

Buy to Let Guide

Last updated: 25th March 2024



This product guide is for intermediaries only.

Complete 
Your specialist packager distributor

 023 8045 6999 (Option 2)

 btl@complete-fs.co.uk

 www.complete-fs.co.uk

TermTen - Buy to Let

Our ten year term product is available for standard BTLs & MUFBs, small and large HMOs and Holiday Lets. It is ideal for clients looking for a longer term option.

Highlights

- Aggregated value on blocks of flats up to 20 units
- 10 year term
- Fixed rate for 5 years
- Minimum loan £200,000
- Maximum loan £5m
- Maximum LTV 77% Gross
- Interest only payments
- Product fees can be added to the loan

We'll consider applications from:



- Portfolio landlords
- Buy to let investors
- First-time buyers/landlords
- Complex structures
- Ltd company & individuals
- Ex-pats
- Foreign nationals

Product	LTV up to	Maximum Loan	Booking Fee	Redemption Fee	ERC
TermTen	77% Gross	£5m*	0.07%**	1%	5% in fixed period

5 Year Fixed Rate	Arrangement Fee
6.39%	3.00%

* Loans over £5m subject to bespoke pricing

** 0.07% of the net loan amount will be payable when a credit-backed DIP has been agreed. Rate secure for 120 days after terms have been issued. Booking fee is non-refundable and will be deducted from the arrangement fee at completion.



Castle Trust Bank means Castle Trust Capital plc, a company incorporated in England and Wales with company number 07454474 and registered office at 10 Norwich Street, London, EC4A 1BD. Castle Trust Capital plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under reference number 541910. Buy to Let is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

This product guide is for intermediaries only.

P1711