC2560F75AOCT26	
SPV/LLP/Ltd Co or "STD Loans over £1m" - 5 Yr Fixed	-	-	5.60%	ESSPEC5560F65AOCT26	-	-	5.60%	ESSPEC5560F75AOCT26	
HMO Properties – 2 Year Fixed	5.40%	ESHMO2540F50AAPR26	5.40%	ESHMO2540F65AAPR26	5.40%	ESHMO2540F70AAPR26	-	-	
HMO Properties – 5 Year Fixed	5.80%	ESHMO5580F50AOCT26	5.80%	ESHMO5580F65AOCT26	5.80%	ESHMO5580F70AOCT26	-	-	
MUFB Properties-2 Year Fixed	5.40%	ESMUFB2540F50AAPR26	5.40%	ESMUFB2540F65AAPR26	-	-	5.40%	ESMUFB2540F75AAPR26	£0
MUFB Properties-5 Year Fixed	5.80%	ESMUFB5580F50AOCT26	5.80%	ESMUFB5580F65AOCT26	-	-	5.80%	ESMUFB5580F75AOCT26	
Ex-Pat – 2 Year Fixed	6.35%	ESEXP2635F50AMAR26	6.40%	ESEXP2640F65AMAR26	-	-	6.45%	ESEXP2645F75AMAR26	
Ex-Pat – 5 Year Fixed	6.25%	ESEXP5625F50AMAR26	6.30%	ESEXP5630F65AMAR26	-	-	6.45%	ESEXP5635F75AMAR26	
Non-National - 2 Year Fixed	-	-	6.95%	ESNUK2695F65AMAR26	-	-	-	-	
Non-National - 5 Year Fixed	-	-	6.85%	ESNUK5685F65AMAR26	-	-	-	-	
Buy To Let Products – With effect from 23/10/2026	**Up to 50%**	**Product Code-OCT26**	**Up to 65%**	**Product Code-OCT26**	**Up to 70%**	**Product Code-OCT26**	**Up to 75%**	**Product Code-OCT26**	**Arrangement Fee**
Standard - 2 Year Fixed-GREEN	5.50%	EGSTDV2550F50AOCT26	5.50%	EGSTDV2550F65AOCT26	-	-	5.50%	EGSTDV2550F75AOCT26	
Standard - 5 Year Fixed-GREEN	5.50%	EGSTDV5550F50AOCT26	5.50%	EGSTDV5550F65AOCT26	-	-	5.50%	EGSTDV5550F75AOCT26	
SPV/LLP/Ltd Co or "STD Loans over £1m"- 2 Yr Fixed Green	5.50%	EGSPEC2550F50AOCT26	-	-	-	-	5.50%	EGSPEC2550F75AOCT26	
SPV/LLP/Ltd Co or "STD Loans over £1m" - 5 Yr Fixed Green	-	-	5.50%	EGSPEC5550F65AOCT26	-	-	5.50%	EGSPEC5550F75AOCT26	
HMO Properties – 2 Year Fixed-GREEN	5.30%	EGHMO2530F50AAPR26	5.30%	EGHMO2530F65AAPR26	5.30%	EGHMO2530F70AAPR26	-	-	
HMO Properties – 5 Year Fixed-GREEN	5.70%	EGHMO5570F50AOCT26	5.70%	EGHMO5570F65AOCT26	5.70%	EGHMO5570F70AOCT26	-	-	
MUFB Properties-2 Year Fixed-GREEN	5.30%	EGMUFB2530F50AAPR26	5.30%	EGMUFB2530F65AAPR26	-	-	5.30%	EGMUFB2530F75AAPR26	£0
MUFB Properties-5 Year Fixed-GREEN	5.70%	EGMUFB5570F50AOCT26	5.70%	EGMUFB5570F65AOCT26	-	-	5.70%	EGMUFB5570F75AOCT26	
Ex-Pat – 2 Year Fixed-GREEN	6.25%	EGEXP2625F50AMAR26	6.30%	EGEXP2630F65AMAR26	-	-	6.35%	EGEXP2635F75AMAR26	
Ex-Pat – 5 Year Fixed-GREEN	6.15%	EGEXP5615F50AMAR26	6.20%	EGEXP5620F65AMAR26	-	-	6.35%	EGEXP5635F75AMAR26	
Non-National - 2 Year Fixed-GREEN	-	-	6.85%	EGNUK2685F65AMAR26	-	-	-	-	
Non-National - 5 Year Fixed-GREEN	-	-	6.75%	EGNUK5675F65AMAR26	-	-	-	-	

- 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, EXPAT, MUFB and 70% for HMOs. **Standard 2- or 5-year fixed loans over £1 million qualify for SPV rates.**
- All products will transfer to SBI's Standard Variable Rate (SVR) at the end of the product's incentive period**: 7.25%.**
- Green Products: Properties with an ABC EPC rating

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

State Bank of India (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 757156). SBI (UK) Ltd is registered in England and Wales (Registered no: 10436460), with a registered office at 66 College Road, Hygeia House, 3rd Floor, Harrow-On-The-Hill, England, HA1 1BE. Terms & Conditions Apply. For more information or clarification, visit us at our website https://sbiuk.statebank/buy-to-let or visit your local branch. The contact centre (0800 532 532) is open 24/7

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