

## Kuwait Finance House PLC Information Sheet – 04 March 2026

### For Intermediary introduced business only

Owner Occupied			
Commodity Murabaha (Tawarruq) Home finance/ Ijarah Home Purchase Plan			
Variable Rate - Profit / Rent Only			
Initial Rate	Variable Rate	Term	FTV <sup>1</sup>
6.000%	2.25% Margin + KFHPCL Base Rate*	Up to 10 Years	>60% - <=70%
5.750%	2.00% Margin + KFHPCL Base Rate*	Up to 10 Years	>50% - <=60%
5.600%	1.85% Margin + KFHPCL Base Rate*	Up to 10 Years	< 50%

Fixed Rate - Profit / Rent Only			
Indicative 5 Year Fixed rate <sup>5</sup>	Reversion Rate	Term	FTV <sup>1</sup>
5.900%	2.25% Margin + KFHPCL Base Rate*	Up to 10 Years	>60% - <=70%
5.650%	2.00% Margin + KFHPCL Base Rate*	Up to 10 Years	>50% - <=60%
5.500%	1.85% Margin + KFHPCL Base Rate*	Up to 10 Years	< 50%

Variable Rate - Amortising			
Initial Rate	Variable Rate	Term	FTV <sup>1</sup>
5.875%	2.125% Margin + KFHPCL Base Rate*	Up to 30 years	>60% - <=70%
5.700%	1.95% Margin + KFHPCL Base Rate*	Up to 30 years	>50% - <=60%
5.500%	1.75% Margin + KFHPCL Base Rate*	Up to 30 years	< 50%

Indicative Fixed Rate - Amortising			
Indicative 5 Year Fixed rate <sup>5</sup>	Reversion Rate	Term	FTV <sup>1</sup>
5.775%	2.125% Margin + KFHPCL Base Rate*	Up to 30 years	>60% - <=70%
5.600%	1.95% Margin + KFHPCL Base Rate*	Up to 30 years	>50% - <=60%
5.400%	1.75% Margin + KFHPCL Base Rate*	Up to 30 years	< 50%

#### KUWAIT FINANCE HOUSE PLC

Registered Office: 35 Portman Square, London, W1H 6LR  
T: +44 (0)20 7487 6500  
E: [kfhplc.info@kfh.com](mailto:kfhplc.info@kfh.com) | [www.uk.kfh.com](http://www.uk.kfh.com)

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number: 131818). Registered in England and Wales number 00877859. Member of the KFH Group.

بيت التمويل الكويتي بي. إل. سي  
المكتب المسجل: 35 بورتمان سكوير، لندن W1H 6LR  
رقم الهاتف: +44 (0)20 7487 6500  
البريد الإلكتروني: [www.uk.kfh.com](http://www.uk.kfh.com) | [kfhplc.info@kfh.com](mailto:kfhplc.info@kfh.com)

مرخص من قبل هيئة التنظيم الإحترازية ويخضع لرقابة هيئة السلوك المالي وهيئة التنظيم الإحترازي (بموجب الرقم المرجعي للشركة: 131818)، وهو مسجل في إنجلترا ويملك بموجب الترخيص رقم 00877859. عضو مجموعة بيت التمويل الكويتي

<b>Buy To Let</b>			
<b>Commodity Murabaha (Tawarruq) Home finance / Ijarah Home Purchase Plan</b>			
<b>Variable Rate - Profit / Rent Only</b>			
<b>Initial Rate</b>	<b>Variable Rate</b>	<b>Term</b>	<b>FTV<sup>1</sup></b>
6.250%	2.50% Margin + KFHPCL Base Rate*	Up to 10 Years	>65% - <=70%
6.125%	2.375% Margin + KFHPCL Base Rate*	Up to 10 Years	>50% - <=65%
6.000%	2.25% Margin + KFHPCL Base Rate*	Up to 10 Years	< 50%

<b>Fixed Rate - Profit / Rent Only</b>			
<b>Indicative 5 Year Fixed rate<sup>5</sup></b>	<b>Reversion Rate</b>	<b>Term</b>	<b>FTV<sup>1</sup></b>
6.150%	2.50% Margin + KFHPCL Base Rate*	Up to 10 Years	>65% - <=70%
6.025%	2.375% Margin + KFHPCL Base Rate*	Up to 10 Years	>50% - <=65%
5.900%	2.25% Margin + KFHPCL Base Rate*	Up to 10 Years	< 50%

