



Here's 8 ways we're big on buy-to-let...

1.  Straight balance swaps
 For applications with no additional borrowing, we have a lower rental cover ratio of **125%** calculated at an interest rate stress of **5.50%** across all products. Portfolio landlord remortgage applications with no additional borrowing are assessed in isolation of the rest of the portfolio.

2.  Personal income
 Personal income can be used on rental shortfalls between **100%** and **145%**, calculated at an interest rate stress of **5.50%**. As long as there is a combined gross minimum income of **£50,000**, they aren't a portfolio landlord and the LTV is less than **75%**.

3.  Day one remortgages
 We offer day one remortgages – with the valuation based on the original purchase price, if the remortgage is within 6 months of the original completion date.

4.  Payment holidays
 Every now and then your customer may have a rental void, or need to free up some cash. We allow payment holidays on all of our buy-to-let mortgages.*

5.  Capital raising
 Purchasing property, making improvements or gifting a deposit? No problem. We'll consider remortgages with additional borrowing up to **80%** LTV.

6.  80% LTV deals
 We have deals up to **80%** LTV for both purchase and remortgage applications, and up to **75%** LTV for portfolio landlord applications.

7.  Incentive options
 We love to sweeten a deal! Which is why all our buy-to-let remortgages come with a free basic valuation.** Plus either free standard legal work or cashback.

8.  10 day service promise
 We aim to send Offers to customers within 10 working days of receiving a fully packaged application – including portfolio landlord applications. If not, they'll receive **£100** from us.*** Now that's great service - guaranteed!

When it comes to buy-to-let, we've got it covered.

virginmoneyforintermediaries.com

*Subject to our prior approval.

**For BTL remortgages on properties valued over £3m, we will negotiate the cost of the valuation report with our suppliers.

***Terms apply. Visit virginmoneyforintermediaries.com