

# Buy to Let Product Guide

- ✓ Rates from 5.94%
- ✓ Up to 80% Finance-To-Value
- ✓ UK Residents & British Expats

## FOR INTERMEDIARY USE ONLY

This guide is correct as of 5 September 2025. This guide is designed for use of intermediaries and should not be shared with potential customers. Rates and criteria are subject to change without notice.



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# Welcome

StrideUp is on a mission to empower a new generation of homeowners and landlords who are often underserved or let down by high-street lenders. A growing number of buyers are locked out of property ownership because of one-size-fits all approach and stringent criteria. We're here to fix that by using a Buy to Let Purchase Plan.

## Extra flexibility

We always aim to be as flexible as possible, and do so with top-slicing, common-sense underwriting and inclusive criteria.



## Muslims

We are Shariah-compliant for conscientious Muslims in keeping with their faith



# Criteria highlights at a glance

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## Accessibility

- Maximum finance of £1.5m per single BTL
- Maximum finance of £2m per StrideUp Portfolio
- Top slicing/Rental top up available
- Up to 4 applicants per applications
- Gifted deposits from friends and family

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## Expats & Foreign nationals

- Expats
  - Up to 2 Expat applicants
- Foreign Nationals
  - Foreign nationals considered
  - 1 year visa remaining accepted
  - Spouse visa applicants treated like permanent residents

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## Top-Slicing

- Available where rental-coverage-ratio is at least 110%
- Customers can use employed, self-employed, and rental income for top-slicing

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## HMOs & MUBs

- Up to 75% FTV
- Maximum financing of £1.5m

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## First-time buyers

- Up to 80% FTV
- No credit scoring in decisioning or product selection
- Available for expats

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## SPVs / Limited Companies

- Directors may apply using an SPV
- SPVs have access to same rates and financing amounts as private individuals
- Up to 4 directors per application



# Buy to Let

StrideUp caters to the most common client requirements that fall outside of mainstream mortgage lending. We can offer top-slicing where circumstances allow, helping more people buy earlier, bigger or better. StrideUp unlocks investment property ownership for people on complex incomes, foreign nationals, first-time buyers, expats and portfolio investors falling short of the High Street's criteria.

## Key features

- ☒ Up to £1.5m financing
- ☒ No Credit Score
- ☒ First-Time Buyers & Expats
- ☒ Flexible Criteria
- ☒ Manual Underwriting
- ☒ From 5 - 30 Year Terms

Rates from

# 5.94%

Up to

# 80%<sub>FTV</sub>

## Boosting Accessibility Beyond High Street Lenders

StrideUp allows our introducers to place customers who don't meet High Street lenders stringent visa criteria through their innovative Buy to Let Purchase Plans, opening up investment property ownership to so many more individuals

# Buy to Let Rates

## UK Residents

FTV	Product Term	Property Type	Product	Initial Rate	Reversion Margin	Product Fee
65%	2 Year	Standard	Fixed	6.14%	4.24%	1%*
	5 Year	Standard	Fixed	5.94%	4.24%	1%*
	2 Year	HMO or MUFB	Fixed	6.29%	4.24%	1%*
	5 Year	HMO or MUFB	Fixed	6.54%	4.24%	1%*
75%	2 Year	Standard	Fixed	6.34%	4.24%	1%*
	5 Year	Standard	Fixed	5.99%	4.24%	1%*
	2 Year	HMO or MUFB	Fixed	6.49%	4.24%	1%*
	5 Year	HMO or MUFB	Fixed	6.69%	4.24%	1%*
80%	2 Year	Standard	Fixed	6.34%	4.24%	1%*
	5 Year	Standard	Fixed	5.99%	4.24%	1%*

\*of total financing. Minimum £1,249.

# Buy to Let Rates

## Expats

FTV	Product Term	Property Type	Product	Initial Rate	Reversion Margin	Product Fee
65%	2 Year	Standard	Fixed	6.44%	4.24%	1%*
	5 Year	Standard	Fixed	6.39%	4.24%	1%*
	2 Year	HMO or MUFB	Fixed	6.54%	4.24%	1%*
	5 Year	HMO or MUFB	Fixed	6.69%	4.24%	1%*
75%	2 Year	Standard	Fixed	6.49%	4.24%	1%*
	5 Year	Standard	Fixed	6.44%	4.24%	1%*
	2 Year	HMO or MUFB	Fixed	6.59%	4.24%	1%*
	5 Year	HMO or MUFB	Fixed	6.74%	4.24%	1%*
80%	2 Year	Standard	Fixed	6.54%	4.24%	1%*
	5 Year	Standard	Fixed	6.49%	4.24%	1%*

\*of total financing. Minimum £1,249.

# Expats

## 01 Case Study

Mohamed is a British engineer, and first-time buyer, living and working in the UAE. He wishes to diversify his investment portfolio by purchasing an investment property in the UK. He also wants to get on the British property ladder whilst living abroad.

Mohamed has a £55,000 deposit and doesn't need to rely on top slicing.

With StrideUp Mohamed could be eligible for:

# £220,000



- StrideUp can take applications from expat first-time buyers



# Portfolio Landlords

02

## Case Study

Aiden and Claire have already own 8 buy to let properties.

They want to expand their portfolio with StrideUp by financing the purchase of 2 more properties.

With StrideUp the family could be eligible for up to:

# £2,000,000



- StrideUp supports portfolio landlords with up to £2m financing.

# Foreign Nationals

Ali has moved from abroad to live and work in the UK as a medical technician. He plans to live in the UK long-term and currently has 6 months remaining on his visa.

He wishes to invest in a single BTL property, and supplement his monthly payments with his income

With StrideUp the Ali could be eligible for up to:

## £1,500,000

03

## Case Study



StrideUp can accept applications from foreign nationals resident in the UK with 6 months visa remaining,

# Shariah-Compliant Customers

## 04 Case Study

Omar is a British Muslim living in Leicester. He already owns his home but is looking to expand his property portfolio with an investment property.

Omar's main priority is finding buy to let finance that adheres to his faith, and does not require him to take an interest bearing loan. Omar has £48,000 for a deposit.

With StrideUp Omar could be eligible for:

# £240,000

Shariah-compliant finance



StrideUp's buy to let purchase plan is an inclusive form of home finance that's certified Shariah-compliant

# Select Fees & Charges

## Early Payment Charges (EPCs)

Initial Term	Percentage Payable (year)				
	Year 1	Year 2	Year 3	Year 4	Year 5
2 years	2%	1%			
5 years	3%	2%	2%	1%	1%

## Fees

**Product fee** 1% of total financing. Minimum £1,249.

**Application fee** £0

**Valuations** One free standard val on refinance

**Valuation fees** See tariff list

**Legals** £250 contribution for panel firms

**Adding to balance** Product fees can be added

**Overpayments** 10% annual allowance

**Tariff list** See full tariff list at  
<https://intermediaries.strideup.co/resource-hub>



# Get in touch



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Web Chat

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