

Seasonal Specials

LIMITED EDITION

Lower rates, reduced fees and higher LTVs

With 5-year fixed rates from 3.34% and maximum LTVs increased to 85% for loans up to £3m, you could better support your landlord customers with their long-term investment goals. Combined with our flexible underwriting, individual case assessments and options for portfolio and limited company landlords, our business development managers are happy to discuss your cases even if they don't quite fit our normal criteria.

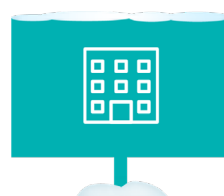
Key features



5-year fixed rates from 3.34%



Up to 85% LTV on loans up to £3m



HMOs/MUFBS up to 10 beds/units



Available for purchases and remortgages from day one

Buy to let products - Limited edition

Type	LTV	Term	Rate	Fee	Reversion rate	Assessment rate	ERC's	Product code
Fixed	75%	5	3.34%	2.00%	6.18%	3.34%	5%, 4%, 3%, 3%, 3%	01737 KBTL2111
Fixed	75%	5	3.54%	1.00%	6.18%	3.54%	5%, 4%, 3%, 3%, 3%	01738 KBTL2111
Fixed	75%	5	3.64%	0.50%	6.18%	3.64%	5%, 4%, 3%, 3%, 3%	01739 KBTL2111
Fixed	80%	5	4.04%	1.50%	6.18%	4.04%	5%, 4%, 3%, 3%, 3%	01740 KBTL2111
Fixed	85%	5	4.84%	1.50%	6.18%	4.84%	5%, 4%, 3%, 3%, 3%	01741 KBTL2111

Acceptable credit profile

CCJs	Default	Secured arrears	Unsecured arrears
0 in 36*	0 in 36*	0 in 12	†Not counted

†Whilst unsecured arrears are not counted, we reserve the right to consider on a case by case basis as part of the full underwrite.

*The restrictions may not apply where one of the following applies:

- All CCJs/defaults were registered more than three years ago and satisfied prior to mortgage application
- All CCJs/defaults were satisfied more than 12 months prior to application regardless of date of registration
- All CCJs/defaults in aggregate amount to less than £300, regardless of date of registration, and satisfied prior to mortgage application

If you have an existing application

If you currently have a case in progress where the valuation fees have been paid, and you wish to take advantage of the new products, please contact us to change the product.

Please speak to your BDM for more information.

Guidance provided surrounding physical property valuations

Physical valuations for residential and buy to let properties shall continue, and will be conducted by our valuers Connells via the usual process, in a COVID-safe manner.

Please note: Connells have issued clear guidance surrounding **property inspections**. If this guidance isn't adhered to, surveyors could choose not to proceed with a valuation, but still charge a fee for a visit.



Need some extra help?

If you need some additional support with your applications, we're here to help.

Please visit krfi.co.uk for more information. You can also contact your local **business development manager** for any further support, use **Live Chat** on our website or call **01634 835791** to speak to a member of our broker liaison team.