



UK BUY-TO-LET MORTGAGE RETENTION

Correct as of 18 December 2025

Product Name	Product Features	LTV	Minimum Loan	Pay Rate	APR	Product	Application Fee	Early Repayment Charges
2-Year Fixed Rate Retention Only	Fixed rate of interest until 31 January 2028	Up to 75%	£100,000	5.19%	7.5%	RFU57	Fee Free	3% until 31.01.28
			£400,000	4.99%	7.4%	RFU58		
5-Year Fixed Rate Retention Only	Fixed rate of interest until 31 January 2031		£100,000	5.19%	6.9%	RFU59		5% until 31.01.31
			£400,000	4.79%	6.7%	RFU60		
3-Year Base Rate Tracker Retention Only	Guaranteed to track the bank of England Base Rate for 3 years (with a product floor of 4.49%)		£100,000	5.24% (Base + 1.49%)	7.3%	UT060		Yr 1: 3% Yr 2: 2% Yr 3: 1%
	Guaranteed to track the bank of England Base Rate for 3 years (with a product floor of 4.29%)		£400,000	5.04% (Base + 1.29%)	7.2%	UT061		

- Application Fee is to be submitted with the mortgage application.
- Limited issue offer. These products may be withdrawn at anytime.
- No early repayment charges apply following the end of the product period.
- Our mortgage products are portable and can be applied to a replacement new property, subject to meeting lending criteria at that time. If you have a fixed or discount mortgage and the mortgage required for the new property is lower an early repayment charge, as detailed above, will be payable on the difference between the two loans.
- Following the fixed period outlined above the interest rate will revert to Skipton International UK Buy-To-Let Follow on Rate.
- Skipton International UK Buy-To-Let Follow on Rate is currently 7.49%.
- Existing customers will find the revert rate applicable to their current mortgage product detailed in their mortgage offer letter.
- Monthly Payments must be made by direct debit on the first working day of each month.
- The maximum loan size to any individual, together with connected persons is £5 million.
- The minimum loan size is £100,000 for individuals (further advance £25,000).
- Annual rental income of 125% (based on a simple interest calculation at 6.49%) is required for UK Buy-To-Let mortgages, unless the 5-Year Fixed Rate is selected for which the rental income is required to be 125% at the product pay rate and subject to the loan to value bandings below. Please contact our mortgagesales@skiptoninternational.com for more information.
- Should you choose to repay your mortgage facility in full prior to the early repayment date, an early repayment charge will be calculated against the total outstanding mortgage balance. Overpayments of up to 10% of the mortgage balance can be made in any one year without penalty. A year is defined from the date on which the mortgage was drawn or new product selected whichever is the latter. Please note this facility cannot be rolled over into subsequent years if the facility is not used in any one year.



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Loan to value parameters

Our criteria on maximum loans for Buy-To-Let properties are as follows (subject to product conditions):

UK Buy-To-Let Loan Amount	Maximum LTV
Up to £1,000,000	75%
£1,000,001 to £1,250,000	75%
£1,250,001 to £1,500,000	70%
£1,500,001 to £3,000,000	65%
£3,000,001 to £4,000,000	60%
£4,000,001 to £5,000,000	50%

Life Cover

Whilst life cover is not obligatory, Skipton International Limited recommends that you seek independent financial advice to explore mortgage protection options.

Direct Debits

All our mortgages are conditional on monthly payments being made by Direct Debit on the first working day of each month.

ERC (Early Repayment Charge)

Where no ERC applies or the ERC period has expired, interest to the date of redemption is payable, and unlimited overpayments can be made.

Product fees

- Fixed at £1,999 for purchases which includes cost of valuation up to a maximum property value of £2.5m.
- Additional borrowing, remortgages, equity release and further advances are charged at £999, which includes the cost of a valuation.

Further information

- Our mortgage products can be withdrawn at short notice
- Any mortgage offer we make will be valid for six months and is not transferable to different properties.

Application checklist

Applications can be processed very quickly provided all necessary documentation is supplied at the point of application. An application checklist is included in the application pack to assist.

Please call us on: +44 (0) 1481 734000
or visit: www.skiptoninternational.com

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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