



molo Powered by AAA
international

Non-Resident Buy-to-Let Products

After Tracker or Fixed period, loans will revert to the follow on rate for the remainder of the term. Non-Resident follow on rate: BOE + 3.74%.

	BoE Tracker		Fixed ²			
	Capital + Interest / Interest Only* 35 years* repayment		Capital + Interest / Interest Only* 35 years* repayment			
	Region 1 & 2 Countries		Region 1 Countries		Region 2 Countries	
	LOW RATE	LOW FEE	LOW RATE	LOW FEE	LOW RATE	LOW FEE
1 YEAR ≤85%	n/a		4.98%	7.48%	4.78%	7.28%
2 YEAR ≤85%	5.44% (BOE+1.69%)	6.69% (BOE+2.94%)	6.13%	7.38%	5.93%	7.18%
5 YEAR ≤85%	6.11% (BOE+2.36%)	6.61% (BOE+2.86%)	6.80%	7.30%	6.60%	7.10%

²Fixed Rates are only locked-in at Offer. Lock-in validity period is 4 months. Offer expiry or extension does not affect the 4 month fixed rate validity period. *Interest Only Max 75%LTV. *Standard loan term is up to 35 years. Shorter loan terms may be subject to a Full Affordability Assessment.

[Max Borrowing ICR calculator](#)

Estimated Fees

	LOW RATE	LOW FEE
BASE PRODUCT FEE Region 1 & 2	≤70% 3.00%	0.50%
	≤80% 3.50%	1.00%
	≤85% 4.00%	1.50%
INTEREST ONLY		+0.25%
LIGHT REFURB, AUCTION, ASSIGNMENTS, HMO/MUFB OR PURCHASE OF AN SPV		+0.50%
Monthly Facility Fee	£25	
Survey Fee & Lender Legal	AT COST	
Redemption Fee	£150 + THIRD PARTY COSTS	

Early Repayment Costs

ANNIVERSARY	1YR	2YRS	3YRS	4YRS	5YRS
2yr Tracker	-	-	-	-	-
5yr Tracker	1.00% ERC	-	-	-	-

ANNIVERSARY	1YR	2YRS	3YRS	4YRS	5YRS
1yr Fixed	1.00% ERC	-	-	-	-
2yr Fixed	2.00% ERC	1.00% ERC	-	-	-
5yr Fixed	5.00% ERC	4.00% ERC	3.00% ERC	2.00% ERC	1.00% ERC

Early Repayment Costs may be payable if the loan is discharged, or fully paid down. Costs depend on how many years remain in term for product. Break Costs may also apply to Fixed Rate Loans.

Maximum Loan Size vs LTV

	85% LTV	80% LTV	75% LTV	60% LTV
C&I	£750,000	£1,200,000	£1,500,000	£3,000,000
New Build C&I <24 months				
All Interest Only		n/a		

ICR and Full Affordability max LTV 85%. Investor Led max LTV 75%. LTV limit inclusive of any capitalised fees.

Non-Resident Product and Policy Availability

		BoE Tracker			Fixed		
		Purchases	Remortgages	Equity Release ⁴	Purchases	Remortgages	Equity Release ⁴
ICR Assessment	≤85%LTV	✓	✓	✓	✓	✓	✓
Full Affordability Assessment	≤85%LTV	✓	✓	✓	✓	✓	✓
Simple Remo	≤75%LTV	-	✓	-	-	✓	-

³ Simple Remo 75%LTV max. Conditions apply for Interest Only. See Simple Remo guide. ⁴ Equity Withdrawal / Capital Raise available above £500,000 on case-by-case basis

