

Existing Mortgage Customers - Buy To Let

- As an existing Buy to Let mortgage customer, you can switch to a new deal using our easy-to-use online rate switch portal
- Customers switching to a new deal can do so up to 3 months prior to the end of their current deal without any Early Repayment Charges.
- If you need to borrow more you can do so on the Further Advance and Top-Up products shown below. Top-Up products are available to existing mortgage customers borrowing additional funds when purchasing a new property.
- Not available for Limited Company Buy to Let or Professional investors.
- These rates apply to mortgage account numbers starting with 400 ****. If your mortgage account number starts with 420 ****, please contact your Relationship Manager or the Portfolio BTL Team on 0203 427 1457.

Buy to Let mortgages - RATE SWITCH ONLY						
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
75% Loan to Value						
2 Year Fixed Rate	BX9134	5.79%	£10m+	£999	7.75%	7.7% APRC*
5 Year Fixed Rate	BX9135	5.69%	£10m+	£999	7.75%	7.2% APRC**
80% Loan to Value						
2 Year Fixed Rate	BX9136	6.09%	£500,000	£999	7.75%	7.8% APRC*
5 Year Fixed Rate	BX9137	6.09%	£500,000	£999	7.75%	7.4% APRC**

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**

Buy to Let Mortgages - FURTHER ADVANCES and TOP-UPS - Total Aggregated Borrowing							
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Application Fee^	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
75% Loan to Value							
2 Year Fixed Rate	BX9138	5.79%	£10m+	£199	£999	7.75%	7.7% APRC**
5 Year Fixed Rate	BX9139	5.69%	£10m+	£199	£999	7.75%	7.2% APRC**
80% Loan to Value							
2 Year Fixed Rate	BX9140	6.09%	£500,000	£199	£999	7.75%	7.8% APRC**
5 Year Fixed Rate	BX9141	6.09%	£500,000	£199	£999	7.75%	7.4% APRC**

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**

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

Details correct as at 26th March 2026. Rates may be changed without notice.

Existing Mortgage Customers - Limited Company Buy To Let

- As an existing Limited Company Buy to Let customer, if you need to borrow more you can do so on the Further Advance and Top-Up products shown below. Top-Up products are available to existing mortgage customers borrowing additional funds when purchasing a new property.
- Available for Limited Company Buy to Let only.
- These rates apply to mortgage account numbers starting with 400 ****. If your mortgage account number starts with 420 ****, please contact your Relationship Manager or the Portfolio BTL Team on 0203 427 1457.

Limited Company Buy to Let Mortgages - FURTHER ADVANCES and TOP-UPS - Total Aggregated Borrowing							
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Application Fee^	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
75% Loan to Value							
2 Year Fixed Rate	MX9142	5.79%	£10m+	£199	£999	7.75%	7.7% APRC*
5 Year Fixed Rate	MX9143	5.69%	£10m+	£199	£999	7.75%	7.2% APRC*
80% Loan to Value							
2 Year Fixed Rate	MX9144	6.09%	£500,000	£199	£999	7.75%	7.8% APRC**
5 Year Fixed Rate	MX9145	6.09%	£500,000	£199	£999	7.75%	7.4% APRC**

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**

Existing Mortgage Customers - HMO and MUFB

Criteria Highlights

- As an existing HMO or MUFB customer, if you need to borrow more you can do so on the Further Advance and Top-Up products shown below. Top-Up products are available to existing mortgage customers borrowing additional funds when purchasing a new property.
- Available for HMO or MUFB only.
- Loans available up to a maximum 75% LTV (70% LTV for loans greater than £1m)

HMO Mortgages - FURTHER ADVANCES and TOP-UPS - Total Aggregated Borrowing

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Application Fee^	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
65% Loan to Value							
2 Year Fixed Rate	BHX044	5.99%	£10m+	£199	£999	7.75%	7.7% APRC*
5 Year Fixed Rate	BHX045	5.99%	£10m+	£199	£999	7.75%	7.3% APRC*
75% Loan to Value							
2 Year Fixed Rate	BHX046	6.09%	£2.5m	£199	£999	7.75%	7.8% APRC*
5 Year Fixed Rate	BHX047	6.09%	£2.5m	£199	£999	7.75%	7.4% APRC*

