

Specialist Mortgages

Specialist BTL & HMO – rates from 3.78%

| | Loan Size | 65% LTV | 70% LTV | 75% LTV |
|--|---------------|-----------------------|---------|---------|
| 2 year fixed | £100k - £500k | 4.18% | 4.35% | 4.45% |
| | £500k - £5m | 3.78% | 3.95% | 4.05% |
| | £5m - £15m | Priced on application | | |
| 5 year fixed | £100k - £500k | 4.39% | 4.55% | 4.59% |
| | £500k - £5m | 4.09% | 4.25% | 4.29% |
| | £5m - £15m | Priced on application | | |
| Arrangement fee: 2% which can be added to the loan | | | | |

Semi-commercial – rates from 4.55%

The value of the residential element needs to be greater than 50% of the total valuation and have its own separate access

| | Loan Size | 65% LTV | 70% LTV | 75% LTV |
|--|-------------|-----------------------|---------|---------|
| 2 year fixed | £100k - £5m | 4.55% | 4.70% | 4.85% |
| | £5m - £15m | Priced on application | | |
| 5 year fixed | £100k - £5m | 4.65% | 4.80% | 4.95% |
| | £5m - £15m | Priced on application | | |
| Arrangement fee: 2% which can be added to the loan | | | | |

Early repayment charges

| 2 year fixed | 5 year fixed | |
|--|---|--|
| 3% year 1 and 2% year 2 | 4% in years 1 and 2, 3% in years 3 to 5 and 1% for the life of the loan | |
| Up to 10% of the loan balance may be repaid in any 12 month period without notice and without incurring any early repayment charge | | |

Interest coverage ratio thresholds

| | BTL & HMO up to 6 beds | HMO over 6 beds | Semi-commercial |
|----------|------------------------|-----------------|-----------------|
| Personal | 140% | 155% | 125% |
| Company | 125% | 140% | 125% |

Interest coverage stress rates

| 2 year fixed | 5 year fixed |
|---------------|--------------|
| Pay rate + 2% | Pay rate |

Term

| Minimum term | Maximum Term | Interest Only |
|----------------------------|--------------|----------------|
| Length of the fixed period | 30 years | Up to 30 years |

Reversion rates

| Specialist BTL | Semi-commercial |
|-------------------------------------|-------------------------------------|
| 5.00% + LIBOR (minimum LIBOR 0.80%) | 5.65% + LIBOR (minimum LIBOR 0.80%) |

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