Buy to Let Intermediary Product Guide

BTL Standard Variable Rate (BTLVR): 8.19%

Strictly for Intermediary use **only**

the tipton & coseley building society

Product code	Initial rate	Product	Max LTV	The overall cost for comparison is	Product rate floor	Product fees	Product incentives	Early Repayment Charges[1]
Fixed Ex-Pat Buy to Let Mortgages								
Buy to Let Ex-Pat Purchase Products								
EF89	5.99%	5.99% fixed until 31 July 2029 Followed by our BTLVR for the remaining term	60%	**7.7% APRC**	---	£99 booking fee[5] and £1,900 arrangement fee[2]	---	4% until 31/07/2026; 3% until 31/07/2027; and 2% until 31/07/2029.
EF85	5.98%	5.98% fixed until 31 July 2029 Followed by our BTLVR for the remaining term	80%	**7.7% APRC**	---	£99 booking fee[5] and £2,401 arrangement fee[2]	---	4% until 31/07/2026; 3% until 31/07/2027; and 2% until 31/07/2029.
EF88	5.68%	5.68% fixed until 31 July 2031 Followed by our BTLVR for the remaining term	80%	**7.3% APRC**	---	£99 booking fee[5] and £900 arrangement fee[2]	---	6% until 31/07/2026; 5% until 31/07/2027; 4% until 31/07/2028; 3% until 31/07/2029; and 2% until 31/07/2031.
Buy to Let Ex-Pat Remortgage Products								
REF90	6.09%	6.09% fixed until 31 July 2029 Followed by our BTLVR for the remaining term	60%	**7.7% APRC**	---	£99 booking fee[5] and £1,900 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	4% until 31/07/2026; 3% until 31/07/2027; and 2% until 31/07/2029.
REF86	6.08%	6.08% fixed until 31 July 2029 Followed by our BTLVR for the remaining term	80%	**7.7% APRC**	---	£99 booking fee[5] and £2,401 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	4% until 31/07/2026; 3% until 31/07/2027; and 2% until 31/07/2029.
REF89	5.98%	5.98% fixed until 31 July 2031 Followed by our BTLVR for the remaining term	80%	**7.4% APRC**	---	£99 booking fee[5] and £900 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	6% until 31/07/2026; 5% until 31/07/2027; 4% until 31/07/2028; 3% until 31/07/2029; and 2% until 31/07/2031.
Discount Ex-Pat Buy to Let Mortgages								
Buy to Let Ex-Pat Purchase Product								
ED34	5.44%	2.75% discount from our BTLVR until 31 July 2028 Followed by our BTLVR for the remaining term	80%	**7.9% APRC**	4.69%	£1,499 arrangement fee[2]	---	3% until 31/07/2026; and 2% until 31/07/2028.
Buy to Let Ex-Pat Remortgage Product								
RED35	5.54%	2.65% discount from our BTLVR until 31 July 2028 Followed by our BTLVR for the remaining term	80%	**7.9% APRC**	4.79%	£1,499 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	3% until 31/07/2026; and 2% until 31/07/2028.

