

75% LTV | Fixed rates from 5.09%

Available for single self-contained properties (SSC)

Product type and term	Initial rate	Product fee	Product criteria	Early redemption charge (ERC)	Reversion rate	APRC	ICR calculation rate*	Product code
5 year fixed	5.14%	5.00%	Free valuation No application fee	2% for year 1 4% for year 2 4% for year 3 4% for year 4 3% for year 5	8.35% Paragon SVR less 1.25%	7.90%	5.14%	2BM611
	5.09%					7.80%	5.09%	EPM227

Available for houses in multiple occupation (HMOs) and multi-unit blocks (MUBs).

Product type and term	Initial rate	Product fee	Product criteria	Early redemption charge (ERC)	Reversion rate	APRC	ICR calculation rate*	Product code
5 year fixed	5.34%	5.00%	Free valuation No application fee	2% for year 1 4% for year 2 4% for year 3 4% for year 4 3% for year 5	8.35% Paragon SVR less 1.25%	7.90%	5.34%	2BM612

Please see our [Portfolio lending guidelines](#) and [Portfolio buy-to-let product guide](#) for full criteria.



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