METRO BANK
People-people banking

Buy To Let Mortgage Range

Product ranges

YOUR BUY-TO-LET PROPERTY MAY BE REPOSSESSED OR A RECEIVER OF RENT APPOINTED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Details correct as at 11th September 2025. Rates may be changed without notice.

Buy To Let Mortgage Range

Criteria Highlights

- Applications stressed at payrate (5 year fixed / like-for-like remortgages) or payrate + 2% (all other products)
- Up to four applicants accepted including non-portfolio and portfolio landlords (max 10 properties / £10m of lending)
- No minimum income, maximum age of 85. See Lending Criteria for our full lending policy.
- Fee-assisted re-mortgage options available — up to a maximum property value of £2 million.

Buy to Let mortgages - available for purchase and re-mortgage. £100k minimum loan size.

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
65% Loan to Value						
2 Year Fixed Rate	B08312	3.49%	£10m+	5.00%	8.00%	7.6% APRC*
	B08313	5.49%		£1,999		7.9% APRC**
5 Year Fixed Rate	B08314	4.59%	£10m+	5.00%	8.00%	7.1% APRC*
	B08315	5.29%		£1,999		7.3% APRC**
75% Loan to Value						
2 Year Fixed Rate	B08316	3.49%	£2m	5.00%	8.00%	7.6% APRC*
	B08317	5.49%		£1,999		7.9 APRC**
5 Year Fixed Rate	B08318	4.59%	£2m	5.00%	8.00%	7.1% APRC*
	B08319	5.39%		£1,999		7.3% APRC**

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**

Buy To Let Mortgage Range *(continued)*

Buy to Let mortgages - available for re-mortgage only, maximum property value of £2m. £100k minimum loan size.

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison	Features
65% Loan to Value							
2 Year Fixed Rate	B08320	3.49%	£1.3m	5.00%	8.00%	7.6% APRC^1	Legal Assist and no valuation fee
	B08321	3.49%				7.6% APRC^1	£500 Cashback and no valuation fee
	B08322	5.49%		£1,999		7.9% APRC^2	Legal Assist and no valuation fee
	B08323	5.49%				7.9% APRC^2	£500 Cashback and no valuation fee
5 Year Fixed Rate	B08324	4.59%	£1.3m	5.00%	8.00%	7.1% APRC^1	Legal Assist and no valuation fee
	B08325	4.59%				7.1% APRC^1	£500 Cashback and no valuation fee
	B08326	5.29%		£1,999		7.3% APRC^2	Legal Assist and no valuation fee
	B08327	5.29%				7.3% APRC^2	£500 Cashback and no valuation fee
75% Loan to Value							
2 Year Fixed Rate	B08328	3.49%	£1.5m	5.00%	8.00%	7.6% APRC^1	Legal Assist and no valuation fee
	B08329	3.49%				7.6% APRC^1	£500 Cashback and no valuation fee
	B08330	5.49%		£1,999		7.9% APRC^2	Legal Assist and no valuation fee
	B08331	5.49%				7.9% APRC^2	£500 Cashback and no valuation fee
5 Year Fixed Rate	B08332	4.59%	£1.5m	5.00%	8.00%	7.1% APRC^1	Legal Assist and no valuation fee
	B08333	4.59%				7.1% APRC^1	£500 Cashback and no valuation fee
	B08334	5.39%		£1,999		7.3% APRC^2	Legal Assist and no valuation fee
	B08335	5.39%				7.3% APRC^2	£500 Cashback and no valuation fee

Loan to Value Limits

Maximum 80% - Up to £500,000 loan amount	Maximum 75% - Up to £2,000,000 loan amount
Maximum 70% - Up to £2,500,000 loan amount	Maximum 65% - Up to £3,000,000 loan amount
Maximum 60% - Up to £10,000,000 loan amount	Maximum 50% - Over £10,000,000 loan amount

These limits may be restricted by product availability

METRO BANK

Limited Company Buy To Let Mortgage Range

Criteria Highlights

- Non-trading, property management SPVs only (see Lending Criteria for acceptable SIC codes).
- 125% ICR, stressed at payrate (5 year fixed / like-for-like remortgages) or payrate + 2% (all other products)
- Up to four directors / shareholders accepted including non-portfolio and portfolio landlords (max 10 properties / £10m of lending)
- No minimum income, maximum age of 85. See Lending Criteria for our full lending policy.

Limited Company Buy to Let mortgages - available for purchase and re-mortgage. £100k min loan.

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
65% Loan to Value						
2 Year Fixed Rate	M08336	3.49%	£10m+	5.00%	8.00%	7.6% APRC*
	M08337	5.49%		£1,999		7.9% APRC**
5 Year Fixed Rate	M08338	4.59%	£10m+	5.00%	8.00%	7.1% APRC*
	M08339	5.29%		£1,999		7.3% APRC**
75% Loan to Value						
2 Year Fixed Rate	M08340	3.49%	£2m	5.00%	8.00%	7.6% APRC*
	M08341	5.49%		£1,999		7.9% APRC**
5 Year Fixed Rate	M08342	4.59%	£2m	5.00%	8.00%	7.1% APRC*
	M08343	5.39%		£1,999		7.3% APRC**

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**

Limited Company Buy to Let mortgages - available for re-mortgage only, max property value of £2m. £100k min loan.

