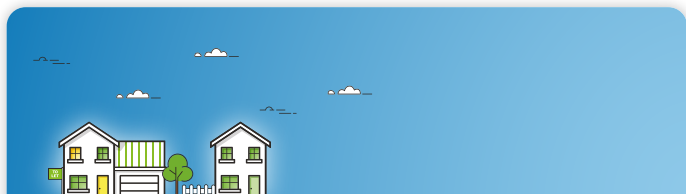


Switch

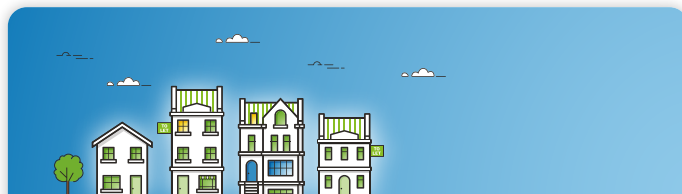
product guide



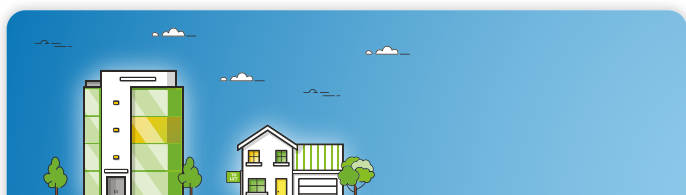
These products are available for..



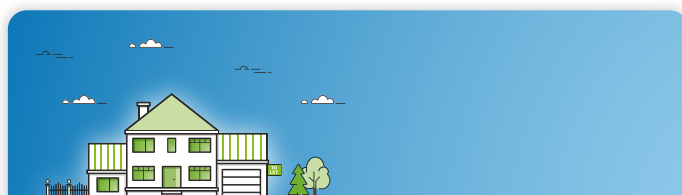
Landlords with **three or fewer** buy-to-let properties



Landlords with **four or more** buy-to-let properties



Limited companies



Consumer buy-to-let

USEFUL INFO

8.60% Paragon Standard Variable Rate (SVR)

Buy-to-let switch products



KEY CRITERIA

- All products are subject to availability of funds and may be withdrawn at any time
- APRC calculated using an illustrative loan of £185,000
- All products are available on properties in England, Wales and Scotland, unless otherwise stated
- Please refer to the Mortgage Conditions for full details
- The ERC is calculated based on the balance at the time of redemption

Single self-contained properties

Product type and term	Initial rate	Product fee	Contractual floor	Early redemption charge (ERC)	Reversion rate	APRC
2 year fixed	4.90%	3.00%	N/A	3% for year 1 3% for year 2	7.35% Paragon SVR less 1.25%	7.50%
2 year fixed	6.40%	NIL	N/A	3% for year 1 3% for year 2	7.35% Paragon SVR less 1.25%	7.40%
5 Year fixed	5.34%	5.00%	N/A	2% for year 1 4% for year 2 4% for year 3 4% for year 4 3% for year 5	7.35% Paragon SVR less 1.25%	7.30%
5 year fixed	6.25%	NIL	N/A	5% for year 1 5% for year 2 4% for year 3 4% for year 4 3% for year 5	7.35% Paragon SVR less 1.25%	7.20%
2 year tracker	5.10% BBR + 1.35%	1.50%	2.35%	2% for year 1 1% for year 2	7.10% BBR + 3.35%	7.10%
2 year tracker	5.47% BBR + 1.72%	0.75%	2.72%	2% for year 1 1% for year 2	7.10% BBR + 3.35%	7.10%
12 month tracker	7.05% BBR + 3.30%	NIL	4.30%	NIL	8.60% BBR + 4.85%	8.80%

75% LTV

80% LTV

*For more information on contractual floors and trackers see page 5.

Buy-to-let switch products



KEY CRITERIA

- All products are subject to availability of funds and may be withdrawn at any time
- APRC calculated using an illustrative loan of £185,000
- All products are available on properties in England, Wales and Scotland, unless otherwise stated
- Please refer to the Mortgage Conditions for full details
- The ERC is calculated based on the balance at the time of redemption

Houses in multiple occupation (HMOs) and multi-unit blocks (MUBs)

Product type and term	Initial rate	Product fee	Contractual floor	Early redemption charge (ERC)	Reversion rate	APRC
2 year fixed	5.10%	3.00%	N/A	3% for year 1 3% for year 2	7.35% Paragon SVR less 1.25%	7.50%
2 year fixed	6.60%	NIL	N/A	3% for year 1 3% for year 2	7.35% Paragon SVR less 1.25%	7.50%
5 year fixed	5.54%	5.00%	N/A	2% for year 1 4% for year 2 4% for year 3 4% for year 4 3% for year 5	7.35% Paragon SVR less 1.25%	7.30%
5 year fixed	6.45%	NIL	N/A	5% for year 1 5% for year 2 4% for year 3 4% for year 4 3% for year 5	7.35% Paragon SVR less 1.25%	7.30%
2 year tracker	5.45% BBR + 1.70%	1.50%	2.70%	2% for year 1 1% for year 2	7.10% BBR + 3.35%	7.20%
2 year tracker	5.82% BBR + 2.07%	0.75%	3.07%	2% for year 1 1% for year 2	7.10% BBR + 3.35%	7.20%
12 month tracker	7.30% BBR + 3.55%	NIL	4.55%	NIL	8.60% BBR + 4.85%	8.80%

*For more information on contractual floors and trackers see page 5.

More information

Standard Variable Rate (SVR)

A Standard Variable Rate (SVR) is a mortgage interest rate set by us. The SVR for our buy-to-let mortgages is published on our website and can be varied from time to time in accordance with the mortgage conditions. A copy of the mortgage conditions can be found on the documents page of our website www.paragonbank.co.uk

Bank Base Rate tracker products

With a bank base rate tracker product, your interest rate moves in line with the Bank of England base rate. This is a variable mortgage where your repayments will rise or fall in line with changes based on the base rate.

A contractual floor is a clause that sets a minimum interest rate you must pay, even if the contractual rate falls below that level. A contractual floor rate will apply to the full term of the mortgage, and you can find the specific floor rate for each product within its individual product criteria.

Fees

Any fees added to the loan will be taken into account for higher LTV applications and included within the maximum loan available and LTV calculations. The total amount of loan plus any fees added must not exceed 80% LTV.


Name of charge	What is this charge for?	How much is the charge?
Product fee	This fee can be added to the loan and may be included in the LTV and maximum loan calculations for higher LTV loans.	See individual product details


How to apply

- **Switch online** – it's easy and only takes a few minutes to secure your new rate, ready for when your current one ends. Visit our website, www.paragonbank.co.uk/personal/mortgages/buy-to-let to get started
- **Get advice** – get the ball rolling and speak to your intermediary
- **Talk to us** – call us on **0345 849 4114** or email us at switch@paragonbank.co.uk and we'll be happy to help

PARAGON 51 HOMER ROAD, SOLIHULL, WEST MIDLANDS B91 3QJ

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 0345 849 4114

 btlenquiries@paragonbank.co.uk

 www.paragonbank.co.uk

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