

# Buy To Let Mortgage Range

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**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.

## Buy To Let Mortgage Range

### Criteria Highlights

- Applications stressed at payrate (5 year fixed / like-for-like remortgages) or payrate + 2% (all other products)
- Up to four applicants accepted including non-portfolio and portfolio landlords (max 10 properties / £10m of lending)
- No minimum income, maximum age of 85. See Lending Criteria for our full lending policy.
- Fee-assisted re-mortgage options available – up to a maximum property value of £2 million.

#### Buy to Let mortgages - available for purchase and re-mortgage.

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
<b>75% Loan to Value</b>						
2 Year Fixed Rate	B09040	3.59%	£10m+	5.00%	7.75%	7.4% APRC*
	B09041	5.79%		£1,999		7.7% APRC**
5 Year Fixed Rate	B09042	4.79%	£10m+	5.00%	7.75%	7.0% APRC*
	B09043	5.69%		£1,999		7.3% APRC**
<b>80% Loan to Value</b>						
2 Year Fixed Rate	B09044	6.09%	£500,000	£1,999	7.75%	7.8% APRC**
5 Year Fixed Rate	B09045	6.09%	£500,000	£1,999	7.75%	7.4% APRC**

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

#### Buy to Let mortgages - available for re-mortgage only, maximum property value of £2m.

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison	Features
<b>75% Loan to Value</b>							
2 Year Fixed Rate	B09046	3.59%	£1.5m	5.00%	7.75%	7.4% APRC^1	Legal Assist and no valuation fee
	B09047	3.59%		7.4% APRC^1		£500 Cashback and no valuation fee	
	B09048	5.79%		7.7% APRC^2		Legal Assist and no valuation fee	
	B09049	5.79%		£1,999		7.7% APRC^2	£500 Cashback and no valuation fee
5 Year Fixed Rate	B09050	4.79%	£1.5m	5.00%	7.75%	7.0% APRC^1	Legal Assist and no valuation fee
	B09051	4.79%		7.0% APRC^1		£500 Cashback and no valuation fee	
	B09052	5.69%		7.3% APRC^2		Legal Assist and no valuation fee	
	B09053	5.69%		£1,999		7.3% APRC^2	£500 Cashback and no valuation fee
<b>80% Loan to Value</b>							
2 Year Fixed Rate	B09054	6.09%	£500,000	£1,999	7.75%	7.8% APRC^1	Legal Assist and no valuation fee
	B09055	6.09%				7.8% APRC^2	£500 Cashback and no valuation fee
5 Year Fixed Rate	B09056	6.09%	£500,000	£1,999	7.75%	7.4% APRC^1	Legal Assist and no valuation fee
	B09057	6.09%				7.4% APRC^2	£500 Cashback and no valuation fee

## Limited Company Buy To Let Mortgage Range

### Criteria Highlights

- Non-trading, property management SPVs only (see Lending Criteria for acceptable SIC codes).
- 125% ICR, stressed at payrate (5 year fixed / like-for-like remortgages) or payrate + 2% (all other products)
- Up to four directors / shareholders accepted including non-portfolio and portfolio landlords (max 10 properties / £10m of lending)
- No minimum income, maximum age of 85. See Lending Criteria for our full lending policy.

#### Limited Company Buy to Let mortgages - available for purchase and re-mortgage.

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
<b>75% Loan to Value</b>						
2 Year Fixed Rate	M09058	3.59%	£10m+	5.00%	7.75%	7.4% APRC*
	M09059	5.79%		£1,999		7.7% APRC**
5 Year Fixed Rate	M09060	4.79%	£10m+	5.00%	7.75%	7.0% APRC*
	M09061	5.69%		£1,999		7.3% APRC**
<b>80% Loan to Value</b>						
2 Year Fixed Rate	M09062	6.09%	£500,000	£1,999	7.75%	7.8% APRC**
5 Year Fixed Rate	M09063	6.09%	£500,000	£1,999	7.75%	7.4% APRC**

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

#### Limited Company Buy to Let mortgages - available for re-mortgage only, max property value of £2m.

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison	Features
<b>75% Loan to Value</b>							
2 Year Fixed Rate	M09064	3.59%	£1.5m	5.00%	7.75%	7.4% APRC^1	£500 Cashback and no valuation fee
	M09065	5.79%		£1,999		7.7% APRC^2	
5 Year Fixed Rate	M09066	4.79%	£1.5m	5.00%	7.75%	7.0% APRC^1	£500 Cashback and no valuation fee
	M09067	5.69%		£1,999		7.3% APRC^2	
<b>80% Loan to Value</b>							
2 Year Fixed Rate	M09068	6.09%	£500,000	£1,999	7.75%	7.8% APRC^2	£500 Cashback and no valuation fee
5 Year Fixed Rate	M09069	6.09%	£500,000	£1,999	7.75%	7.4% APRC^2	£500 Cashback and no valuation fee