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison	Features
65% Loan to Value							
2 Year Fixed Rate	M08344	3.49%	£1.3m	5.00%	8.00%	7.6% APRC^1	£500 Cashback and no valuation fee
	M08345	5.49%		£1,999		7.9% APRC^2	
5 Year Fixed Rate	M08346	4.59%	£1.3m	5.00%	8.00%	7.1% APRC^1	£500 Cashback and no valuation fee
	M08347	5.29%		£1,999		7.3% APRC^2	
75% Loan to Value							
2 Year Fixed Rate	M08348	3.49%	£1.5m	5.00%	8.00%	7.6% APRC^1	£500 Cashback and no valuation fee
	M08349	5.49%		£1,999		7.9% APRC^2	
5 Year Fixed Rate	M08350	4.59%	£1.5m	5.00%	8.00%	7.1% APRC^1	£500 Cashback and no valuation fee
	M08351	5.39%		£1,999		7.3% APRC^2	

Loan to Value Limits

Maximum 80% - Up to £500,000 loan amount	Maximum 75% - Up to £2,000,000 loan amount
Maximum 70% - Up to £2,500,000 loan amount	Maximum 65% - Up to £3,000,000 loan amount
Maximum 60% - Up to £10,000,000 loan amount	Maximum 50% - Over £10,000,000 loan amount

These limits may be restricted by product availability

HMO and MUFB Mortgage Range

Criteria Highlights

- For mortgages on houses of multiple occupation (HMO) and multi-unit freehold blocks (MUFB)
- Available on both personal names or limited company
- Loans available up to a maximum 75% LTV (70% LTV for loans greater than £1m)
- Up to six tenants accepted for HMO, six units for MUFB (each unit must be on a single AST)
- Standard BTL ICR and stress rates apply

HMO mortgages - available for purchase and re-mortgage. £100k min loan

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
75% Loan to Value						
2 Year Fixed Rate	BH8405	3.59%	£10m+	5.00%	8.00%	7.6% APRC*
	BH8406	5.59%		£1,999		7.9% APRC**
5 Year Fixed Rate	BH8407	4.69%	£10m+	5.00%	8.00%	7.1% APRC*
	BH8408	5.49%		£1,999		7.4% APRC**

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**
****Maximum Loan Size >70% LTV is £1M**

HMO mortgages - available for re-mortgage only, maximum property value of £2m. £100k min loan

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison	Features
75% Loan to Value							
2 Year Fixed Rate	BH8409	3.59%	£1.4m	5.00%	8.00%	7.6% APRC^1	£500 Cashback and no valuation fee
	BH8410	5.59%		£1,999		7.9% APRC^2	
5 Year Fixed Rate	BH8411	4.69%	£1.4m	5.00%	8.00%	7.1% APRC^1	£500 Cashback and no valuation fee
	BH8412	5.49%		£1,999		7.4% APRC^2	

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**
****Maximum Loan Size >70% LTV is £1M**

HMO and MUFB Mortgage Range *(continued)*

MUFB mortgages - available for purchase and re-mortgage. £100k min loan

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
75% Loan to Value						
2 Year Fixed Rate	BU8413	3.59%	£10m+	5.00%	8.00%	7.6% APRC*
	BU8414	5.59%		£1,999		7.9% APRC**
5 Year Fixed Rate	BU8415	4.69%	£10m+	5.00%	8.00%	7.1% APRC*
	BU8416	5.49%		£1,999		7.4% APRC**

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**
****Maximum Loan Size >70% LTV is £1M**

MUFB mortgages - available for re-mortgage only, maximum property value of £2m. £100k min loan

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison	Features
75% Loan to Value							
2 Year Fixed Rate	BU8417	3.59%	£1.4m	5.00%	8.00%	7.6% APRC^1	£500 Cashback and no valuation fee
	BU8418	5.59%		£1,999		7.9% APRC^2	
5 Year Fixed Rate	BU8419	4.69%	£1.4m	5.00%	8.00%	7.1% APRC^1	£500 Cashback and no valuation fee
	BU8420	5.49%		£1,999		7.4% APRC^2	

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**
****Maximum Loan Size >70% LTV is £1M**

HMO and MUFB Mortgage Range *(continued)*

Limited Company HMO mortgages - available for purchase and re-mortgage. £100k min loan

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison
75% Loan to Value						
2 Year Fixed Rate	MH8421	3.59%	£10m+	5.00%	8.00%	7.6% APRC*
	MH8422	5.59%		£1,999		7.9% APRC**
5 Year Fixed Rate	MH8423	4.69%	£10m+	5.00%	8.00%	7.1% APRC*
	MH8424	5.49%		£1,999		7.4% APRC**

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**
****Maximum Loan Size >70% LTV is £1M**

Limited Company HMO mortgages - available for re-mortgage only, maximum property value of £2m. £100k min loan

