

BTL Product Selection Guide

Use this guide to find the appropriate product range for your Buy to Let client.

Navigate through this guide using the buttons on the screen.

Use the Back button to return to the previous question or Restart to return to the beginning.

Click here to
Start

If your client is converting, or has converted, from Residential to Buy to Let; the application date referred to in this guide is the date they applied to convert to Buy to Let. 12.02.21

BTL Product Selection Guide

Select Transaction Type

New Borrowers

Purchase

Remortgage

Existing Borrowers

For Multi-Transactions, check each element separately.

Product
Transfer

Porting

Further
Advance

BTL Product Selection Guide

Does your client have 4 or more BTL mortgages including this application?

Yes

No

Your client should select from the
Standard BTL range.

Your client **must** select from the
Portfolio Landlord BTL range.

Did your client **apply** for their BTL mortgage on or after 16 May 2019?

Yes

No

Your client should select from the
Standard BTL range.

Does your client have 4 or more BTL mortgages including this application?

Yes

No

Your client should select from the
Standard BTL range.

Your client **must** select from the
Portfolio Landlord BTL range.

More specifically, what type of porting?

Porting with
Additional
borrowing

Porting Like for
Like

Porting and
Downsizing

How much is the Additional Borrowing?

Greater than
£5,000

Equal to, or less
than, £5,000

Is your client porting a Flexx for
Term product?

Yes

No

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Does your client have 4 or more BTL mortgages including this application?

Yes

No

Your client can Port their existing balances plus the additional borrowing on their existing product.

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Your client can Port their existing products like for like.

All additional borrowing should be on a product selected from the Standard BTL range.

BTL Product Selection Guide

Your client can Port their existing products like for like.

All additional borrowing **must** be on a product selected from the Portfolio Landlord BTL range.

Your client can Port their existing product(s) regardless of their Portfolio Landlord status.

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Your client may Port their existing sub accounts and reduce their balance regardless of their Portfolio Landlord status.

Any sub accounts with a balance below £5000 must be ported like for like.

Sub accounts being reduced must have a minimum balance of £5000 to be ported.

Did your client **apply** for their mortgage on or after 16 May 2019?

Yes

No

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Does your client have 4 or more BTL mortgages including this application?

Yes

No

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Your client can Port their existing product(s) and borrow extra on their existing Flexx for Term product or a product from the Standard BTL range.

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Your client can Port their existing product(s) and borrow extra on their existing Flexx for Term product or a product from the Portfolio Landlord BTL range.

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Does your client have 4 or more BTL mortgages including this application?

Yes

No

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Your client can Port their existing product(s) and borrow extra on their existing Flexx for Term product or a product from the Standard BTL range.

Is their current Flexx for Term a Portfolio Landlord product?

Yes

No

Your client can Port their existing product.

All additional borrowing **must** be on a product from the Portfolio Landlord BTL range.

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Your client can Port their existing products and borrow extra on their current Portfolio Landlord Flexx for Term product or select a new product from the Portfolio Landlord BTL range.

Is your client on a Flexx for Term product?

Yes

No

Does your client have 4 or more BTL mortgages including this application?

Yes

No

Your client should select from the
Standard BTL range.

Your client **must** select from the
Portfolio Landlord BTL range.

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Did your client **apply** for their current Flexx for Term product on or after 16 May 2019?

Yes

No

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Does your client have 4 or more BTL mortgages including this application?

Yes

No

Your client can borrow extra on their existing Flexx for Term product or select a new product from the Standard BTL range.

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Your client can borrow extra on their existing Flexx for Term product or select a new product from the Portfolio Landlord BTL range.

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Does your client have 4 or more BTL mortgages including this application?

Yes

No

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Your client can borrow extra on their existing Flexx for Term product or select a new product from the Standard BTL range.

Is their current Flexx for Term a Portfolio Landlord product?

Yes

No

Your client **must** select a new product from the Portfolio Landlord BTL range.

BTL Product Selection Guide

Your client may borrow extra on their existing Flexx for Term product or select a new product from the Portfolio Landlord BTL range.

Does your client have 4 or more BTL mortgages including this application?

Yes

No

Your client should select from the
Standard BTL range.

Your client **must** select from the
Portfolio Landlord BTL range.