

# Specialist Buy to let additional borrowing - 65% LTV

## 2 year discounted variable rate

A discount of **3.34%** from the standard variable rate for the first 2 years.  
\*BTL standard variable rate charged from the beginning of year 3.

<b>Initial rate % p.a.</b>	<b>2.99%</b>
Product code	01085 SFAB1702
Max LTV	65%
Fees	Product fee 0.75% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	None.
Rate correct as at <b>23 February 2017</b>	

## 2 year fixed rate

A fixed rate for the first 2 years.  
\*BTL standard variable rate charged from the beginning of year 3.

<b>Initial rate % p.a.</b>	<b>3.39%</b>
Product code	01086 SFAB1702
Max LTV	65%
Fees	Product fee 0.75% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% in years 1 and 2 of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
Rate correct as at <b>23 February 2017</b>	

**Under no circumstances should this document be copied, given to or distributed to customers or potential customers.  
This product guide does not include APRCs which are required for consumers to compare mortgage products.**

\*The Buy to let standard variable rate is 6.33%. An admin fee of £130 is payable at time of application.  
All of our products are subject to availability and may be withdrawn at any time. \*\*ERCs may be incurred for full redemption or repayment of capital.  
The figures in these illustrations only relate to the additional borrowing amount.

# Specialist Buy to let additional borrowing - 65% LTV

## 3 year fixed rate

A fixed rate for the first 3 years.

\*BTL standard variable rate charged from the beginning of year 4.

Initial rate % p.a.	3.39%
Product code	01087 SFAB1702
Max LTV	65%
Fees	Product fee 0.75% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% in years 1, 2 and 3 of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
Rate correct as at <b>23 February 2017</b>	

## 5 year fixed rate

A fixed rate for the first 5 years.

\*BTL standard variable rate charged from the beginning of year 6.

Initial rate % p.a.	3.89%
Product code	01233 SFAB17F5
Max LTV	65%
Fees	Product fee 1.00% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 5% in year 1, 4% in year 2, 3% in years 3, 4 and 5 of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
Rate correct as at <b>21 April 2017</b>	

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# Specialist Buy to let additional borrowing - 75% LTV

## 2 year discounted variable rate

A discount of **3.14%** from the standard variable rate for the first 2 years.  
\*BTL standard variable rate charged from the beginning of year 3.

Initial rate % p.a.	<b>3.19%</b>
Product code	01089 SFAB1702
Max LTV	75%
Fees	Product fee 0.75% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	None.
Rate correct as at <b>23 February 2017</b>	

## 2 year fixed rate

A fixed rate for the first 2 years.  
\*BTL standard variable rate charged from the beginning of year 3.

Initial rate % p.a.	<b>3.9%</b>
Product code	01090 SFAB1702
Max LTV	75%
Fees	Product fee 0.75% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% in years 1 and 2 of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
Rate correct as at <b>23 February 2017</b>	

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The figures in these illustrations only relate to the additional borrowing amount.

# Specialist Buy to let additional borrowing - 75% LTV

## 3 year fixed rate

A fixed rate for the first 3 years.

\*BTL standard variable rate charged from the beginning of year 4.

Initial rate % p.a.	3.59%
Product code	01091 SFAB1702
Max LTV	75%
Fees	Product fee 0.75% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% in years 1, 2 and 3 of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
Rate correct as at <b>23 February 2017</b>	

## 5 year fixed rate

A fixed rate for the first 5 years.

\*BTL standard variable rate charged from the beginning of year 6.

Initial rate % p.a.	4.09%
Product code	01234 SFAB17F5
Max LTV	75%
Fees	Product fee 1.00% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 5% in year 1, 4% in year 2, 3% in years 3, 4 and 5 of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
Rate correct as at <b>21 April 2017</b>	

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The figures in these illustrations only relate to the additional borrowing amount.

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## Notes about our mortgage products

- These products are available on repayment or interest-only terms.
- At the end of any initial deal, the interest rate will revert to the BTL standard variable rate.
- The BTL variable rate can vary in line with the general level of interest rates and economic conditions.
- If your client makes any lump sum payments or repays the loan within a special deal period, an early repayment charge may be payable. Please refer to the early repayment charge section of the table for details. Payments up to a maximum of £499 per month can be made without incurring an early repayment charge.
- A list of our fees and charges accompanies all Offer Letters.
- Maximum loan is £1m.
- Minimum loan is £15,000.
- The term of any additional borrowing must not exceed the term of the existing mortgage.
- Interest is added to the mortgage account for the period from the date the loan is made until the last day of that month. Thereafter, interest is charged monthly on the balance outstanding at the end of the last month. Payments in excess of the required monthly payment will have the effect of reducing the balance outstanding and the amount of interest to be paid.
- These mortgage products are not portable.
- All mortgage products are subject to availability of funds and can be withdrawn at any time.
- Buy to let loans are not regulated mortgages.

