

BEST BUYS - Direct Products – BTL 2 Year Fixed Rates

Provider	Rate	Period	Max LTV	Min Fee	Redemption
Virgin Money	1.59%	01/05/2019	60%	£1,995	To 01/05/2019
Post Office Money®	1.75%	30/04/2019	60%	£995	To 30/04/2019
Post Office Money®	1.93%	30/04/2019	70%	£995	To 30/04/2019
Post Office Money®	1.98%	30/04/2019	75%	£995	To 30/04/2019
Virgin Money	2.04%	01/05/2019	75%	£1,995	To 01/05/2019
Leek United BS	2.14%	30/04/2019	75%	£1,495	To 30/04/2019
Principality BS	2.30%	30/04/2019	60%	-	To 30/04/2019
Virgin Money	2.45%	01/05/2019	75%	£995	To 01/05/2019
HSBC	2.54%	30/06/2019	75%	£349	To 30/06/2019
Post Office Money®	2.63%	30/04/2019	75%	-	To 30/04/2019

BEST BUYS - Direct Products – BTL 3 Year Fixed Rates

Provider	Rate	Period	Max LTV	Min Fee	Redemption
Post Office Money®	2.28%	30/04/2020	60%	£995	To 30/04/2020
Virgin Money	2.29%	01/05/2020	60%	£1,995	To 01/05/2020
Skipton BS	2.34%	30/04/2020	60%	£995	To 30/04/2020
TSB	2.44%	31/03/2020	60%	£995	To 31/03/2020
Post Office Money®	2.58%	30/04/2020	70%	£995	To 30/04/2020
Skipton BS	2.69%	30/04/2020	70%	£995	To 30/04/2020
Post Office Money®	2.78%	30/04/2020	75%	£995	To 30/04/2020
Barclays Mortgage	2.89%	31/05/2020	75%	-	To 31/05/2020
TSB	2.89%	31/03/2020	75%	£995	To 31/03/2020
Virgin Money	2.99%	01/05/2020	75%	£995	To 01/05/2020

BEST BUYS - Direct Products – BTL 5 Year Fixed Rates

Provider	Rate	Period	Max LTV	Min Fee	Redemption
Leeds BS	2.45%	31/03/2022	60%	£1,999	To 31/03/2022
Virgin Money	2.48%	01/05/2022	60%	£1,995	To 01/05/2022
Barclays Mortgage	2.49%	31/05/2022	65%	£1,850	To 31/05/2022
Leeds BS	2.60%	31/03/2022	60%	£999	To 31/03/2022
Post Office Money®	2.78%	30/04/2022	70%	£995	To 30/04/2022
HSBC	2.79%	30/06/2022	75%	£1,999	To 30/06/2022
Principality BS	2.80%	30/04/2022	60%	-	To 30/04/2022
Leek United BS	2.95%	30/04/2022	75%	£1,495	To 30/04/2022
Post Office Money®	2.98%	30/04/2022	75%	£995	To 30/04/2022
Yorkshire Bank	4.99%	30/04/2022	80%	£999	1st 5 yrs:

BEST BUYS - Direct Products – BTL 1st Time Landlord Rates

Provider	Rate	Rate Type	Period	Max LTV	Min Fee
Virgin Money	1.80%	Variable	01/05/2019	60%	£995
Leek United BS	1.99%	Variable	2 years	75%	£995
Virgin Money	2.29%	Variable	01/05/2019	75%	£995
Coventry BS	1.99%	Variable	Term	65%	£1,999
Post Office Money®	1.98%	Fixed	30/04/2019	75%	£995
Virgin Money	2.04%	Fixed	01/05/2019	75%	£1,995
Post Office Money®	2.28%	Fixed	30/04/2020	60%	£995
Barclays Mortgage	2.89%	Fixed	31/05/2020	75%	-
Barclays Mortgage	2.49%	Fixed	31/05/2022	65%	£1,850
HSBC	2.79%	Fixed	30/06/2022	75%	£1,999

Source: www.moneyfacts.co.uk

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Incentives

£500 cashback. No Higher Lending Charge (HLC).

No Higher Lending Charge (HLC).

No Higher Lending Charge (HLC).

No Higher Lending Charge (HLC).

£500 cashback. No Higher Lending Charge (HLC).

Refund valuation fees (Max £341). No Higher Lending Charge (HLC).

Free valuation fees. Remortgage customers get free legal fees. No Higher Lending Charge (HLC).

£500 cashback. No Higher Lending Charge (HLC).

No Higher Lending Charge (HLC).

Free valuation fees. Remortgage customers get free legal fees. No Higher Lending Charge (HLC).

Incentives

No Higher Lending Charge (HLC).

£500 cashback. No Higher Lending Charge (HLC).

Free valuation fees. No Higher Lending Charge (HLC).

Remortgage customers get free valuation and free legal fees. £250 cashback. No Higher Lending Charge

No Higher Lending Charge (HLC).

Free valuation fees, No Higher Lending Charge (HLC).

No Higher Lending Charge (HLC).

Remortgage customers get free valuation and free legal fees. No Higher Lending Charge (HLC).

Remortgage customers get free valuation and free legal fees. £250 cashback. No Higher Lending Charge (HLC).

£500 cashback. No Higher Lending Charge (HLC).

Incentives

Free valuation fees (Max £999). Remortgage customers get help towards costs. No Higher Lending Charge (HLC).

£500 cashback. No Higher Lending Charge (HLC).

Remortgage customers get free valuation and free legal fees. No Higher Lending Charge (HLC).

Free valuation fees (Max £999). Remortgage customers get help towards costs. No Higher Lending Charge (HLC).

No Higher Lending Charge (HLC).

No Higher Lending Charge (HLC).

Free valuation fees. Remortgage customers get free legal fees. No Higher Lending Charge (HLC).

Refund valuation fees (Max £341), No Higher Lending Charge (HLC).

No Higher Lending Charge (HLC).

No Higher Lending Charge (HLC).

Redemption	Incentives
To 01/05/2019	£500 cashback. No Higher Lending Charge (HLC).
1st 2 yrs:	Refund valuation fees (Max £341), No Higher Lending Charge (HLC).
To 01/05/2019	£500 cashback. No Higher Lending Charge (HLC).
None	Free valuation fees (Max £700). Remortgage customers get free legal fees. No Higher Lending Charge (HLC).
To 30/04/2019	No Higher Lending Charge (HLC).
To 01/05/2019	£500 cashback. No Higher Lending Charge (HLC).
To 30/04/2020	No Higher Lending Charge (HLC).
To 31/05/2020	Remortgage customers get free valuation and free legal fees. No Higher Lending Charge (HLC).
To 31/05/2022	Remortgage customers get free valuation and free legal fees. No Higher Lending Charge (HLC).
To 30/06/2022	No Higher Lending Charge (HLC).

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