## HMO and MUFB Mortgage Ranges

### Criteria Highlights

- For mortgages on houses of multiple occupation (HMO) and multi-unit freehold blocks (MUFB)
- Available on both personal names or limited company
- Loans available up to a maximum 75% LTV (70% LTV for loans greater than £1m)
- Up to six tenants accepted for HMO, six units for MUFB (each unit must be on a single APT)
- Standard BTL ICR and stress rates apply

HMO mortgages - available for purchase and re-mortgage.						
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
<b>65% Loan to Value</b>						
2 Year Fixed Rate	BH9070	3.89%	£10m+	5.00%	7.75%	7.4% APRC*
	BH9071	5.99%		£1,999		7.8% APRC**
5 Year Fixed Rate	BH9072	5.19%	£10m+	5.00%	7.75%	7.1% APRC*
	BH9073	5.99%		£1,999		7.4% APRC**
<b>75% Loan to Value</b>						
2 Year Fixed Rate	BH9074	3.99%	£2.5m	5.00%	7.75%	7.4% APRC*
	BH9075	6.09%		£1,999		7.8% APRC**
5 Year Fixed Rate	BH9076	5.29%	£2.5m	5.00%	7.75%	7.2% APRC*
	BH9077	6.09%		£1,999		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**

HMO mortgages - available for re-mortgage only, maximum property value of £2m.							
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison	Features
<b>65% Loan to Value</b>							
2 Year Fixed Rate	BH9078	3.89%	£1.3m	5.00%	7.75%	7.4% APRC^1	£500 Cashback and no valuation fee
	BH9079	5.99%		£1,999		7.8% APRC^2	
5 Year Fixed Rate	BH9080	5.19%	£1.3m	5.00%	7.75%	7.1% APRC^1	£500 Cashback and no valuation fee
	BH9081	5.99%		£1,999		7.4% APRC^2	
<b>75% Loan to Value</b>							
2 Year Fixed Rate	BH9082	3.99%	£1.5m	5.00%	7.75%	7.4% APRC^1	£500 Cashback and no valuation fee
	BH9083	6.09%		£1,999		7.8% APRC^2	
5 Year Fixed Rate	BH9084	5.29%	£1.5m	5.00%	7.75%	7.2% APRC^1	£500 Cashback and no valuation fee
	BH9085	6.09%		£1,999		7.4% APRC^2	

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

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

## HMO and MUFB Mortgage Ranges *(continued)*

MUFB mortgages - available for purchase and re-mortgage.						
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
<b>65% Loan to Value</b>						
2 Year Fixed Rate	BU9086	3.89%	£10m+	5.00%	7.75%	7.4% APRC*
	BU9087	5.99%		£1,999		7.8% APRC**
5 Year Fixed Rate	BU9088	5.19%	£10m+	5.00%	7.75%	7.1% APRC*
	BU9089	5.99%		£1,999		7.4% APRC**
<b>75% Loan to Value</b>						
2 Year Fixed Rate	BU9090	3.99%	£2.5m	5.00%	7.75%	7.4% APRC*
	BU9091	6.09%		£1,999		7.8% APRC**
5 Year Fixed Rate	BU9092	5.29%	£2.5m	5.00%	7.75%	7.2% APRC*
	BU9093	6.09%		£1,999		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 - available for re-mortgage only, maximum property value of £2m.							
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison	Features
<b>65% Loan to Value</b>							
2 Year Fixed Rate	BU9094	3.89%	£1.3m	5.00%	7.75%	7.4% APRC^1	£500 Cashback and no valuation fee
	BU9095	5.99%		£1,999		7.8% APRC^2	
5 Year Fixed Rate	BU9096	5.19%	£1.3m	5.00%	7.75%	7.1% APRC^1	£500 Cashback and no valuation fee
	BU9097	5.99%		£1,999		7.4% APRC^2	
<b>75% Loan to Value</b>							
2 Year Fixed Rate	BU9098	3.99%	£1.5m	5.00%	7.75%	7.4% APRC^1	£500 Cashback and no valuation fee
	BU9099	6.09%		£1,999		7.8% APRC^2	
5 Year Fixed Rate	BU9100	5.29%	£1.5m	5.00%	7.75%	7.2% APRC^1	£500 Cashback and no valuation fee
	BU9101	6.09%		£1,999		7.4% APRC^2	

