

Loyalty Mortgages for you

When your initial rate is coming to an end we understand that finding a new one can be stressful, which is why we go out of our way to make things easy. Our Buy-to-Let Loyalty Mortgages are a competitive range of fixed rate products available specifically for valued existing customers like you.

Loan type: Buy-to-Let Loyalty Mortgage

70% LTV

Buy-to-Let Loyalty Mortgage									
Loyalty Mortgage	Initial rate	Product fee	Overall cost for comparison APRC	Reversion rate (at the end of the fixed rate term)	Early repayment charges				
					Year 1	Year 2	Year 3	Year 4	Year 5
2 year fixed	3.88%	£0	5.1%	5.23% variable (AMR [^] + 0.00%)	2.50%	2.00%			
5 year fixed	4.18%	£0	5.0%	5.23% variable (AMR [^] + 0.00%)	4.50%	4.00%	3.50%	3.00%	2.50%

75% LTV

Buy-to-Let Loyalty Mortgage									
Loyalty Mortgage	Initial rate	Product fee	Overall cost for comparison APRC	Reversion rate (at the end of the fixed rate term)	Early repayment charges				
					Year 1	Year 2	Year 3	Year 4	Year 5
2 year fixed	3.88%	£0	5.6%	5.73% variable (AMR [^] + 0.50%)	2.50%	2.00%			
5 year fixed	4.18%	£0	5.3%	5.73% variable (AMR [^] + 0.50%)	4.50%	4.00%	3.50%	3.00%	2.50%

80% LTV

Buy-to-Let Loyalty Mortgage									
Loyalty Mortgages	Initial rate	Product fee	Overall cost for comparison APRC	Reversion rate (at the end of the fixed rate term)	Early repayment charges				
					Year 1	Year 2	Year 3	Year 4	Year 5
2 year fixed	4.48%	£0	5.9%	5.98% variable (AMR [^] + 0.75%)	2.50%	2.00%			
5 year fixed	4.78%	£0	5.7%	5.98% variable (AMR [^] + 0.75%)	4.50%	4.00%	3.50%	3.00%	2.50%

[^]The Aldermore Managed Rate (AMR) is a variable rate set by us, which is currently 5.23%.

Representative Example of a Fixed Rate Mortgage on our Buy-to-Let Loyalty Range:

A mortgage of £105,000 payable over 18 years, initially on a fixed rate for 2 years at 3.88% and then on our current variable rate of 5.73% for the remaining 16 years, would require 24 monthly payments of £339.50 followed by 192 payments of £501.38.

The total amount payable would be £209,412.96 made up of the loan amount plus interest (£104,412.96).

The overall cost for comparison is 5.6% APRC representative.

The Benefits of staying with us:

- No legal, valuation or product fees
- No new credit or affordability assessments – unless of course you want to borrow more than your current mortgage
- Simple and hassle free process with no need for interviews, solicitors or surveyors
- Choice of ways to switch/range of options for you – you can simply switch your mortgage using our 24/7 online portal or you can switch over the phone, by email or post
- Make overpayments of up to £5,000 in any 12 month period (without incurring an early repayment charge)
- Competitive Buy-to-Let Loyalty deals
- Our dedicated, friendly Loyalty Team are here to help and provide support if you need assistance before renewing your mortgage
- Property and landlord insurance – we could help you find the policy to suit your needs as a landlord. We work with an insurance broker who has access to a panel of leading insurance providers

Get in touch

Our dedicated Loyalty Team are here to discuss your options and how to switch your mortgage with us.

0333 321 1000 (Mon–Thurs 9am – 6pm and Fri 9am – 5pm)*

or email: customer.loyalty@aldermore.co.uk

alternatively, visit our website to switch online: www.aldermore.co.uk/switch

*Closed Bank Holidays. Calls may be recorded for training and monitoring purposes.

Please note, we regularly review our loyalty offering and rates will be subject to availability. To confirm you're eligible please get in touch.

Aldermore

If you fail to keep up with payments on your mortgage a 'receiver of rent' may be appointed and/or your rental property may be repossessed.

Aldermore Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
(Financial Services Register number: 204503). Registered office: 1st Floor, Block B, Western House, Lynch Wood, Peterborough, PE2 6FZ.
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