Use this guide to find the appropriate product range for your Buy to Let client.

Navigate through this guide using the buttons on the screen.

Use the Back button to return to the previous question or Restart to return to the beginning.

Click here to
Start

If your client is converting, or has converted, from Residential to Buy to Let; the application date referred to in this guide is the date they applied to convert to Buy to Let.

COVENTRY | for intermediaries

Select Transaction Type

New Borrowers

Purchase

Remortgage

Existing Borrowers

For Multi-Transactions, check each element separately.

Product Transfer

Porting

Further Advance

COVENTRY
for intermediaries

Does your client have 4 or more BTL mortgages including this application?

Yes

No

COVENTRY | for intermediaries

Your client should select from the Standard BTL range.

COVENTRY | for intermediaries

Your client must select from the Portfolio Landlord BTL range.

COVENTRY | for intermediaries

Did your client **apply** for their BTL mortgage on or after 16 May 2019?

Yes

No

COVENTRY
for intermediaries

Your client should select from the Standard BTL range.

COVENTRY | for intermediaries

Does your client have 4 or more BTL mortgages including this application?

Yes

No

COVENTRY
for intermediaries

Your client should select from the Standard BTL range.

COVENTRY | for intermediaries

Your client must select from the Portfolio Landlord BTL range.

COVENTRY | for intermediaries

More specifically, what type of porting?

Porting with Additional borrowing

Porting Like for Like

Porting and Downsizing

COVENTRY | for intermediaries

How much is the Additional Borrowing?

Greater than £5,000

Equal to, or less than, £5,000

COVENTRY
for intermediaries

Is your client porting a Flexx for Term product?

Yes

No

COVENTRY
for intermediaries

Does your client have 4 or more BTL mortgages including this application?

Yes

No

Your client can Port their existing balances plus the additional borrowing on their existing product.

COVENTRY | for intermediaries

Your client can Port their existing products like for like.

All additional borrowing should be on a product selected from the Standard BTL range.

COVENTRY
for intermediaries

Your client can Port their existing products like for like.

All additional borrowing must be on a product selected from the Portfolio Landlord BTL range.

COVENTRY
for intermediaries

Your client can Port their existing product(s) regardless of their Portfolio Landlord status.

COVENTRY
for intermediaries

Your client may Port their existing sub accounts and reduce their balance regardless of their Portfolio Landlord status.

Any sub accounts with a balance below £5000 must be ported like for like.

Sub accounts being reduced must have a minimum balance of £5000 to be ported.

COVENTRY
for intermediaries

Did your client apply for their mortgage on or after 16 May 2019?

Yes

No

COVENTRY
for intermediaries

Does your client have 4 or more BTL mortgages including this application?

Yes

No

COVENTRY
for intermediaries

Your client can Port their existing product(s) and borrow extra on their existing Flexx for Term product or a product from the Standard BTL range.

COVENTRY
for intermediaries

Your client can Port their existing product(s) and borrow extra on their existing Flexx for Term product or a product from the Portfolio Landlord BTL range.

COVENTRY
for intermediaries

Does your client have 4 or more BTL mortgages including this application?

Yes

No

COVENTRY
for intermediaries

Your client can Port their existing product(s) and borrow extra on their existing Flexx for Term product or a product from the Standard BTL range.

COVENTRY
for intermediaries

Is their current Flexx for Term a Portfolio Landlord product?

Yes

No

COVENTRY
for intermediaries

Your client can Port their existing product.

All additional borrowing must be on a product from the Portfolio Landlord BTL range.

COVENTRY
for intermediaries

Your client can Port their existing products and borrow extra on their current Portfolio Landlord Flexx for Term product or select a new product from the Portfolio Landlord BTL range.

COVENTRY
for intermediaries

Is your client on a Flexx for Term product?

Yes

No

Does your client have 4 or more BTL mortgages including this application?

Yes

No

COVENTRY | for intermediaries

Your client should select from the Standard BTL range.

COVENTRY
for intermediaries

Your client must select from the Portfolio Landlord BTL range.

COVENTRY | for intermediaries

Did your client **apply** for their current Flexx for Term product on or after 16 May 2019?

Yes

No

COVENTRY
for intermediaries

Does your client have 4 or more
BTL mortgages including this application?

Yes

No

COVENTRY
for intermediaries

Your client can borrow extra on their existing Flexx for Term product or select a new product from the Standard BTL range.

COVENTRY
for intermediaries

Your client can borrow extra on their existing Flexx for Term product or select a new product from the Portfolio Landlord BTL range.

COVENTRY | for intermediaries

Does your client have 4 or more BTL mortgages including this application?

Yes

No

COVENTRY
for intermediaries

Your client can borrow extra on their existing Flexx for Term product or select a new product from the Standard BTL range.

COVENTRY | for intermediaries

Is their current Flexx for Term a Portfolio Landlord product?

Yes

No

COVENTRY
for intermediaries

Your client must select a new product from the Portfolio Landlord BTL range.

COVENTRY
for intermediaries

Your client may borrow extra on their existing Flexx for Term product or select a new product from the Portfolio Landlord BTL range.

COVENTRY | for intermediaries

Does your client have 4 or more BTL mortgages including this application?

Yes

No

COVENTRY | for intermediaries

Your client should select from the Standard BTL range.

COVENTRY
for intermediaries

Your client must select from the Portfolio Landlord BTL range.

COVENTRY | for intermediaries