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**

****Maximum Loan Size >70% LTV is £1M**

MUFB Mortgages - FURTHER ADVANCES and TOP-UPS - Total Aggregated Borrowing

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Application Fee^	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
65% Loan to Value							
2 Year Fixed Rate	BUX048	5.99%	£10m+	£199	£999	7.75%	7.7% APRC*
5 Year Fixed Rate	BUX049	5.99%	£10m+	£199	£999	7.75%	7.3% APRC*
75% Loan to Value							
2 Year Fixed Rate	BUX050	6.09%	£2.5m	£199	£999	7.75%	7.8% APRC*
5 Year Fixed Rate	BUX051	6.09%	£2.5m	£199	£999	7.75%	7.4% APRC*

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**

****Maximum Loan Size >70% LTV is £1M**

Existing Mortgage Customers - HMO and MUFB (continued)

Limited Company HMO Mortgages - FURTHER ADVANCES and TOP-UPS - Total Aggregated Borrowing							
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Application Fee^	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
65% Loan to Value							
2 Year Fixed Rate	MHX052	5.99%	£10m+	£199	£999	7.75%	7.7% APRC*
5 Year Fixed Rate	MHX053	5.99%	£10m+	£199	£999	7.75%	7.3% APRC*
75% Loan to Value							
2 Year Fixed Rate	MHX054	6.09%	£2.5m	£199	£999	7.75%	7.8% APRC*
5 Year Fixed Rate	MHX055	6.09%	£2.5m	£199	£999	7.75%	7.4% APRC*

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**

****Maximum Loan Size >70% LTV is £1M**

Limited Company MUFB Mortgages - FURTHER ADVANCES and TOP-UPS - Total Aggregated Borrowing							
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Application Fee^	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
65% Loan to Value							
2 Year Fixed Rate	MUX056	5.99%	£10m+	£199	£999	7.75%	7.7% APRC*
5 Year Fixed Rate	MUX057	5.99%	£10m+	£199	£999	7.75%	7.3% APRC*
75% Loan to Value							
2 Year Fixed Rate	MUX058	6.09%	£2.5m	£199	£999	7.75%	7.8% APRC*
5 Year Fixed Rate	MUX059	6.09%	£2.5m	£199	£999	7.75%	7.4% APRC*

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**

****Maximum Loan Size >70% LTV is £1M**

Buy To Let Mortgage Range (*continued*)

Loan to Value Limits	
Maximum 80% - Up to £500,000 loan amount	Maximum 75% - Up to £2,000,000 loan amount
Maximum 70% - Up to £2,500,000 loan amount	Maximum 65% - Up to £3,000,000 loan amount
Maximum 60% - Up to £10,000,000 loan amount	Maximum 50% - Over £10,000,000 loan amount

These limits may be restricted by product availability

Some charges to be aware of

- A valuation will be required for each application. Please refer to our website for more information on [Valuations](#) including fee scale.
- Other fees may apply after you take out your mortgage (please see our Tariff of Charges for more details)

Early repayment charges (1% for each year of initial rate remaining)

You can pay back the capital part of your loan by making “overpayments”. These are amounts in excess of your monthly mortgage payment. An early repayment charge may apply if you make overpayments whilst you are paying the initial rate on your mortgage. Where this does apply, an early repayment charge is payable if the total overpayments in any one year exceed 10% of the amount which you borrowed. The early repayment charge is a percentage of the repaid amount, calculated as follows:

Years left on initial rate	Between 4 and 5	Between 3 and 4	Between 2 and 3	Between 1 and 2	Less than 1
Early Repayment Charge - calculated as a percentage of amount repaid early.	5%	4%	3%	2%	1%

Bank of England Base Rate, currently 3.75%

“Loan to value” is the amount you want to borrow described as a percentage of the total value of the property.

*The APRC is calculated using the following scenario: property value of £600,000, a further advance of £25,000 and a product switch is applied to an existing mortgage balance of £325,000. The mortgage has a 20 year term and is repayable on an interest only basis. Fee total of £1,549 are not part of the loan.

^Application Fee of £199 is payable upfront. This is a non-refundable fee for assessing and processing your application.

We'd love you to get in touch

Mortgage Customers: If you have a question about an existing Metro Bank mortgage, call 0345 319 1200.
Opening hours: Monday to Friday: 8:30am to 6pm

Mortgage Brokers: For enquiries on new and existing applications, call 0203 427 1019.
Opening hours: Monday to Wednesday: 9am to 5.30pm, Thursday: 10am to 5.30pm, Friday: 9am to 5.30pm,
Saturdays, Sundays and bank holidays: closed