(Correct as at 12 May 2026)

Limited Company Mortgage Rates

Product Name	Product Features	LTV	Minimum Loan	Pay Rate	APR	Product	Application Fees*	Early Repayment Charges
5 Year Fixed Rate Products								
5-Year Fixed Rate (purchase & remortgage)	Fixed rate of interest until 31 July 2031	Up to 65%	£200,000	5.84%	7.2%	CUF16	£4,999 for purchased and remortgaged properties.	5% until 31.07.31
			£400,000	5.44%	7.0%	CUF17		

*The application fee will cover a single standard valuation where applicable, Skipton Internationals' legal costs and the legal cost of a standard conveyance when performed by Skipton Internationals' lawyers. Please note this offer excludes all disbursements, search and registration fees, which are payable by the applicant(s). Non standard conveyancing matters will attract additional charges. Should an applicant choose to use their own solicitor they will be responsible for all costs incurred in addition to the application fee which remains payable in full. Please refer to the UK Buy-To-Let Application Fee leaflet for further information (https://www.skiptoninternational.com/media/3rdo1g1d/ukappfee.pdf)

- Application Fee is to be submitted with the mortgage application.
- These products may be withdrawn at anytime.
- No early repayment charges apply following the end of the product period.
- Our mortgage products are portable and can be applied to a replacement new property, subject to meeting lending criteria at that time. If you have a fixed or discount mortgage and the mortgage required for the new property is lower an early repayment charge, as detailed above, will be payable on the difference between the two loans.
- Following the fixed period outlined above the interest rate will revert to Skipton International UK Buy-To-Let Follow on Rate.
- Skipton International UK Buy-To-Let Follow on Rate is currently 7.49%.
- Existing customers will find the revert rate applicable to their current mortgage product detailed in their mortgage offer letter.
- Monthly Payments must be made by direct debit on the first working day of each month.
- The maximum loan size to any individual, together with connected persons is £5 million.
- The minimum loan size for a Limited Company mortgage is £200,000.
- 5-Year Fixed Rate rental income is required to be 125% at the product pay rate. Please contact mortgagesales@skiptoninternational.com for more information.

How much can be borrowed?

- Annual rental income of 125% (based on a simple interest calculation at 7.99%) is required for UK Buy-To-Let mortgages, unless the 5-Year Fixed Rate is selected for which the rental income is required to be 125% at the product pay rate and subject to the loan to value bandings below. Please contact our mortgagesales@skiptoninternational.com for more information.

Loan to value parameters

- Our criteria on maximum loans for Buy-To-Let properties are as follows (subject to product conditions):
- Should you choose to repay your mortgage facility in full prior to the early repayment date, an early repayment charge will be calculated against the total outstanding mortgage balance. Overpayments of up to 10% of the mortgage balance can be made in any one year without penalty. A year is

UK Buy-To-Let Loan Amount	Maximum LTV
Up to £1,250,000	65%
£1,250,001 to £1,500,000	65%
£1,500,001 to £3,000,000	60%
£3,000,001 to £4,000,000	55%
£4,000,001 to £5,000,000	50%

Life Cover

- Whilst life cover is not obligatory, Skipton International Limited recommends that you seek independent financial advice to explore mortgage protection options.

Direct Debits

- All our mortgages are conditional on monthly payments being made by Direct Debit on the first working day of each month.

ERC (Early Repayment Charge)

- Where no ERC applies or the ERC period has expired, interest to the date of redemption is payable, and unlimited overpayments can be made.

Product fees

- These products are currently product fee free.

Further information

- Our mortgage products can be withdrawn at short notice
- Any mortgage offer we make will be valid for six months and is not transferable to different properties.

Application checklist

- Applications can be processed very quickly provided all necessary documentation is supplied at the point of application. An application checklist is included in the application pack to assist.

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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.