

Buy to Let Product Guide

- ✓ Rates from 6.79%
- ✓ Up to 80% Finance-To-Value
- ✓ UK Residents

FOR INTERMEDIARY USE ONLY

This guide is correct as of 2 Oct 2026. 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

1

Accessibility

- Maximum finance of £2.5m per single BTL
- Maximum finance of £3m per StrideUp Portfolio
- Top slicing/Rental top up available
- Up to 4 applicants per applications
- Gifted deposits from friends & family

2

Top-Slicing

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

3

HMOs & MUBs

- 75% FTV, and up to £1.5m property value

4

First-time buyers

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

5

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, first-time buyers, and portfolio investors falling short of the High Street's criteria.

Key features

- ☒ Up to £2.5m financing
- ☒ No Credit Score
- ☒ First-Time Buyers
- ☒ Flexible Criteria
- ☒ Manual Underwriting
- ☒ From 5 - 30 Year Terms

Rates from

6.79%

Up to

80%_{FTV}

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

FTV	Product Term	Property Type	Product	Initial Rate	Reversion Margin	Product Fee
65%	2 Year	Standard	Fixed	6.79%	4.24%	1%*
	5 Year	Standard	Fixed	6.99%	4.24%	1%*
	2 Year	HMO or MUFB	Fixed	6.99%	4.24%	1%*
	5 Year	HMO or MUFB	Fixed	7.09%	4.24%	1%*
75%	2 Year	Standard	Fixed	6.89%	4.24%	1%*
	5 Year	Standard	Fixed	7.09%	4.24%	1%*
	2 Year	HMO or MUFB	Fixed	7.04%	4.24%	1%*
	5 Year	HMO or MUFB	Fixed	7.14%	4.24%	1%*
80%	2 Year	Standard	Fixed	6.99%	4.24%	1%*
	5 Year	Standard	Fixed	7.19%	4.24%	1%*

*of total financing. Minimum £1,249.

Portfolio Landlords

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.

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

Monday - Friday | 09:00 - 17:30



intermediaries.strideup.co

