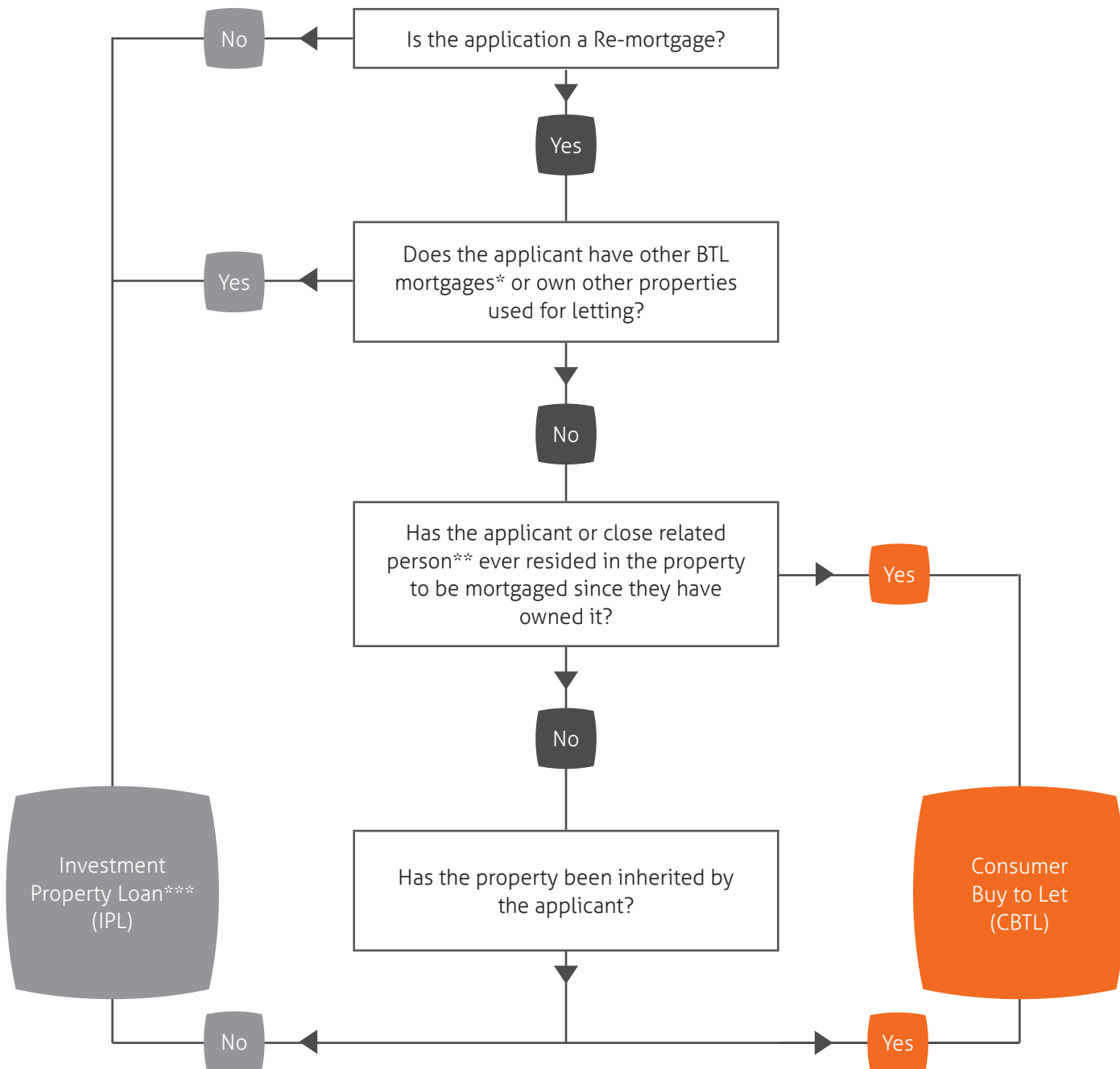


# CONSUMER BUY TO LET DECISION TREE

Only a remortgage application can be classified as a Consumer Buy to Let. The decision tree should be followed for each applicant individually.



\* A Buy to let mortgage is a mortgage that, at the point it was taken out, was for the purposes of financial rental property and contains conditions preventing the borrower, or their relatives, from occupying the property at the time.

\*\* Related person means an applicant's spouse, civil partner, common law husband or wife (whether or not of the opposite sex), parent, sister, brother, grandparent or grandchild. (This includes scenarios such as step parents/children.)

\*\*\* An Investment Property Loan is a non-consumer Buy to let mortgage that will not be occupied by the borrower or their relatives, and has been entered into a predominantly for the purpose of the business.