

FIND YOUR  
SALES CONTACT



# Flow, Core & Bespoke Rates | March 2026

Hampshire Trust Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. Our FRN number is 204601. We are a company registered in England and Wales, registration number 01311315. Registered office: 80 Fenchurch Street, London EC3M 4BY. Hampshire Trust Bank, HTB and are registered trademarks of Hampshire Trust Bank Plc



**HTB FLOW: 2 YEAR FIXED PRODUCTS**

Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	7.04%	4%, 3%	£100k - £2.5m
75%	Fee Plus	5%	0%	5.54%	4%, 3%	£100k - £2.5m
75%	ERC Plus	2%	1%	6.54%	5%, 4%	£100k - £2.5m

**HTB FLOW: 5 YEAR FIXED PRODUCTS**

Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	6.64%	4%, 4%, 3%, 3%, 3%	£100k - £2.5m
75%	Fee Plus	5%	0%	6.04%	4%, 4%, 3%, 3%, 3%	£100k - £2.5m
75%	ERC Plus	2%	1%	6.44%	5%, 5%, 4%, 4%, 4%	£100k - £2.5m

**HTB FLOW: CRITERIA**

BTL	UK residents, expats	Individuals and Limited Companies (new and existing SPVs and LLPs)	Serviced Accommodation
HMOs (No maximum number of rooms)	Unrestricted Holiday lets	Maximum number of 4 shareholders	Top slicing available
MUFBS (No maximum number of units)	First Time Landlord, First Time Buyer	Maximum 2 layers before reaching Individual	Investment valuations where appropriate

**HTB FLOW: IMPORTANT INFO**

Up to 10% of the loan balance may be repaid in any 12 month period without notice and without incurring any early repayment charge on the 10% repaid.

Arrangement Fees can be added to the loan. The Gross Loan to value cannot exceed 77% in any instance.

Revert Rate: BBR +5.00%

**Interest coverage ratio thresholds**

**BTL, HMOS UP TO 6 BEDS & MUFBS OF ANY SIZE**

**HMOS OVER 6 BEDS**

<b>PERSONAL</b>	140%	155%
<b>COMPANY</b>	125%	140%

**ICR CALCULATION:**

2 Year Fixed and Tracker calculated at Payrate + 2%  
5 Year Fixed calculated at Payrate

**HTB CORE: 2 YEAR FIXED PRODUCTS**

Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	7.59%	4%, 3%	£100k - £1m
75%	Fee Plus	5%	0%	6.09%	4%, 3%	£100k - £1m
75%	ERC Plus	2%	1%	7.09%	5%, 4%	£100k - £1m
75%	ERC Lite	2%	0%	7.34%	4%, 3%	£1m - £5m
75%	Fee Plus	5%	0%	5.84%	4%, 3%	£1m - £5m
75%	ERC Plus	2%	1%	6.84%	5%, 4%	£1m - £5m
65%	ERC Lite	2%	0%	6.84%	4%, 3%	£1m - £5m
65%	Fee Plus	5%	0%	5.34%	4%, 3%	£1m - £5m
65%	ERC Plus	2%	1%	6.34%	5%, 4%	£1m - £5m
55%	ERC Lite	2%	0%	6.64%	4%, 3%	£1m - £5m
55%	Fee Plus	5%	0%	5.14%	4%, 3%	£1m - £5m
55%	ERC Plus	2%	1%	6.14%	5%, 4%	£1m - £5m

**HTB CORE: CRITERIA**

BTL	No limit to the number of borrowers, directors or shareholders	Restricted Holiday Lets*	PBSA*
HMO	Complex ownership structures	Corporate Lets	Trusts
MUFBS	UK residents and foreign nationals	Vulnerable Tenants	Share Purchases

**HTB CORE: IMPORTANT INFO**

Up to 10% of the loan balance may be repaid in any 12-month period without notice and without incurring any early repayment charge on the 10% repaid.

Arrangement Fees can be added to the loan. The Gross Loan to value cannot exceed 77% in any instance.

Revert Rate: BBR +5.00%

**Interest coverage ratio thresholds**

**BTL, HMOS UP TO 6 BEDS & MUFBS OF ANY SIZE**

**HMOS OVER 6 BEDS**

<b>PERSONAL</b>	140%	155%
<b>COMPANY</b>	125%	140%

**ICR CALCULATION:**

2 Year Fixed and Tracker calculated at Payrate + 2%  
5 Year Fixed calculated at Payrate

\*priced on application.

