



offa

Buy to Let 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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Buy to Let Eligibility



Applicants:

Individuals, aged ≥ 18 , buying in England & Wales.



Finance term:

7 – 40 yrs (25 yrs for HMO/MUFB).



Property and Finance amounts:

Minimum Property Value: £80,000

Finance Amounts: £60k – £1.5m per property.
(£1m for new build)



Finance-to-Value (FTV):

Up to 80% (max £1.5m) (Expat)



Affordability:

5 Y - Stress @ Pay rate

2 Y and DV – Stress @ Payrate plus 1%

Why Offa?

Low entry points (property and finance amounts)

Minimum 20% deposit

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

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

Our Eligibility Criteria

First-time Buyers and First-time Landlords	No prior rental property or previous own-home required
Buying in the UK	If you're purchasing property in England and Wales, you're eligible for financing.
Income	Minimum earned income £18k (one applicant). Rental coverage applies.
Age	You need to be older than 18 to be eligible for financing.
Property value	The property's value falls between £80,000 and £5 million.
Maximum Exposure	Aggregate exposure £3.5m (per UBO)
Property types	Single AST, Houses in Multiple Occupation (HMO) - up to 12 rooms, Multi-unit Freehold Blocks (MUFB) - up to 12 units/rooms, student let, and all flats with floor area greater than 30 square metres.
Tenure	Freehold and Leasehold Accepted
Expats	British expats accepted in 13 countries plus the EEA



Eligible Expat Countries



Bahrain



Kuwait



Oman



Qatar



Saudi Arabia



UAE



Australia



New Zealand



Singapore



Malaysia



Hong Kong



Brunei



Canada



EEA Countries

BTL Rates

Single AST Occupancy- Individual or LTD Company - UK Resident

Product	FTV	Initial Rental Rate	Follow on Rate	Purchase/ Refinance	Product Fee	Application Fee	EBC
2 Year Fixed	65%	6.24%	7.25%	Yes	1% @ min £999	£150	2%, 1%
	75%	6.24%	7.25%	Yes	1% @ min £999	£150	2%, 1%
	80%	6.24%	7.25%	Yes	1% @ min £999	£150	2%, 1%
5 Year Fixed	65%	6.20%	7.25%	Yes	1% @ min £999	£150	5%, 4%, 3%, 2%, 1%
	75%	6.32%	7.25%	Yes	1% @ min £999	£150	5%, 4%, 3%, 2%, 1%
	80%	6.32%	7.25%	Yes	1% @ min £999	£150	5%, 4%, 3%, 2%, 1%
Discounted Variable	65%	5.90%	7.25%	Yes	1% @ min £999	£150	NONE
	75%	5.95%	7.25%	Yes	1% @ min £999	£150	NONE
	80%	6.00%	7.25%	Yes	1% @ min £999	£150	NONE

BTL Rates

HMO / MUFB- Individual or LTD Company - UK Resident

Product	FTV	Initial Rental Rate	Follow on Rate	Purchase/ Refinance	Product Fee	Application Fee	EBC
2 Year Fixed	65%	6.34%	7.25%	Yes	1% @ min £999	£150	2%, 1%
	75%	6.34%	7.25%	Yes	1% @ min £999	£150	2%, 1%
5 Year Fixed	65%	6.50%	7.25%	Yes	1% @ min £999	£150	5%, 4%, 3%, 2%, 1%
	75%	6.50%	7.25%	Yes	1% @ min £999	£150	5%, 4%, 3%, 2%, 1%
Discounted Variable	65%	6.00%	7.25%	Yes	1% @ min £999	£150	None
	75%	6.05%	7.25%	Yes	1% @ min £999	£150	None



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BTL Rates

Individual or LTD Company - Expat

Product	FTV	Initial Rental Rate	Follow on Rate	Purchase/ Refinance	Product Fee	Application Fee	EBC
2 Year Fixed	65%	6.35%	7.25%	Yes	1% @ min £999	£150	2%, 1%
	75%	6.35%	7.25%	Yes	1% @ min £999	£150	2%, 1%
	80%	6.34%	7.25%	Yes	1% @ min £999	£150	2%, 1%
5 Year Fixed	65%	6.35%	7.25%	Yes	1% @ min £999	£150	5%, 4%, 3%, 2%, 1%
	75%	6.45%	7.25%	Yes	1% @ min £999	£150	5%, 4%, 3%, 2%, 1%
	80%	6.45%	7.25%	Yes	1% @ min £999	£150	5%, 4%, 3%, 2%, 1%
Discounted Variable	65%	5.95%	7.25%	Yes	1% @ min £999	£150	NONE
	75%	6.05%	7.25%	Yes	1% @ min £999	£150	NONE
	80%	6.10%	7.25%	Yes	1% @ min £999	£150	NONE

BTL Rates

HMO / MUFB- Individual or LTD Company - Expat

Product	FTV	Initial Rental Rate	Follow on Rate	Purchase/ Refinance	Product Fee	Application Fee	EBC
2 Year Fixed	65%	6.05%	7.25%	Yes	1% @ min £999	£150	2%, 1%
	75%	6.44%	7.25%	Yes	1% @ min £999	£150	2%, 1%
5 Year Fixed	65%	6.25%	7.25%	Yes	1% @ min £999	£150	5%, 4%, 3%, 2%, 1%
	75%	6.60%	7.25%	Yes	1% @ min £999	£150	5%, 4%, 3%, 2%, 1%
Discounted Variable	65%	6.00%	7.25%	Yes	1% @ min £999	£150	None
	75%	6.10%	7.25%	Yes	1% @ min £999	£150	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/>

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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.