



Interest rates | January 2026

Specialist BTL, HMO & MUFB – rates from 5.14%

Fixed

2 Year

LOAN SIZE	LTV	FEE PLUS	ERC PLUS	ERC LITE
£100k – £1m	Up to 75%	6.09%	7.09%	7.59%
£1m – £5m	Up to 75%	5.84%	6.84%	7.34%
	Up to 65%	5.34%	6.34%	6.84%
	Up to 55%	5.14%	6.14%	6.64%
£5m+	Priced on application			

5 Year

LOAN SIZE	LTV	FEE PLUS	ERC PLUS	ERC LITE
£100k – £1m	Up to 75%	6.59%	6.99%	7.19%
£1m – £5m	Up to 75%	6.34%	6.74%	6.94%
	Up to 65%	5.84%	6.24%	6.44%
	Up to 55%	5.64%	6.04%	6.24%
£5m+	Priced on application			

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 Fee: 2% for ERC Plus and ERC Lite, and 5% for Fee Plus which can be added to the loan.

Overseas Borrowers or Complex Borrowing Structures* will be subject to an additional 1% arrangement fee. The Gross Loan to value cannot exceed 77% in any instance.

Revert Rate: BBR +5.00%

Current Bank of England Base Rate (BBR) = 3.75%

Interest coverage ratio thresholds

	BTL, HMOS UP TO 6 BEDS & MUFBS OF ANY SIZE	HMOS OVER 6 BEDS	ICR CALCULATION:
PERSONAL	140%	155%	2 Year Fixed and Tracker calculated at Payrate + 2%
COMPANY	125%	140%	5 Year Fixed calculated at Payrate

Semi-commercial – rates from 5.89%

The value of the residential element must be at least 50% of the total valuation and should have its own separate access.

Fixed

2 Year

LOAN SIZE	LTV	FEE PLUS	ERC PLUS	ERC LITE
£100k – £1m	Up to 75%	6.54%	7.54%	8.04%
£1m – £5m	Up to 75%	5.89%	6.89%	7.36%
£5m+	Priced on application			

5 Year

LOAN SIZE	LTV	FEE PLUS	ERC PLUS	ERC LITE
£100k – £1m	Up to 75%	6.94%	7.34%	7.54%
£1m – £5m	Up to 75%	6.44%	6.84%	7.04%
£5m+	Priced on application			

Arrangement Fee: Arrangement Fee is 2% for ERC Plus and ERC Lite, and 5% for Fee Plus which can be added to the loan.

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.

Overseas Borrowers or Complex Borrowing Structures* will be subject to an additional 1% arrangement fee. The Gross Loan to value cannot exceed 77% in any instance.

Revert Rate: BBR +5.65%

Current Bank of England Base Rate (BBR) = 3.75%

Interest coverage ratio thresholds

SEMI-COMMERCIAL		ICR CALCULATION:
PERSONAL	125%	2 Year Fixed and Tracker calculated at Payrate + 1%
COMPANY	125%	5 Year Fixed calculated at Payrate

Structured Lending – Portfolio Edge

TERM LOAN	BRIDGE FACILITY	ADDITIONAL NOTES:
2-year fixed rate: 4.99%	Monthly rate: 0.70%	
Arrangement fee: 5%	Arrangement fee: 2%	
Min loan size: £3m	Min loan size: £1m	
ERC-free repayments from linked asset sales	Capped at 50% of total loan	
Must complete at same time as bridge	Designed for assets to be sold	
Cross-collateralised structure		

Bridge must not exceed 50% of the total loan amount Repayments on the term loan made from linked asset sales are ERC-free Portfolio can include up to 20% commercial assets Case-by-case underwriting.

Early repayment charges (ERCs)

2 Year

FEE PLUS	ERC PLUS*	ERC LITE
Year 1 – 4%	Year 1 – 5%	Year 1 – 4%
Year 2 – 3%	Year 2 – 4%	Year 2 – 3%

*1% for the lifetime of the loan

5 Year

FEE PLUS	ERC PLUS*	ERC LITE
Years 1 & 2 – 4%	Years 1 & 2 – 5%	Years 1 & 2 – 4%
Years 3 to 5 – 3%	Years 3 to 5 – 4%	Years 3 to 5 – 3%

*1% for the lifetime of the loan

Criteria overview

KEY FEATURES			
Maximum loan size	£35,000,000	Repayment type	Interest Only, Capital & Interest Repayment and available on all loans
Minimum loan size	£100,000	Arrangement fee	Arrangement fee is 2% for ERC Plus and ERC Lite, and 5% for fee plus which can be added to the loan. Overseas Borrowers or Complex Borrowing Structures* will be subject to an additional 1% arrangement fee. The Gross Loan to value cannot exceed 77% in any instance.
Loan term	Up to 30 years	Age requirement	Minimum age 18 Maximum age (HTB will need to review the borrower's succession plan if turning 75 during term of the loan).
LTV	Up to 75% net of fees	Income requirement	No minimum income for experienced landlords and first time landlords Borrowers seeking lending on holiday lets and short term lets must demonstrate a minimum income of £35,000 First time buyers are required to demonstrate a minimum income of £60,000
Regions	England, Scotland & Wales	No rate loadings	Regardless of your client's circumstances, we do not load the rate

WE SUPPORT THE FOLLOWING BORROWER TYPES

Individuals	Limited companies (new and existing SPVs and LLPs)
Sole traders, partnerships and trusts	Offshore entities
Portfolio landlords (no maximum portfolio size)	First time landlords (no security restrictions)
Expats and foreign nationals (no need for UK residence)	No limit to the number of borrowers, directors or shareholders

WE LEND ON MOST RESIDENTIAL ASSETS INCLUDING THE FOLLOWING PROPERTY TYPES

HMOs (no maximum number of rooms)	New-build flats
MUFBS (no maximum number of units)	Short-term, holiday and Airbnb lets (holiday let income considered)
Serviced accommodation	PBSA (priced on application)
DSS, vulnerable and sitting tenants	Commercial to residential conversions
Low rental yielding properties (that require outside income)	Flats of good quality above 10 storeys can be considered
Semi-commercial	Flats above commercial premises

All valuation and legal fee scales are available at htb.co.uk/go/fees

* Overseas borrowers and any borrowing structure that requires enhanced due diligence such as Trusts or complex structures (3 steps or more), connections to high-risk jurisdictions (including for source of wealth), PEPS and any other non-standard applications which require higher levels of investigation. Please discuss any such cases with your BDM for confirmation of approach.

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