

Mortgage Rate Guide

TANDEM

Buy To Let £500k to £5m

*For loans of £5m+, pricing is on a case-by-case basis.

Mortgage Product	Product Specifics	ERC
2 Year Fixed Rate 3.99%	Minimum 1% arrangement fee Maximum LTV 60%	3% in Year 1 1% in Year 2 5% overpayment p.a. ERC-free
3 Year Fixed Rate 4.15%	Minimum 1% arrangement fee Maximum LTV 60%	3% in Years 1 & 2 1% in Year 3 5% overpayment p.a. ERC-free
2 Year Tracker 4.14% (Base rate + 3.89%)	Minimum 1% arrangement fee Maximum LTV 60%	ERC - free
*We apply a floor of 0.25% over Bank of England base rate.		
3 Year Tracker 4.29% (Base rate + 4.04%)	Minimum 1% arrangement fee Maximum LTV 60%	ERC - free
*We apply a floor of 0.25% over Bank of England base rate.		

Further criteria for all products

Standard Variable Rate for Buy to Let mortgages applies at end of product term, currently 5.25% (subject to change)

If application is considered non-standard, pricing will be agreed on a case by case basis.

Tracker rate mortgages will track the Bank of England Base Rate to a minimum of 0.25%.

Add 0.25% to arrangement fees for SPV

We're here to help by phone and email 9am-5pm weekdays, except Bank Holidays. Calls will be recorded for training and quality purposes.

If you need an alternative format, please call 0333 015 9877

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