

Non-Resident Product and Policy Availability

	BoE Tracker			Fixed			Buy Down Specials		
	Purchases	Remortgages	Equity Release	Purchases	Remortgages	Equity Release	Purchases	Remortgages	Equity Release
ICR Assessment ≤75%LTV	✓	✓	✓	✓	✓	✓	✓	✓	✓
Full Affordability Assessment ≤70%LTV	✓	✓	✓	✓	✓	✓	✓	✓	✓
Simple Remo ≤70%LTV	-	✓	-	-	✓	-	-	✓	-

Non-Resident Product Details

Acceptable Purpose	Purchase or Remortgage of a Buy-to-Let property in the England or Wales only. Residential not acceptable.
Acceptable Countries <small>List is subject to change. If your country isn't listed, please talk to your BDM</small>	Argentina, Australia, Bangladesh, Brazil, Brunei, Canada, China, European Union Countries, Ghana, Hong Kong, India, Indonesia, Israel, Japan, Kenya, Macau, Malaysia, Mexico, New Zealand, Oman, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, Thailand, Türkiye, United Arab Emirates, United States of America, Vietnam.
Acceptable Properties	Properties in England or Wales . Security must be let, or to be let. Applicants and/or their families cannot reside at the property. Permitted: Corporate lets, Investor Led, Airbnb, Holiday Lets, Ex-Local Authority, Self Build, New Build (<24 months), Studio Apartments ≥30m ² (must have separate bathroom). Specialist: Light refurbishment, Auction, Assignments, Purchase of an SPV acceptable (Fee applies). HMO & MUFB no tenancy limit. ≥7 tenancies is classified as 'Large HMO/MUFB' (Specialist fee loading applies and long form valuation required). Minimum property value: £75,000
Acceptable Borrowers	This product is suitable for Non-Residents, valid Visa holders, and citizens not residing in the UK. Clear credit history: Borrower(s) must have clear credit history. Minimum borrower age: 21. Maximum applicants per loan: 4 Maximum customer exposure: £5,000,000 over 20 loans (aggregated).
Loan Limits	Loan Size Minimum: £45,000. Maximum: £3,000,000 per security. Loan Term Minimum: 5 years. Maximum: 35 years. Loan Splits: Can have up to 4 account splits, each with a different product. Minimum split size: £25,000
Portfolio Landlords	Borrowers with ≥4 BTL mortgages in the UK are classified as Portfolio Landlords. Max 50 mortgages BTLs across all applicants. Maximum exposure £5,000,000
SPV/LLP Borrowers	SPVs, LLPs, Partnerships and Trading Companies are accepted with personal guarantees from all shareholders/ members. SPVs can only have one level of ownership and up to 4 directors / significant shareholders. Investment club or syndicate applicants are not accepted. Acceptable SPV SIC codes: 64305, 64910, 68100, 68209, 68310, 68320, 68201.
Switch	A Switch is a Fixed Rate with a companion Tracker Rate. Borrowers complete with the Fixed Rate and can 'switch' to the Tracker Rate once, at a time within the product period. The 'switch' incurs no additional cost. Borrowers cannot revert to Fixed rate after switching to tracker.
Tariff of Charges	See our Tariff of Mortgage Charges for more information on fees and charges.

Non-Resident Product Features

Banking Access	Choice of Internet banking and multi-lingual phone support.
Payment Facilities	Direct Debit payment can be made to Domestic UK accounts and International accounts with global banks.
Linked Accounts	Link up to 2 nominated accounts for withdraws – one International and one domestic.
Savings Booster & Borrow Back Facilities	Our loans include a Savings Booster (Overpayment Reserve Account) with a 50% interest benefit. Savings Booster is an account that is linked to your loan. Any money kept in Savings Booster reduces interest charged daily, functionally saving you money over the life of the loan. You can still access the money kept in your Savings Booster whenever you need it, just like a standard transaction account. See our information sheet for examples and details on the benefits of the Savings Booster .