Rate Type	Product Code	Initial Interest Rate	Maximum Loan Size**	Product Fee	Follow On Rate (Standard Variable Rate)	Overall Cost For Comparison	Features
75% Loan to Value							
2 Year Fixed Rate	MH8425	3.59%	£1.4m	5.00%	8.00%	7.6% APRC^1	£500 Cashback and no valuation fee
	MH8426	5.59%		£1,999		7.9% APRC^2	
5 Year Fixed Rate	MH8427	4.69%	£1.4m	5.00%	8.00%	7.1% APRC^1	£500 Cashback and no valuation fee
	MH8428	5.49%		£1,999		7.4% APRC^2	

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**
****Maximum Loan Size >70% LTV is £1M**

HMO and MUFB Mortgage Range *(continued)*

Limited Company MUFB mortgages - available for purchase and re-mortgage. £100k min loan						
Rate Type	**Product Code**	**Initial Interest Rate**	**Maximum Loan Size****	**Product Fee**	**Follow On Rate (Standard Variable Rate)**	**Overall Cost For Comparison**
75% Loan to Value						
2 Year Fixed Rate	**MU8429**	3.59%	£10m+	5.00%	8.00%	7.6% APRC*
	MU8430	5.59%		£1,999		7.9% APRC**
5 Year Fixed Rate	**MU8431**	4.69%	£10m+	5.00%	8.00%	7.3 APRC*
	MU8432	5.49%		£1,999		7.5% APRC**

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**
****Maximum Loan Size >70% LTV is £1M**

Limited Company MUFB mortgages - available for re-mortgage only, maximum property value of £2m. £100k min loan							
Rate Type	**Product Code**	**Initial Interest Rate**	**Maximum Loan Size****	**Product Fee**	**Follow On Rate (Standard Variable Rate)**	**Overall Cost For Comparison**	**Features**
75% Loan to Value							
2 Year Fixed Rate	**MU8433**	3.59%	£1.4m	5.00%	8.00%	7.6% APRC^1	£500 Cashback and no valuation fee
	MU8434	5.59%		£1,999		7.9% APRC^2	
5 Year Fixed Rate	**MU8435**	4.69%	£1.4m	5.00%	8.00%	7.1% APRC^1	£500 Cashback and no valuation fee
	MU8436	5.49%		£1,999		7.4% APRC^2	

****Maximum Loan Size may be restricted by LTV. Please refer to 'Loan to Value Limits'**
****Maximum Loan Size >70% LTV is £1M**

Buy To Let Mortgage Range

Important Information

Our re-mortgage offers

Our re-mortgage only range offers two specific fee-assisted options. Moving your mortgage to Metro Bank will result in legal and valuation costs. Please refer to our website for more information on our Fee-Assist options.

Some charges to be aware of

- Conveyancer's fees
- A valuation will be required for each application. Please refer to our website for more information on Valuations including fee scale.
- Other fees may apply after you take out your mortgage (please see our Tariff of Charges for more details)

Early repayment charges (1% for each year of initial rate remaining)

You can pay back the capital part of your loan by making "overpayments". These are amounts in excess of your monthly mortgage payment. An early repayment charge could apply if you make overpayments whilst you are paying the initial rate on your mortgage. In this case, an early repayment charge is payable if the total overpayments in any one year exceed 10% of the amount which you borrowed. The early repayment charge is a percentage of the repaid amount in excess of the permitted "Allowed Limit" detailed above.

Years left on initial rate	Between 4+5	Between 3+4	Between 2+3	Between 1+2	1 or less
Early Repayment Charge - calculated as a percentage of amount repaid early.	5%	4%	3%	2%	1%

"Loan to value" is the amount you want to borrow described as a percentage of the total value of the property.

*The APRC is calculated against a property value of £500,000 with a loan size of £350,000 and a mortgage term of 25 years, repayable on an interest only basis with fees of £2,150 which have not been added to the loan

**The APRC is calculated against a property value of £500,000 with a loan size of £350,000 and a mortgage term of 25 years, repayable on an interest only basis with fees of £2,749 which have not been added to the loan

[1]The APRC is calculated against a property value of £500,000 with a loan size of £350,000 and a mortgage term of 25 years, repayable on an interest only basis with fees of £1,485 which have not been added to the loan

[2] The APRC is calculated against a property value of £500,000 with a loan size of £350,000 and a mortgage term of 25 years, repayable on an interest only basis with fees of £2,084 which have not been added to the loan

Bank of England Base Rate, currently 4.00%

We'd love you to get in touch

Mortgage Customers: If you have a question about a new mortgage application, call 0203 427 1435. Opening hours: Monday to Wednesday, 9am to 5pm; Thursday, 10am to 5pm; Friday: 9am to 5pm; Saturdays, Sundays and bank holidays, closed

Mortgage Brokers: For enquiries on new and existing applications, call 0203 427 1019. Opening hours: Monday to Wednesday, 9am to 5.30pm; Thursday, 10am to 5.30pm; Friday: 9am to 5.30pm; Saturdays, Sundays and bank holidays, closed