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

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

## HMO and MUFB Mortgage Ranges *(continued)*

Limited Company HMO mortgages - available for purchase and re-mortgage.						
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
<b>65% Loan to Value</b>						
2 Year Fixed Rate	MH9102	3.89%	£10m+	5.00%	7.75%	7.4% APRC*
	MH9103	5.99%		£1,999		7.8% APRC**
5 Year Fixed Rate	MH9104	5.19%	£10m+	5.00%	7.75%	7.1% APRC*
	MH9105	5.99%		£1,999		7.4% APRC**
<b>75% Loan to Value</b>						
2 Year Fixed Rate	MH9106	3.99%	£2.5m	5.00%	7.75%	7.4% APRC*
	MH9107	6.09%		£1,999		7.8% APRC**
5 Year Fixed Rate	MH9108	5.29%	£2.5m	5.00%	7.75%	7.2% APRC*
	MH9109	6.09%		£1,999		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 HMO mortgages - available for re-mortgage only, maximum property value of £2m.							
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison	Features
<b>65% Loan to Value</b>							
2 Year Fixed Rate	MH9110	3.89%	£1.3m	5.00%	7.75%	7.4% APRC^1	£500 Cashback and no valuation fee
	MH9111	5.99%		£1,999		7.8% APRC^2	
5 Year Fixed Rate	MH9112	5.19%	£1.3m	5.00%	7.75%	7.1% APRC^1	£500 Cashback and no valuation fee
	MH9113	5.99%		£1,999		7.4% APRC^2	
<b>75% Loan to Value</b>							
2 Year Fixed Rate	MH9114	3.99%	£1.5m	5.00%	7.75%	7.4% APRC^1	£500 Cashback and no valuation fee
	MH9115	6.09%		£1,999		7.8% APRC^2	
5 Year Fixed Rate	MH9116	5.29%	£1.5m	5.00%	7.75%	7.2% APRC^1	£500 Cashback and no valuation fee
	MH9117	6.09%		£1,999		7.4% APRC^2	

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

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

## HMO and MUFB Mortgage Ranges *(continued)*

Limited Company MUFB mortgages - available for purchase and re-mortgage.						
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
<b>65% Loan to Value</b>						
2 Year Fixed Rate	MU9118	3.89%	£10m+	5.00%	7.75%	7.4% APRC*
	MU9119	5.99%		£1,999		7.8% APRC**
5 Year Fixed Rate	MU9120	5.19%	£10m+	5.00%	7.75%	7.1% APRC*
	MU9121	5.99%		£1,999		7.4% APRC**
<b>75% Loan to Value</b>						
2 Year Fixed Rate	MU9122	3.99%	£2.5m	5.00%	7.75%	7.4% APRC*
	MU9123	6.09%		£1,999		7.8% APRC**
5 Year Fixed Rate	MU9124	5.29%	£2.5m	5.00%	7.75%	7.2% APRC*
	MU9125	6.09%		£1,999		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 - available for re-mortgage only, maximum property value of £2m.							
Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison	Features
<b>65% Loan to Value</b>							
2 Year Fixed Rate	MU9126	3.89%	£1.3m	5.00%	7.75%	7.4% APRC^1	£500 Cashback and no valuation fee
	MU9127	5.99%		£1,999		7.8% APRC^2	
5 Year Fixed Rate	MU9128	5.19%	£1.3m	5.00%	7.75%	7.1% APRC^1	£500 Cashback and no valuation fee
	MU9129	5.99%		£1,999		7.4% APRC^2	
<b>75% Loan to Value</b>							
2 Year Fixed Rate	MU9130	3.99%	£1.5m	5.00%	7.75%	7.4% APRC^1	£500 Cashback and no valuation fee
	MU9131	6.09%		£1,999		7.8% APRC^2	
5 Year Fixed Rate	MU9132	5.29%	£1.5m	5.00%	7.75%	7.2% APRC^1	£500 Cashback and no valuation fee
	MU9133	6.09%		£1,999		7.4% APRC^2	

**\*\*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

### Important Information

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**

### Our re-mortgage offers

Our re-mortgage only range offers two specific fee-assisted options. Moving your mortgage to Metro Bank will result in legal and valuation costs. Please refer to our website for more information on our [Fee-Assist](#) options.

### Some charges to be aware of

- Conveyancer's fees
- 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 could apply if you make overpayments whilst you are paying the initial rate on your mortgage. In this case, 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 in excess of the permitted "Allowed Limit" detailed above.

Years left on initial rate	Between 4+5	Between 3+4	Between 2+3	Between 1+2	1 or less
<b>Early Repayment Charge - calculated as a percentage of amount repaid early.</b>	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 against a property value of £500,000 with a loan size of £350,000 and a mortgage term of 25 years, repayable on an interest only basis with fees of £2,150 which have not been added to the loan

\*\*The APRC is calculated against a property value of £500,000 with a loan size of £350,000 and a mortgage term of 25 years, repayable on an interest only basis with fees of £2,749 which have not been added to the loan

<sup>1</sup>The APRC is calculated against a property value of £500,000 with a loan size of £350,000 and a mortgage term of 25 years, repayable on an interest only basis with fees of £1,485 which have not been added to the loan

<sup>2</sup>The APRC is calculated against a property value of £500,000 with a loan size of £350,000 and a mortgage term of 25 years, repayable on an interest only basis with fees of £2,084 which have not been added to the loan

### We'd love you to get in touch

**Mortgage Customers:** If you have a question about a new mortgage application, call 0203 427 1435. Opening hours: Monday to Wednesday: 9am to 5pm, Thursday: 10am to 5pm, Friday: 9am to 5pm, Saturdays, Sundays and bank holidays, closed

**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