Non-Resident Product Details

Acceptable Purpose	Purchase or Remortgage of a Buy-to-Let property in England or Wales only. Residential not acceptable.
Acceptable Countries <small>If a combination of regions, Region 1 pricing will apply. List is subject to change. If your country isn't listed, please talk to your BDM</small>	<p>Region 1: Albania, Andorra, Antigua and Barbuda, Argentina, Armenia, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Bhutan, Bolivia, Botswana, Brazil, British Overseas Territories (excluding the Cayman Islands), Cape Verde, Chile, China, Colombia, Costa Rica, Cuba, Dominica, Dominican Republic, Ecuador, Egypt, El Salvador, Ethiopia, Fiji, Gambia, Georgia, Ghana, Grenada, Guatemala, Honduras, India, Indonesia, Israel, Jamaica, Jordan, Kazakhstan, Kuwait, Kyrgyzstan, Lesotho, Malawi, Mauritius, Mexico, Moldova, Mongolia, Montenegro, Morocco, Namibia, North Macedonia, Pakistan, Panama, Paraguay, Peru, Philippines, Rwanda, Saint Kitts And Nevis, Saint Lucia, Saint Vincent And The Grenadines, Samoa, San Marino, Senegal, Serbia, Seychelles, South Korea, Sri Lanka, Taiwan, Thailand, Tonga, Trinidad And Tobago, Tunisia, Uganda, Uruguay, Uzbekistan, Vanuatu, Vietnam, Zambia.</p> <p>Region 2: Australia, Brunei, Canada, European Union Countries, Hong Kong, Iceland, Japan, Liechtenstein, Macau, Malaysia, New Zealand, Norway, Oman, Qatar, Saudi Arabia, Singapore, South Africa, Switzerland, Türkiye, United Arab Emirates, United States.</p>
Acceptable Properties	<p>Properties in England or Wales.</p> <p>Security must be let, or to be let. Applicants and/or their families cannot reside at the property. Permitted: Corporate lets, Investor Led, Airbnb, Holiday Lets, Ex-Local Authority, Self Build, New Build (<24 months), Studio Apartments ≥30m², and properties <30m² (Max 60%LTV) must have separate bathroom. Specialist: Light refurbishment, Auction, Assignments, Purchase of an SPV acceptable (Fee applies). HMO & MUFB Max 80%LTV, no tenancy limit, ≥1 year landlord experience required (Specialist fee loading applies and ≥7 tenancies require long form valuation). Minimum property value: £75,000 Minimum remaining leasehold term at Mortgage Maturity is 60 years. Minimum at completion 70 years.</p>
Acceptable Borrowers	<p>This product is suitable for Non-Residents, valid Visa holders, and citizens not residing in the UK. Clear credit history: Borrower(s) must have clear credit history. Maximum applicants per loan: 4 Minimum borrower age: 18, with at least one borrower ≥21 Maximum borrower age: Loan must mature before the oldest borrower is 90 years old. Maximum customer exposure: £5,000,000 over 20 loans (aggregated).</p>
Loan Limits	<p>Loan Size Minimum: £45,000. Maximum: £3,000,000 per security. Loan Term Minimum: 5 years. Maximum: 35 years.</p>
Landlord Experience	Borrowers purchasing more than 4 properties may need to provide evidence of >12 months landlord experience.
Portfolio Landlords	<p>Borrowers with ≥4 BTL mortgages in the UK are classified as Portfolio Landlords. Maximum exposure: £5,000,000.</p>
Semi Commercial	Single Freehold titles with both commercial and residential usage considered, Max 75% LTV. Commercial element must not exceed 40% of total internal floor area. Applicants must have at least 12 months landlord experience. Specialist fee loading applies. Tenancies to be assessed on suitability, contact your BDM to discuss.
SPV/LLP Borrowers	<p>SPVs, LLP & LLC with simple structure are accepted with personal guarantees from all shareholders/members. SPVs can have up to 4 directors / significant shareholders. Acceptable SPV SIC codes: 64209, 64910, 68100, 68209, 68310, 68320, 68201, 55209. Investment club or syndicate applicants are not accepted.</p>
Tariff of Charges	See our Tariff of Mortgage Charges for more information on fees and charges.

Non-Resident Product Facility Features

Banking Access	Internet banking and multi-lingual customer service phone support.
Payment Facilities	Direct Debit payments can be made by Domestic UK accounts.
Linked Accounts	Facility includes an UK based ORA account which can receive rent.
ORA & Borrow Back Facilities	<p>Our loans include an Overpayment Reserve Account (ORA) with a 50% interest benefit. ORA is an account that is linked to your loan. Any money kept in ORA reduces interest charged daily, functionally saving you interest repayments over the life of the loan. You can still access the money kept in your ORA whenever you need it, and make payments to UK bank accounts. See our information sheet for examples and details on the benefits of the ORA.</p>