**Buy to Let Assessment rate guide**

**Tracker products**
Assessed at higher of pay rate + 2%, or revert rate to a minimum of 5.50%.

No further information required, submit online.

**Short term fixed rates**
Assessed at higher of pay rate + 2%, or revert rate to a minimum of 5.50%.

No further information required, submit online.

**Five year+ fixed rates**
Assessed at pay rate.
Additional underwriting checks may be required.

Is mortgage less than or greater than 60% LTV?

If the LTV is greater than 60%, a simple refinancing assessment will be required.

If rental coverage already exceeds ICR x 5.50%, then no further information is required.

If the LTV is 60% or less, no further information required, submit online.

Please see our 5 year+ Fixed Rate Assessment Guide for further details

For Intermediary Use Only.