



Great news - we've reduced our Buy to Let stress rates

From today, **Monday 5th January** we've **reduced** the stress rates used in our domestic Buy to Let affordability calculations.

Stress rates are an important part of the assessment when understanding mortgage affordability for your customers. By reducing these rates whilst maintaining responsible lending standards, we are helping more landlords enter or remain in the Buy to Let market at a time of ongoing affordability pressures.

To further support you and your customers we have simplified how we calculate the Buy to Let stress rates as follows:

Product	All 5 year	2 year like-for-like remortgages	2 year with new money or tracker
New Domestic Stress Rate (All LTVs)	Higher of Pay rate + 0.5% or 4.75%	Higher of Pay rate + 0.5% or 4.75%	Higher of Pay rate + 2% or 5.5%

Our [Broker website](#) and [affordability calculator](#) have been updated to reflect the above change.

As a reminder, we enhanced our domestic Buy to Let LTVs earlier this year - please refer to the below table:

Buy to Let LTVs	
Maximum LTV tier	Maximum loan amount
80%	Up to and including £400k (only applicable on properties with an EPC rating of A-C)
75%	Up to and including £1m
60%	Up to and including £2m
60%	Up to £50k (Home Loan for Debt consolidation)

Please note, that the policy limit of 80% LTV cannot be exceeded by capitalising the booking fee.

HSBC UK