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Landbay Launches New Range of BTL Transfer Products with Competitive Rates

August 5, 2025

— Categories: Real Estate



Buy-to-let (BTL) lender Landbay has introduced five new product transfer options alongside rate reductions to offer landlords more competitive refinancing choices through limited companies.

The new transfer products are available at loan-to-value (LTV) ratios of up to 75%, with fixed rates starting from 4.29% for both two-year and five-year terms. These updates complement Landbay's Summer Special range, which has also seen rate cuts of up to 0.10 percentage points.

Landbay confirmed that the revised products are suitable for standard buy-to-let properties and are available for loan amounts between £30,000 and £2 million. All deals are exclusively offered to special purpose vehicles (SPVs), providing landlords operating through limited companies with tailored financing options.

Among the new offerings, there is a five-year fixed product transfer with a 5% fee at 4.29% and another five-year fixed transfer with a 2% fee priced at 4.89%. On the two-year side, a product transfer with a 3% fee starts at 4.29%, while another with a 2% fee is available at 4.79%. Standard two-year and five-year fixed-rate products with 3% and 5% fees, respectively, start at 4.29%.

Rob Stanton, sales and distribution director at Landbay, highlighted the popularity of their product transfer services among landlords seeking efficient and cost-effective refinancing. He said, “Since launch, our product transfer proposition has proven incredibly popular among landlords looking for an efficient and cost-effective way to refinance.”

He added that the new Summer Special options build on this success: “Now, we bring these fantastic options to our new Summer Special range and strengthen what is already a competitive and hugely attractive suite of products. Adding in a rate reduction further sweetens the deal and reflects our commitment to jump on opportunities as soon as they present themselves.”

Mr Stanton also emphasised Landbay’s strengths in technology and funding as critical to delivering value. “The combination of our broad funding model, powerful technology, and in-house expertise means we can continue to prioritise product choice, speed, and agility to deliver for brokers and their landlord clients across the country,” he said.

This move reflects a broader pattern within the buy-to-let mortgage market, where lenders are adjusting product offerings to maintain appeal amid a rising interest rate environment. The focus on SPV-exclusive deals underscores the increasing number of landlords choosing limited company structures for holding their properties.