

FirstBank UK For Intermediaries Supporting Intermediaries & Landlords

July 2026

/ Executive Summary

01 Who we are

02 Why partner with us?

03 Our BTL proposition

04 Core criteria

05 Portfolio & multi-property lending

06 MUFB & HMO lending

07 Private client visa policy

08 How to onboard and next steps

09 Q&A and contact

/ Who We Are

Over 40 Years of UK Banking Heritage



UK is a dual-regulated, fully incorporated British bank that has operated out of the City of London since 1982.

Authorised and regulated by both the FCA and PRA, we combine over four decades of local market heritage with the robust financial backing of our global parent, the FirstBank Group.

This solid institutional foundation allows us to provide specialist intermediaries with a highly stable, dependable, and compliant funding partnership.

Our lending Philosophy

- **Broker-Focused:** Strictly dedicated to Buy-to-Let lending through intermediaries
- **Human Underwriting:** Pragmatic, credit-driven decisions based on risk
- **Global Footprint:** Head quartered in London with international representative offices.

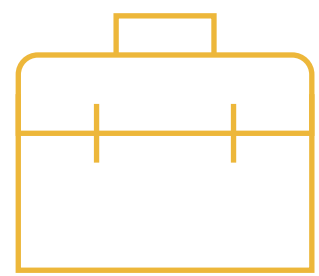
130+ Years experience



40+ Years in UK

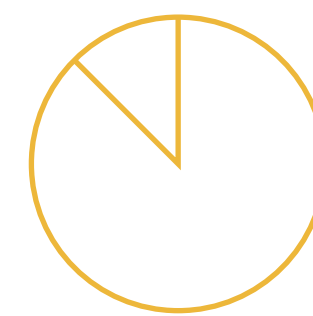


/ Why Partner With Us?



Portfolio-friendly

Unlimited portfolio size & multi-property single applications.



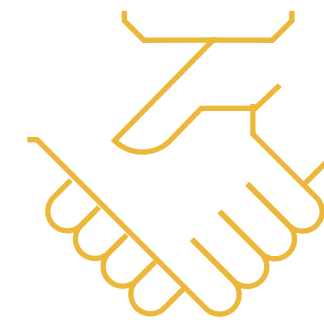
Up to 80% LTV

High leverage options across standard & specialist assets



HMO & MUFB

Up to 6 beds/units accepted as standard criteria



Human underwriting

Direct, frictionless access to decision-makers

/ Our Buy-To-Let Proposition

Lending to both personal name and limited company SPV borrowers, designed to support professional landlords at every portfolio stage.



Corporate structures

SPVs, and individuals



Flexible refinancing

Capital raising permitted for business use and portfolio expansion



First-Time landlords

Supported alongside seasoned, high-net-worth portfolio professionals

/ Core Criteria

Key Lending Parameters

Feature	Criteria
Minimum loan size	£250,000
Maximum LTV	Up to 80%
Maximum term	25 years
Minimum personal income	£50,000
Ownership	Personal name & Ltd Company SPV
Location	England



/ Portfolio & Multi-Property Lending

Consolidate entire portfolios under one loan facility, providing simplicity and efficiency for brokers and clients.

1
**One
Blended
LTV**

2
**One
Affordability
Test**

3
**One
Application
Fee**

4
**No Max
Facility
Size**

All properties must share the same ownership structure and asset type.

/ Exposure & Affordability Frameworks

Geographical Exposure Limits

Units	Max LTV
1-2	80%
3-5	75%
6-10	70%
11-15	65%
16+	60%

ICR Requirements

Type	
Personal BTL	140%
Ltd Co BTL	125%
Personal HMO	145%
Ltd Co HMO	130%



Not all landlords fit a standard model. By considering personal income alongside rental income, we can support a wider range of professional investors.

/ HMO & MUFB Lending

Market-leading capacity for specialist assets

FirstBank UK has strong appetite
for specialist assets including HMOs
and MUFBs.

Key Criteria



Large Scale HMOs

Up to 6 Bedrooms accepted under standard criteria;
larger configurations considered by referral



Large Scale MUFBs

Multi-Unit Freehold Blocks accepted up to 6
self-contained units under a single freehold title;
larger configuration considered by referral

/ Private Client Visa Lending

Defined policy for high-quality, internationally mobile client's resident in the UK.

- ✓ £200,000 minimum personal income
- ✓ Visa permitting UK residence and employment
- ✓ 24 months minimum remaining visa validity
- ✓ 12 months minimum UK residency

/ How To Onboard & Next Steps

1
**ID for UBO /
Director(s)**

2
**Proof of
Address for
UBO /
Director(s)**

3
**Company
Incorporation
Documents**

4
**Evidence as
required**

- ABC Policy (Anti-bribery and corruption)
- Whistle blowing Policy
- Gift & Entertainment Policy
- Conflict of Interest Policy
- Anti-slavery policy

/ Q&A

Get in touch

For new enquiries, case discussions, or pre-application guidance, contact the FirstBank UK Buy-to-Let team.

We look forward to supporting your next case.



Email
UKBTL@firstbankgroup.com



Telephone
07802 436341



Website
www.firstbankuk.com

 **Thank You**