



Property finance

Expat buy-to-let

Living abroad shouldn't be a barrier to purchasing and managing property in the UK. Our expat buy-to-let finance gives you the ability to continue expanding your property portfolio by purchasing new property, refinancing or releasing equity and all whilst based abroad.

Key features



Fixed & variable rate options available (depending on the term)



Equity release for purchase and refinance



Borrowing must be through limited company or LLP entities



Gifted deposits permitted (between family members)



No limit to the number of properties you can own



Interest-only options available



No valuation fee payable until loan is approved



Lending available in England, Scotland & Wales



All identification and paperwork can be signed and witnessed by a legal firm on the Global 500 list so you don't need to travel to the UK



Funding available for large portfolios and borrowings

Interest rate options



Variable rate:
Terms from 12 months to 30 years



Fixed rate:
Term of 3 or 5 years
(depending on the product)

Lending criteria

- ✓ Up to 70% LTV of open market value
- ✓ Only available to experienced property investors
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Up to £15m borrowings per customer with no restriction on property numbers
- ✓ Terms from 12 months to 30 years
- ✓ Personal guarantees requested from business owners/directors but are not always mandatory
- ✓ Corporate borrowers must be registered in the UK or Crown dependencies
- ✓ Secured by way of a first legal charge on a property located in England, Scotland or Wales

Let's talk

Interested in learning how our property finance team can help you get your project off the ground? Get in touch:

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