<b>Variable Rate - Amortising</b>			
<b>Initial Variable Rate</b>	<b>Reversion Rate</b>	<b>Term</b>	<b>FTV<sup>1</sup></b>
6.125%	2.375% Margin + KFHPCL Base Rate*	Up to 25 years	>65% - <=70%
6.000%	2.25% Margin + KFHPCL Base Rate*	Up to 25 years	>50% - <=65%
5.875%	2.125% Margin + KFHPCL Base Rate*	Up to 25 years	< 50%

<b>Fixed Rate - Amortising</b>			
<b>Indicative 5 Year Fixed rate<sup>5</sup></b>	<b>Reversion Rate</b>	<b>Term</b>	<b>FTV<sup>1</sup></b>
6.025%	2.375% Margin + KFHPCL Base Rate*	Up to 25 years	>65% - <=70%
5.900%	2.25% Margin + KFHPCL Base Rate*	Up to 25 years	>50% - <=65%
5.775%	2.125% Margin + KFHPCL Base Rate*	Up to 25 years	< 50%

**KUWAIT FINANCE HOUSE PLC**

Registered Office: 35 Portman Square, London, W1H 6LR  
T: +44 (0)20 7487 6500  
E: [kfhplc.info@kfh.com](mailto:kfhplc.info@kfh.com) | [www.uk.kfh.com](http://www.uk.kfh.com)

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number: 131818). Registered in England and Wales number 00877859. Member of the KFH Group.

بيت التمويل الكويتي بي. إل. سي  
المكتب المسجل: 35 بورتمان سكوير، لندن W1H 6LR  
رقم الهاتف: +44 (0)20 7487 6500  
البريد الإلكتروني: [www.uk.kfh.com](http://www.uk.kfh.com) | [kfhplc.info@kfh.com](mailto:kfhplc.info@kfh.com)

مرخص من قبل هيئة التنظيم الاحترازية ويخضع لرقابة هيئة السلوك المالي وهيئة التنظيم الاحترازي (بموجب الرقم المرجعي للشركة: 131818)، وهو مسجل في إنجلترا ويملك بموجب الترخيص رقم 00877859، عضو مجموعة بيت التمويل الكويتي

- Finance available on either a Commodity Murabaha (Tawarruq) (1<sup>st</sup> charge) or Ijarah (Lease) basis.
- Minimum Finance Amount £250,000.
- Maximum FTV (finance to value) based on lower of Purchase Price or Market Value.
- We no longer take account of New Build Premium.
- Application Fee 1.0% of the finance amount (Portfolio Landlord + 0.25%).
- Procuration Fee 0.50%. (0.55% if part of L&G mortgage club).
- No early payment charges for variable rate.
- Fixed rate is calculated using the profit margin plus the 5 year swap rate which will be determined on completion date.
- Early Payment charges for 5 year fixed rate are as following

Early Payment Charges	
5 Year Fixed rate	
If paid in Year 1	5% of the amount paid
If paid in Year 2	4% of the amount paid
If paid in Year 3	3% of the amount paid
If paid in Year 4	2% of the amount paid
If paid in Year 5	1% of the amount paid

- 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>4</sup> located in England<sup>3</sup>.
- Clients can be individuals, Private Investment Companies (Special Purpose Vehicles – SPV's), Partnerships, or Trusts.
- Clients' earnings are considered in both GBP and Foreign Currency.

#### KUWAIT FINANCE HOUSE PLC

Registered Office: 35 Portman Square, London, W1H 6LR  
T: +44 (0)20 7487 6500  
E: kfhplc.info@kfh.com | www.uk.kfh.com

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number: 131818). Registered in England and Wales number 00877859. Member of the KFH Group.