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Fixed Limited Company Buy to Let Mortgages								
Limited Company Buy to Let Purchase Products								
BWF41	5.99%	5.99% fixed until 31 July 2029 Followed by our BTLVR for the remaining term	80%	**7.7% APRC**	---	£99 booking fee[5] and £1,900 arrangement fee[2]	---	4% until 31/07/2026; 3% until 31/07/2027; and 2% until 31/07/2029.
BWF42	5.55%	5.55% fixed until 31 July 2028 Followed by our BTLVR for the remaining term	80%	**7.9% APRC**	---	£99 booking fee[5] and £1,900 arrangement fee[2]	---	3% until 31/07/2026; and 2% until 31/07/2028.
BWF40	5.67%	5.67% fixed until 31 July 2031 Followed by our BTLVR for the remaining term	80%	**7.3% APRC**	---	£99 booking fee[5] and £900 arrangement fee[2]	---	6% until 31/07/2026; 5% until 31/07/2027; 4% until 31/07/2028; 3% until 31/07/2029; and 2% until 31/07/2031.
Limited Company Buy to Let Remortgage Products								
RBWF41	6.09%	6.09% fixed until 31 July 2029 Followed by our BTLVR for the remaining term	80%	**7.7% APRC**	---	£99 booking fee[5] and £1,900 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	4% until 31/07/2026; 3% until 31/07/2027; and 2% until 31/07/2029.
RBWF42	5.65%	5.65% fixed until 31 July 2028 Followed by our BTLVR for the remaining term	80%	**7.9% APRC**	---	£99 booking fee[5] and £1,900 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	3% until 31/07/2026; and 2% until 31/07/2028.
RBWF40	5.77%	5.77% fixed until 31 July 2031 Followed by our BTLVR for the remaining term	80%	**7.4% APRC**	---	£99 booking fee[5] and £900 arrangement fee[2]	Up to £350 valuation fee contribution[3] And £250 legal fee cashback[4]	6% until 31/07/2026; 5% until 31/07/2027; 4% until 31/07/2028; 3% until 31/07/2029; and 2% until 31/07/2031.

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These products are not available for Consumer Buy to Let customers.

What you need to know:

Buy to Let Maximum Loan Amounts	
Up to 80% LTV	£800,000
Up to 70% LTV	£1,250,000
< 70% LTV	Individual case assessment

Please note: The minimum loan amount is **£50,000**, unless otherwise stated.

1 Early Repayment Charges apply during the product term. Up to 10% of the original mortgage amount can be overpaid each year without charge, however, if the mortgage is redeemed or switched to another product during the product term then the Early Repayment Charge will apply. For further details contact a member of the team.

2 The arrangement fee can be deducted from the advance or added to the mortgage. Interest is payable if the fee is added to the mortgage. Where this fee is a percentage value, the amount of the fee is calculated as a percentage of the mortgage amount.

3 We'll cover the cost of a standard mortgage valuation on a property valued up to £400,000, which is equivalent to a £350 contribution towards the cost of a standard valuation. Your client may choose to have a RICS Homebuyers Report, however they will have to cover the difference in cost between a standard mortgage valuation and the RICS Homebuyers Report.

4 Clients must nominate their own solicitor but will receive £250 cashback from the Society towards their legal fee costs.

5 This fee is non-refundable and must be paid on application.

Our discount products carry product rate floors, meaning rates cannot drop below this amount.

Interest Cover Ratio (ICR)

The minimum ICR stress rates are detailed in the table below:

Basic Rate Taxpayer	Higher Rate Taxpayer	Limited Co BTL	Ex-Pat BTL
125% @ product rate + 2%	140% @ product rate + 2%	125% @ product rate + 2%	125% @ product rate + 2%
			The Basic Rate Taxpayer ICR may be applied to all Expat applicants, although it is acknowledged that their income is not subject to UK tax rules. The only exception is where there is an additional stream in the UK that places the applicants into the higher rate tax bracket on its own.
Or initial product rate if fixed for 5 years or longer			

The ICR formula to calculate the minimum rental income required is: loan amount x interest stress rate x taxpayer stress rate / 12 = the minimum monthly

The ICR to calculate the maximum loan amount is: monthly rental income x 12 / interest stress rate / taxpayer stress rate = maximum loan amount.

Example ICR calculation:

Basic Rate Taxpayer on an example product:

Loan amount required	£150,000
Reference rate	5.50%
Monthly payment at 5.50% reference rate (interest only)	£687.50
Monthly payment x 125% (minimum rental cover)	£859.38

Get in touch:

Call: 0121 521 4000 **Email:** newbusiness@thetipton.co.uk **Visit:** www.thetipton.co.uk/intermediaries

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