

## Kuwait Finance House PLC Information Sheet – 18 December 2025

### For Intermediary introduced business only

Owner Occupied – Ijarah Home Purchase Plan			
<b>Rent Only</b>			
Initial Rate	Product	Term	FTV* <sup>3</sup>
6.00%	2.25% Margin + KFH PLC Base Rate* (variable)	10 Years	Greater than 60% and less than or equal to 70%
5.75%	2.00% Margin + KFH PLC Base Rate* (variable)	10 Years	Greater than 50% and less than or equal to 60%
5.60%	1.85% Margin + KFH PLC Base Rate* (variable)	10 Years	Less than or equal to 50%
<b>Rent and Acquisition Payment</b>			
5.875%	2.125% Margin + KFH PLC Base Rate* (variable)	8 - 30 years	Greater than 60% and less than or equal to 70%
5.70%	1.95% Margin + KFH PLC Base Rate* (variable)	8 - 30 years	Greater than 50% and less than or equal to 60%
5.50%	1.75% Margin + KFH PLC Base Rate* (variable)	8 - 30 years	Less than or equal to 50%
Buy To Let – Ijarah Home Purchase Plan			
<b>Rent Only</b>			
Initial Rate	Product	Term	FTV* <sup>4</sup>
6.25%	2.50% Margin + KFH PLC Base Rate* (variable)	Up to 10 Years	Greater than 60% and less than or equal to 65%
6.125%	2.375% Margin + KFH PLC Base Rate* (variable)	Up to 10 Years	Greater than 50% and less than or equal to 60%
6.00%	2.25% Margin + KFH PLC Base Rate* (variable)	Up to 10 Years	Less than or equal to 50%
<b>Rent and Acquisition Payment</b>			
6.125%	2.375% Margin + KFH PLC Base Rate* (variable)	Up to 25 years	Greater than 60% and less than or equal to 65%
6.00%	2.25% Margin + KFH PLC Base Rate* (variable)	Up to 25 years	Greater than 50% and less than or equal to 60%
5.875%	2.125% Margin + KFH PLC Base Rate* (variable)	Up to 25 years	Less than or equal to 50%

#### KUWAIT FINANCE HOUSE PLC

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مرخص من قبل هيئة تنظيم الأختراضة وبخضوع لرقابة هيئة السلوك المالي  
وهيئه التنظيم المالي (نحوه الرقم المرجعي للشركة: 131818). وهو  
مسجل في الجلبر ويبن بموجب الترخيص رقم: 00877859، عضو مجموعة  
بيت التمويل الكويتي

- Minimum Finance Amount £250,000.
- Application Fee 1.0% of the finance amount (Portfolio Landlord + 0.25%).
- Procurement Fee 0.50% (0.55% if part of L & G mortgage club).
- No early payment charges.
- Estimated Valuation Fee 0.08% + VAT of the property valuation (minimum £800 + VAT). This is payable upfront and is non-refundable.
- Legal Fees - Client must be represented by a different solicitor to the Bank. All client's legal fees will be in addition to Banks legal cost and client will be liable for all the fees and cost incurred. Indicative fee scales and Bank's solicitor panel list available on request.
- Minimum Age 18 – Max Age 80 (at the end of the term).
- For Leasehold properties we require 50 years remaining at the end of the term.
- We offer finance to clients whether based in the UK or overseas secured against UK properties<sup>1</sup> located in Prime, Central & Outer London and within the Home Counties<sup>2</sup>.
- Clients can be individuals, Private Investment Companies (Special Purpose Vehicles – SPV's), Partnerships, or Trusts.
- Lessee's earnings are considered in both GBP and Foreign Currency.

NOTES	
Property Type and Location	
1	Properties not permitted – country houses/estates, studio flats, HMO's and serviced apartment schemes
2	Including Berkshire, Buckinghamshire, Essex, Hertfordshire, Kent, Surrey and Sussex subject to road and rail links. Other locations might be considered on a case by case basis
3	Prime Central London 70% FTV value > £1m, Central and Outer London & Home Counties 65%
4	Home Counties maximum 60%

## Key Contacts

For further information on our Islamic finance Ijarah Home Purchase Plan please contact:

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This information is strictly for the use of intermediaries only

All information is correct as at 18 December 2025. This product guide is for the use of intermediaries only and must not be distributed to the general public under any circumstances. KFH PLC reserves the right to withdraw these products at any time or change or vary the actual rates quoted.  
KFH PLC means Kuwait Finance House PLC.

\* The rent is benchmarked against KFH PLC Base Rate (currently 3.75%) which tracks the Bank of England base rate. Any change in the Bank of England base rate will be reflected by a change in the KFH PLC Base Rate within 1 calendar month or 30 days and clients will be notified of the change accordingly. A base rate floor will be applied which means the rent rate the client will pay will never be less than the margin.

You should advise your client that “**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP WITH PAYMENTS ON YOUR HOME PURCHASE PLAN**”