



**A new range of buy-to-let products available to individual, portfolio, limited company SPV and first time landlords.**

We aim to help with specialist buy-to-let requirements such as unusual property types including flats that are high rise and over commercial premises, HMOs, multi unit freehold properties and holiday lets.

Using our fully on line broker portal and client app, we can provide quick decisions and underwriter flexibility.

We are always happy to discuss cases that do not 'fit the box'.

**Pre-submission enquiries**

Call: 020 7031 1551

Email: [mortgage.enquiries@utbank.co.uk](mailto:mortgage.enquiries@utbank.co.uk)

**For post-submission enquiries call:**

020 7031 1552 to speak to your underwriter



**Best Product Range  
National Mortgage Awards –  
Second Charge – 2024**

**Best Second Mortgage Lender  
What Mortgage Awards 2024**

**Best Lender for Second Charge Loans  
Financial Reporter Awards 2024**

**Best Second Mortgage Lender  
Personal Finance Awards 2024**

**Best Second Charge Lender  
Mortgage Strategy Awards 2023**

**Best Short-Term Lender  
2022 Mortgage Strategy Awards**

**Specialist Lender of the Year  
Mortgage Introducer Awards 2022**

Buy To Let Mortgages For Intermediaries

Standard Range

Standard Range 2 Year Fixed				
Product Fee	2%	3%	4%	5%
Max LTV 65%	6.29%	6.24%	5.94%	5.69%
Max LTV 70%	6.39%	6.24%	5.94%	5.69%
Max LTV 75%	6.59%	6.34%	6.04%	5.79%
Max LTV 80%	7.04%	6.84%	6.54%	
Reversionary Rates	BBR + 4.5% *			

Property Types	
Single Dwelling	Private & Ex-local Authority,
HMOs	N/A
MUBs	N/A
Holiday Lets	N/A

Product fee can be added to the loan but can not exceed max loan size by more than 2% or an LTV of 82%  
\*Follow the BoE rate at the stated margin, down to a minimum of 0.5%

Standard Range 5 Year Fixed				
2%	3%	4%	5%	Loan Size
5.60%	5.42%	5.24%	4.99%	£50k - £1.5m
5.60%	5.42%	5.24%	4.99%	£50k - £1.0m
5.70%	5.52%	5.34%	5.09%	£50k - £1.0m
6.40%	6.24%	5.74%		£50k - £500k
BBR + 4.5% *				

ECRs	Rent Interest Cover Ratios
2 Year Fixed    Years 1-2    3/2% 5 Year Fixed    Years 1-5    5/4/4/3/2%	Basic Rate 125%    High Rate 140% Combined 130%    Ltd SPV    125%
Rent Cover Rates	
2 Year Fixed    Higher of Initial pay rate + 2% or 5.5% 5 Year Fixed    Initial pay rate %	

Buy To Let Mortgages For Intermediaries

Specialist Range

Specialist Range 2 Year Fixed				
Product Fee	2%	3%	4%	5%
Max LTV 65%	6.44%	6.34%	6.04%	5.69%
Max LTV 70%	6.54%	6.34%	6.04%	5.79%
Max LTV 75%	6.64%	6.54%	6.04%	5.89%
Max LTV 80%	7.09%	6.89%	6.59%	
Reversionary Rates	BBR + 5% *			

Property Types	
Single Dwelling	N/A
HMOs	Up to 10 Lettable Rooms
MUBs	Up to 10 units
Holiday Lets	N/A

Product fee can be added to the loan but can not exceed max loan size by more than 2% or an LTV of 82%  
\*Follow the BoE rate at the stated margin, down to a minimum of 0.5%

Specialist Range 5 Year Fixed				
2%	3%	4%	5%	Loan Size
5.89%	5.69%	5.59%	5.29%	£50k - £1.5m
5.89%	5.69%	5.59%	5.29%	£50k - £1.0m
5.89%	5.69%	5.59%	5.29%	£50k - £1.0m
6.59%	6.34%	6.14%		£50k - £500k
BBR + 5% *				

ECRs	Rent Interest Cover Ratios
2 Year Fixed    Years 1-2    3/2% 5 Year Fixed    Years 1-5    5/4/4/3/2%	Basic Rate 125%    High Rate 140% Combined 130%    Ltd SPV    125%
Rent Cover Rates	
2 Year Fixed    Higher of Initial pay rate + 2% or 5.5% 5 Year Fixed    Initial pay rate %	

# Non-standard range

Non-standard Range 2 Year Fixed				
Product Fee	2%	3%	4%	5%
Max LTV 65%	6.99%	6.49%	6.19%	5.89%
Max LTV 70%	6.99%	6.49%	6.19%	5.99%
Max LTV 75%	6.99%	6.69%	6.19%	6.09%
Max LTV 80%				
Reversionary Rates	BBR + 5.25% *			

Property Types	
Single Dwelling	N/A
HMOs	N/A
MUBs	N/A
Holiday Lets	Up to 6 bedrooms, single lettings only

Product fee can be added to the loan but can not exceed max loan size by more than 2% or an LTV of 82%  
\*Follow the BoE rate at the stated margin, down to a minimum of 0.5%

Non-standard Range 5 Year Fixed				
2%	3%	4%	5%	Loan Size
6.44%	6.24%	6.04%	5.94%	£50k - £1.5m
6.44%	6.24%	6.04%	5.94%	£50k - £1.0m
6.44%	6.24%	6.04%	5.94%	£50k - £1.0m
				£50k - £500k
BBR + 5.25% *				

ECRs	Rent Interest Cover Ratios
2 Year Fixed    Years 1-2    3/2% 5 Year Fixed    Years 1-5    5/4/4/3/2%	Basic Rate 125%    High Rate 140% Combined 130%    Ltd SPV    125%
Rent Cover Rates	
2 Year Fixed    Higher of Initial pay rate + 2% or 5.5% 5 Year Fixed    Initial pay rate %	

## Contact Us

# Our Team, always on hand to help

### Residential, buy to let or second charge



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**Head of Sales**

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### Field Team for our club and network partners



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### Key Account Team for our Specialist Distributors



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**Head of Specialist Distribution**

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**Business Development Manager**

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All team members are supported by a dedicated telephony business relationship manager

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## Contact Us

# Useful Contacts

Enquiries: **020 7031 1551**

Email: **mortgage.enquiries@utbank.co.uk**

Website: **utbank.co.uk**

Division	Contact	Email
Mortgage Enquires Team (Pre submission)	0207 031 1551	Mortgage.enquiries@utbank.co.uk
Residential Underwriting (Post submission)	0207 031 1552	
BTL Underwriting (Post submission)	0203 862 1298	btlmortgages@utbank.co.uk

For Registration, procuration fee and sourcing queries please contact Intermediary Support - on 0207 031 1551 Email: mortgage.enquiries@utbank.co.uk

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