بيت التمويل الكويتي بي. إل. سي  
المكتب المسجل: 35 بورتمان سكوير، لندن W1H 6LR  
رقم الهاتف: +44 (0)20 7487 6500  
البريد الإلكتروني: www.uk.kfh.com | kfhplc.info@kfh.com

مركز من قبل هيئة التنظيم الاحترازية ويخضع لرقابة هيئة السلوك المالي وهيئة التنظيم الاحترازي (بموجب الرقم المرجعي للشركة 131818)، وهو مسجل في إنجلترا ويطلب بموجب الترخيص رقم 00877859. عضو مجموعة بيت التمويل الكويتي

NOTES	
Property Type and Location	
1	<p>Owner Occupied Properties in:-</p> <p>a) Prime Central, Outer London and London Boroughs maximum FTV 70%.</p> <p>b) Home Counties<sup>2</sup>, Manchester and Milton Keynes maximum FTV 70%</p> <p>Buy to Let Properties in:-</p> <p>a) Prime Central, Outer London and London Boroughs maximum FTV 70%.</p> <p>b) Home Counties, Manchester and Milton Keynes maximum FTV 70%</p>
2	Home Counties - Berkshire, Buckinghamshire, Essex, Hertfordshire, Middlesex, Kent, Surrey and Sussex.
3	Other locations within England considered on case by case basis.
4	<p>Properties not permitted –studio flats, HMO's, Holiday Lets, and serviced apartment schemes</p> <p>However country houses / estates may be considered on a case by case basis.</p>
5	<p>Fixed rate quoted are indicative and will be set at completion. At the end of the 5 year fixed term clients can switch to new available fixed rate or will revert to the reversion rate.</p> <p>Fixed rate is calculated using the profit margin plus the 5 year swap rate which will be determined on completion date.</p>

**KUWAIT FINANCE HOUSE PLC**

Registered Office: 35 Portman Square, London, W1H 6LR  
T: +44 (0)20 7487 6500  
E: [kfhplc.info@kfh.com](mailto:kfhplc.info@kfh.com) | [www.uk.kfh.com](http://www.uk.kfh.com)

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number: 131818). Registered in England and Wales number 00877859. Member of the KFH Group.

بيت التمويل الكويتي بي. إل. سي  
المكتب المسجل: 35 بورتمان سكوير، لندن W1H 6LR  
رقم الهاتف: +44 (0)20 7487 6500  
البريد الإلكتروني: [www.uk.kfh.com](http://www.uk.kfh.com) | [kfhplc.info@kfh.com](mailto:kfhplc.info@kfh.com)

مركز من قبل هيئة التنظيم الاحترازية ويخضع لرقابة هيئة السلوك المالي وهيئة التنظيم الاحترازي (بموجب الرقم المرجعي للشركة 131818)، وهو مسجل في إنجلترا وويلز بموجب الترخيص رقم 00877859. عضو مجموعة بيت التمويل الكويتي

## Key Contacts

For further information on our Islamic home finance products please contact:

Aamir Jafri	T: 0207 487 6933	M: 07483 577069	E: aamir.jafri@kfh.com
Hassan Khan	T: 0207 487 6942	M: 07483 577070	E: hassan.khan@kfh.com
Bisher Yazigi	T: 0207 487 6954	E: bisher.yazigi@kfh.com	
Aaron Vander	T: 0207 487 6374	E: aaron.vander@kfh.com	
Richard McAdam	T: 0207 487 6944	E: richard.mcadam@kfh.com	

### This information is strictly for the use of intermediaries only

All information is correct as at 04 March 2026. This product guide is for the use of intermediaries only. 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 **“AS A LAST RESORT YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP WITH YOUR PAYMENTS”**

#### KUWAIT FINANCE HOUSE PLC

Registered Office: 35 Portman Square, London, W1H 6LR  
T: +44 (0)20 7487 6500  
E: kfhplc.info@kfh.com | www.uk.kfh.com

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number: 131818). Registered in England and Wales number 00877859. Member of the KFH Group.

بيت التمويل الكويتي بي. إل. سي  
المكتب المسجل: 35 بورتمان سكوير، لندن W1H 6LR  
رقم الهاتف: +44 (0)20 7487 6500  
البريد الإلكتروني: www.uk.kfh.com | kfhplc.info@kfh.com

مركز من قبل هيئة التنظيم الاحترازية ويخضع لرقابة هيئة السلوك المالي وهيئة التنظيم الاحترازي (بموجب الرقم المرجعي للشركة 131818)، وهو مسجل في إنجلترا وويلز بموجب الترخيص رقم 00877859، عضو مجموعة بيت التمويل الكويتي