

# offa

## Home Purchase Plan (HPP) Rate Card

**FOR INTERMEDIARY USE ONLY**

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# We're Offa

Let's put faith in property finance to make a better & fairer property sector.

Traditional property finance is yet to catch up with the modern world. It's confusing, complex and compromising —neglecting people looking for finance that meets their values, ethics and needs, with ease.

At Offa, we give you the right way to buy property. Providing Islamic property finance how it should be; stress-free, interest-free, and doubt-free. Opening the doors for aspiring homeowners or experienced landlords, propelling your property potential.

You're backed by leading Islamic finance and property specialists at every step of the property ladder. By your side to help you secure unmissable opportunities and giving you freedom to make your next move.

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# Home Purchase Plan Products Eligibility



## **Applicants:**

Individuals, aged  $\geq 18$ , buying in England & Wales.



## **Finance term:**

7 – 40 yrs (subject to maximum age limits)



## **Property and Finance amounts:**

**Minimum Property Value:** £80,000

**Finance Amounts:** £60k – £1.5m per property.

(1 million for new build)



## **Finance-to-Value (FTV):**

Up to 95% (max £750k), 80% (max £1.5m).

Up to 80% (max £1.5m) (Expat)



## **Affordability:**

Upto 7 times income

5 Y - Stress @ Pay rate

2 Y and DV – Stress @ Payrate plus 1%

**For Brokers to Submit HPP Cases, they must hold HPP Permissions from the regulator.  
Otherwise, they can refer only.**

## Why Offa?

Up to 7 times income multiple considered

Low entry points (property and finance amounts), Minimum 5% deposit

Tech-led, paperless process with potential same-day decisions

Family Assist (Support for affordability without losing equity)

Gifted Equity

Dual Rep Solicitors

The most experienced Islamic finance team in the UK

An engaged and proactive Broker Team to support you and your clients, as well as competitive proc fees

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# Our Eligibility Criteria

First-time Buyers	With deposits starting from 5%
Buying in the UK	If you're purchasing property in England and Wales, you're eligible for financing.
Income multiples	Up to 7X
Age	You need to be older than 18 to be eligible for financing (subject to maximum age limits).
Property value	The property's value falls between £80,000 and £5 million.
Maximum Exposure	Aggregate exposure £7.5M (per UBO)
Property types	House, flat, new build, No Grade 1 Properties. All subject to valuation and sale value.
Tenure	Freehold, or leasehold with 45 years left on the lease at end of term. Flying freehold up to 15%
Expats	British expats accepted in selected locations

# Eligible Expat Countries



Bahrain



Kuwait



Oman



Qatar



Saudi Arabia



UAE



Australia



New Zealand



Singapore



Malaysia



Hong Kong



Brunei



Canada



EEA Countries



# HPP Rates

Individual - UK Resident

Product	FTV	Initial Rental Rate	Follow on Rate	Purchase/ Refinance	Product Fee	Application Fee	EBC
2 Year Fixed	65%	5.80%	7.25%	Yes	£499	£149	2%, 1%
	80%	5.80%	7.25%	Yes	£499	£149	2%, 1%
	90%	6.60%	7.25%	Yes	£999	£149	2%, 1%
	95%	6.90%	7.25%	Yes	£999	£149	2%, 1%
5 Year Fixed	65%	5.75%	7.25%	Yes	£499	£149	5%, 4%, 3%, 2%, 1%
	80%	5.88%	7.25%	Yes	£499	£149	5%, 4%, 3%, 2%, 1%
	90%	6.58%	7.25%	Yes	£999	£149	5%, 4%, 3%, 2%, 1%
	95%	6.88%	7.25%	Yes	£999	£149	5%, 4%, 3%, 2%, 1%
Discounted Variable	65%	5.50%	7.25%	Yes	£499	£149	NONE
	80%	5.60%	7.25%	Yes	£499	£149	NONE

# HPP Rates

Individual - Expat

Product	FTV	Initial Rental Rate	Follow on Rate	Purchase/ Refinance	Product Fee	Application Fee	EBC
2 Year Fixed	65%	5.80%	7.25%	Yes	£499	£149	2%, 1%
	80%	5.80%	7.25%	Yes	£499	£149	2%, 1%
5 Year Fixed	65%	5.75%	7.25%	Yes	£499	£149	5%, 4%, 3%, 2%, 1%
	80%	5.88%	7.25%	Yes	£499	£149	5%, 4%, 3%, 2%, 1%
Discounted Variable	65%	5.50%	7.25%	Yes	£499	£149	NONE
	80%	5.60%	7.25%	Yes	£499	£149	NONE

# Contact Us

## Broker Support:

**General:** brokerteam@offa.co.uk

**Saalik Haleem:** saalik.haleem@offa.co.uk *(Senior Intermediary and Product Manager)*

**Khalid Rahman:** khalid.rahman@offa.co.uk *(Broker Support Specialist)*

**Sabah Khalil:** sabah.khalil@offa.co.uk *(Intermediary Specialist)*

Mon – Fri | 09:00 – 17:00

<https://offa.co.uk/intermediaries/>

# offa

Swift, simple faith-based finance

**This rate card is subject to change without notice. Always refer to the Offa broker portal for the latest information.**

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