For interest-only or part repayment/part interest-only, it is the borrower's responsibility to ensure they have sufficient funds available at the end of the term with which to repay the loan. All loans are subject to availability, status, valuation and approval, and are available in England and Wales only. Applicants must be aged 18 or over and security will be required on the property. Written quotations available on request. For customer service and training purposes, calls with Kent Reliance may be monitored and/or recorded.

**IF YOUR CLIENT FAILS TO KEEP UP WITH PAYMENTS ON THEIR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND/OR THEIR RENTAL PROPERTY MAY BE REPOSSESSED.**

# Specialist Buy to let additional borrowing - 80% LTV

## 2 year discounted variable rate

A discount of **2.84%** from the standard variable rate for the first 2 years.

\*BTL standard variable rate charged from the beginning of year 3.

Initial rate % p.a.	3.49%
Product code	01093 SFAB1702
Max LTV	80%
Fees	Product fee 0.75% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	None.
Rate correct as at <b>23 February 2017</b>	

## 2 year fixed rate

A fixed rate for the first 2 years.

\*BTL standard variable rate charged from the beginning of year 3.

Initial rate % p.a.	3.69%
Product code	01094 SFAB1702
Max LTV	80%
Fees	Product fee 0.75% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% in years 1 and 2 of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
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\*The Buy to let standard variable rate is 6.33%. An admin fee of £130 is payable at time of application.

All of our products are subject to availability and may be withdrawn at any time. \*\*ERCs may be incurred for full redemption or repayment of capital.

The figures in these illustrations only relate to the additional borrowing amount.

# Specialist Buy to let additional borrowing - 80% LTV

## 3 year fixed rate

A fixed rate for the first 3 years.

\*BTL standard variable rate charged from the beginning of year 4.

Initial rate % p.a.	<b>3.89%</b>
Product code	01095 SFAB1702
Max LTV	80%
Fees	Product fee 0.75% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% in years 1, 2 and 3 of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
Rate correct as at <b>23 February 2017</b>	

## 5 year fixed rate

A fixed rate for the first 5 years.

\*BTL standard variable rate charged from the beginning of year 6.

Initial rate % p.a.	<b>4.39%</b>
Product code	01235 SFAB17F5
Max LTV	80%
Fees	Product fee 1.00% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 5% in year 1, 4% in year 2, 3% in years 3, 4 and 5 of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
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The figures in these illustrations only relate to the additional borrowing amount.

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## Notes about our mortgage products

- These products are available on repayment or interest-only terms.
- At the end of any initial deal, the interest rate will revert to the BTL standard variable rate.
- The BTL variable rate can vary in line with the general level of interest rates and economic conditions.
- If your client makes any lump sum payments or repays the loan within a special deal period, an early repayment charge may be payable. Please refer to the early repayment charge section of the table for details. Payments up to a maximum of £499 per month can be made without incurring an early repayment charge.
- A list of our fees and charges accompanies all Offer Letters.
- Maximum loan is £1m.
- Minimum loan is £15,000.
- The term of any additional borrowing must not exceed the term of the existing mortgage.
- Interest is added to the mortgage account for the period from the date the loan is made until the last day of that month. Thereafter, interest is charged monthly on the balance outstanding at the end of the last month. Payments in excess of the required monthly payment will have the effect of reducing the balance outstanding and the amount of interest to be paid.
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# Specialist Buy to let additional borrowing - 85% LTV

## 2 year discounted variable rate

A discount of **1.94%** from the standard variable rate for the first 2 years. \*BTL standard variable rate charged from the beginning of year 3.

Initial rate % p.a.	<b>4.39%</b>
Product code	01097 SFAB1702
Max LTV	85%
Fees	Product fee 1.25% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	None.
Rate correct as at <b>23 February 2017</b>	

## 2 year fixed rate

A fixed rate for the first 2 years.  
\*BTL standard variable rate charged from the beginning of year 3.

Initial rate % p.a.	<b>4.59%</b>
Product code	01098 SFAB1702
Max LTV	85%
Fees	Product fee 1.25% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% in years 1 and 2 of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
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# Specialist Buy to let additional borrowing - 85% LTV

## 3 year fixed rate

A fixed rate for the first 3 years.

\*BTL standard variable rate charged from the beginning of year 4.

Initial rate % p.a.	4.79%
Product code	01099 SFAB1702
Max LTV	85%
Fees	Product fee 1.25% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 3% in years 1, 2 and 3 of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
Rate correct as at <b>23 February 2017</b>	

## 5 year fixed rate

A fixed rate for the first 5 years.

\*BTL standard variable rate charged from the beginning of year 6.

Initial rate % p.a.	5.29%
Product code	01236 SFAB17F5
Max LTV	85%
Fees	Product fee 1.25% of the loan amount. Admin fee £130. CHAPS fee £25.
Early repayment charge	Within fixed rate period: 5% in year 1, 4% in year 2, 3% in years 3, 4 and 5 of the amount repaid by way of a capital repayment or in full redemption. Thereafter none.
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