

Product switch rate guide

Portfolio

Applies to all products

All products are subject to availability of funds and withdrawal at any time.

After the fixed term, if the mortgage is interest only, it may be converted to capital and interest repayment, subject to 28 days' written notice.

Please refer to our buy-to-let mortgage conditions for full details.



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www.paragonbank.co.uk

QUALIFICATION

The product switch will be based on the lending criteria applied to the existing mortgage, including:

- > Borrower type
 - A maximum of four individuals
 - Limited company
- > Property type
 - Single self-contained unit
 - House in multiple occupation (HMO)
 - Multi-unit block (MUB)

A Standard Variable Rate (SVR) is a type of mortgage interest rate set by us. The SVR for our buy-to-let mortgages is published on our website and can be varied from time to time in accordance with the mortgage conditions. A copy of the mortgage conditions can be found on the documents page of our website www.paragonbank.co.uk

FIXED RATES

LTV	PRODUCT TYPE AND TERM	INITIAL RATE	PRODUCT FEE**	PROPERTY TYPE	EARLY REDEMPTION CHARGE (ERC)	REVERSION RATE	APR	PRODUCT CODE
Upto 75%	2 year fixed	3.90%	0.25%	SSC	3% for 2 years	Paragon SVR (currently 5.35%)	5.30%	TRP020 / BTP020
	2 year fixed	4.10%	0.25%	HMO / MUB	3% for 2 years	Paragon SVR (currently 5.35%)	5.30%	TRP021 / BTP021
	5 year fixed	4.35%	0.25%	SSC	5% for years 1 & 2 4% for years 3 & 4 3% for year 5	Paragon SVR (currently 5.35%)	5.20%	TRP024 / BTP024
	5 year fixed	4.45%	0.25%	HMO / MUB	5% for years 1 & 2 4% for years 3 & 4 3% for year 5	Paragon SVR (currently 5.35%)	5.20%	TRP025 / BTP025
Upto 80%	2 year fixed	4.24%	0.25%	SSC	3% for 2 years	Paragon SVR (currently 5.35%)	5.30%	TRP022 / BTP022
	2 year fixed	4.45%	0.25%	HMO / MUB	3% for 2 years	Paragon SVR (currently 5.35%)	5.40%	TRP023 / BTP023
	5 year fixed	4.85%	0.25%	SSC	5% for years 1 & 2 4% for years 3 & 4 3% for years 4	Paragon SVR (currently 5.35%)	5.30%	TRP026 / BTP026
	5 year fixed	4.95%	0.25%	HMO / MUB	5% for years 1 & 2 4% for years 3 & 4 3% for years 4	Paragon SVR (currently 5.35%)	5.40%	TRP027 / BTP027

** This fee can be added to the loan but is excluded from LTV calculation.

The ERC is calculated based on the balance at the time of redemption. **SSC** - Single self contained unit. **HMO** - House in multiple occupation. **MUB** - Multi-unit block


How to apply:


- Log onto or register on our website at www.paragonbank.co.uk/buy-to-let/account-manager
- Call us on 0345 849 4060
- Contact your intermediary who can arrange this for you


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