**HTB CORE: 5 YEAR FIXED PRODUCTS**

Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	7.19%	4%, 4%, 3%, 3%, 3%	£100k - £1m
75%	Fee Plus	5%	0%	6.59%	4%, 4%, 3%, 3%, 3%	£100k - £1m
75%	ERC Plus	2%	1%	6.99%	5%, 5%, 4%, 4%, 4%	£100k - £1m
75%	ERC Lite	2%	0%	6.94%	4%, 4%, 3%, 3%, 3%	£1m - £5m
75%	Fee Plus	5%	0%	6.34%	4%, 4%, 3%, 3%, 3%	£1m - £5m
75%	ERC Plus	2%	1%	6.74%	5%, 5%, 4%, 4%, 4%	£1m - £5m
65%	ERC Lite	2%	0%	6.44%	4%, 4%, 3%, 3%, 3%	£1m - £5m
65%	Fee Plus	5%	0%	5.84%	4%, 4%, 3%, 3%, 3%	£1m - £5m
65%	ERC Plus	2%	1%	6.24%	5%, 5%, 4%, 4%, 4%	£1m - £5m
55%	ERC Lite	2%	0%	6.24%	4%, 4%, 3%, 3%, 3%	£1m - £5m
55%	Fee Plus	5%	0%	5.64%	4%, 4%, 3%, 3%, 3%	£1m - £5m
55%	ERC Plus	2%	1%	6.04%	5%, 5%, 4%, 4%, 4%	£1m - £5m

**HTB CORE: CRITERIA**

BTL	No limit to the number of borrowers, directors or shareholders	Restricted Holiday Lets*	PBSA*
HMO	Complex ownership structures	Corporate Lets	Trusts
MUFBS	UK residents and foreign nationals	Vulnerable Tenants	Share Purchases

**HTB CORE: IMPORTANT INFO**

Up to 10% of the loan balance may be repaid in any 12-month period without notice and without incurring any early repayment charge on the 10% repaid.

Arrangement Fees can be added to the loan. The Gross Loan to value cannot exceed 77% in any instance.

Revert Rate: BBR +5.00%

**Interest coverage ratio thresholds**

**BTL, HMOS UP TO 6 BEDS & MUFBS OF ANY SIZE**

**HMOS OVER 6 BEDS**

<b>PERSONAL</b>	140%	155%
<b>COMPANY</b>	125%	140%

**ICR CALCULATION:**

2 Year Fixed and Tracker calculated at Payrate + 2%  
5 Year Fixed calculated at Payrate

\*priced on application.

## HTB BESPOKE: 2 YEAR FIXED PRODUCTS

Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	Bespoke Pricing	4%, 3%	>£5m
75%	Fee Plus	5%	0%	Bespoke Pricing	4%, 3%	>£5m
75%	ERC Plus	2%	1%	Bespoke Pricing	5%, 4%	>£5m

## HTB BESPOKE: 5 YEAR FIXED PRODUCTS

Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	Bespoke Pricing	4%, 4%, 3%, 3%, 3%	>£5m
75%	Fee Plus	5%	0%	Bespoke Pricing	4%, 4%, 3%, 3%, 3%	>£5m
75%	ERC Plus	2%	1%	Bespoke Pricing	5%, 5%, 4%, 4%, 4%	>£5m

## HTB BESPOKE: CRITERIA

BTL	No limit to the number of borrowers, directors or shareholders	Restricted Holiday Lets*	PBSA*
HMO	Complex ownership structures	Corporate Lets	Trusts
MUFB	UK residents and foreign nationals	Vulnerable Tenants	Share Purchases

## HTB BESPOKE: IMPORTANT INFORMATION

Up to 10% of the loan balance may be repaid in any 12-month period without notice and without incurring any early repayment charge on the 10% repaid.

Arrangement Fees can be added to the loan. The Gross Loan to value cannot exceed 77% in any instance.

Revert Rate: BBR +5.00%

## HTB BESPOKE: KEY INFORMATION

A dedicated Relationship Manager will be allocated to all Bespoke deals

## Interest coverage ratio thresholds

**BTL, HMOS UP TO 6 BEDS & MUFBS OF ANY SIZE**

**HMOS OVER 6 BEDS**

**PERSONAL**

140%

155%

**COMPANY**

125%

140%

**ICR CALCULATION:**

2 Year Fixed and Tracker calculated at Payrate + 2%  
5 Year Fixed calculated at Payrate