

REASONS TO CHOOSE US FOR BUY TO LET



Best Mortgage Lender
in the UK



Flexible affordability approach

Maximum rental cover at the Buy to Let rate on an interest only basis.

Application type	Rental cover		Affordability rate	
	All clients' income tax bands are 20% or less ¹	Any client's income tax band is higher than 20% ¹	Less than 5 year products	5 year fixed
Purchase or remortgages with capital raising	125%	145%	7.50%	5.50% (no porting)
Remortgages without capital raising (£4£)			5.50%	5.50%

¹The income tax band selected should take into account profit on rental income for all properties that your client will own on completion.



Use our **Buy to Let calculator** to quickly tell you how much your client could borrow.



Income

- £25,000 minimum income for at least 1 client.



Lending criteria

- Remortgage with capital raising (including debt consolidation) for personal use up to.
- 75% LTV.
- Maximum term 40 years.
- Maximum age at maturity is 85th birthday.
- At least 1 client must own a residential or buy to let (not commercial) property in the UK, but they don't need to be living in it.



Benefit packages

- Free standard valuation.
- Plus, for remortgages a choice of standard legal fees paid or cashback (ERC applies).



Tenancy types

- Maximum 36 months on assured shorthold tenancy (including UK jurisdictional equivalents).
- Maximum of 4 named individuals on a single tenancy, and no more than 1 tenancy agreement.



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