

Buy To Let Retention Products- With effect from 23/04/26 (subject to withdrawal at any time)

Buy To Let Products – With effect from 23/04/26	Up to 50%	Product Code-APR26	Up to 65%	Product Code-APR26	Up to 70%	Product Code-APR26	Up to 75%	Product Code-APR26	Arrangement Fee	
Standard - 2 Year Fixed	5.20%	ESSTDV2520F50AAPR26	5.20%	ESSTDV2520F65AAPR26	=	=	5.20%	ESSTDV2520F75AAPR26	£0	
Standard - 5 Year Fixed	5.20%	ESSTDV5520F50AMAR26	5.20%	ESSTDV5520F65AMAR26	=	=	5.20%	ESSTDV5520F75AMAR26		
SPV/LLP/Ltd Co or "STD Loans over £1m" - 2 Yr Fixed	5.20%	ESSPEC2520F50AAPR26	=	=	=	=	5.20%	ESSPEC2520F75AAPR26		
SPV/LLP/Ltd Co or "STD Loans over £1m" - 5 Yr Fixed	=	=	5.20%	ESSPEC5520F65AMAR26	-	-	5.20%	ESSPEC5520F75AMAR26		
HMO Properties – 2 Year Fixed	5.40%	ESHMO2540F50AAPR26	5.40%	ESHMO2540F65AAPR26	5.40%	ESHMO2540F70AAPR26	-	-		
HMO Properties – 5 Year Fixed	5.40%	ESHMO5540F50AAPR26	5.40%	ESHMO5540F65AAPR26	5.40%	ESHMO5540F70AAPR26	-	-		
MUFB Properties-2 Year Fixed	5.40%	ESMUFB2540F50AAPR26	5.40%	ESMUFB2540F65AAPR26	-	-	5.40%	ESMUFB2540F75AAPR26		
MUFB Properties-5 Year Fixed	5.40%	ESMUFB5540F50AAPR26	5.40%	ESMUFB5540F65AAPR26	-	-	5.40%	ESMUFB5540F75AAPR26		
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 23/04/26	Up to 50%	Product Code-APR26	Up to 65%	Product Code-APR26	Up to 70%	Product Code-APR26	Up to 75%	Product Code-APR26		Arrangement Fee
Standard - 2 Year Fixed-GREEN	5.10%	EGSTDV2510F50AAPR26	5.10%	EGSTDV2510F65AAPR26	-	-	5.10%	EGSTDV2510F75AAPR26		£0
Standard - 5 Year Fixed-GREEN	5.10%	EGSTDV5510F50AAPR26	5.10%	EGSTDV5510F65AMAR26	-	-	5.10%	EGSTDV5510F75AMAR26		
SPV/LLP/Ltd Co or "STD Loans over £1m" - 2 Yr Fixed Green	5.10%	EGSPEC2510F50AAPR26	-	-	-	-	5.10%	EGSPEC2510F75AAPR26		
SPV/LLP/Ltd Co or "STD Loans over £1m" - 5 Yr Fixed Green	-	-	5.10%	EGSPEC5510F65AMAR26	-	-	5.10%	EGSPEC5510F75AMAR26		
HMO Properties – 2 Year Fixed-GREEN	5.30%	EGHMO2530F50AAPR26	5.30%	EGHMO2530F65AAPR26	5.30%	EGHMO2530F70AAPR26	-	-		
HMO Properties – 5 Year Fixed-GREEN	5.30%	EGHMO5530F50AAPR26	5.30%	EGHMO5530F65AAPR26	5.30%	EGHMO5530F70AAPR26	-	-		
MUFB Properties-2 Year Fixed-GREEN	5.30%	EGMUFB2530F50AAPR26	5.30%	EGMUFB2530F65AAPR26	-	-	5.30%	EGMUFB2530F75AAPR26		
MUFB Properties-5 Year Fixed-GREEN	5.30%	EGMUFB5530F50AAPR26	5.30%	EGMUFB5530F65AAPR26	-	-	5.30%	EGMUFB5530F75AAPR26		
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: 6.75%.
- 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