

Kuwait Finance House PLC Information Sheet – 7 April 2026

For Intermediary introduced business only

Owner Occupied			
Ijarah Home Purchase Plan			
Variable Rate - Rent Only			
Initial Rate	Variable Rate	Term	FTV¹
6.000%	2.25% Margin + KFHPLC Base Rate*	Up to 10 Years	>60% - <=70%
5.750%	2.00% Margin + KFHPLC Base Rate*	Up to 10 Years	>50% - <=60%
5.600%	1.85% Margin + KFHPLC Base Rate*	Up to 10 Years	< 50%

Fixed Rate - Rent Only			
Indicative 5 Year Fixed Rate⁵	Reversion Rate	Term	FTV
6.411%	2.25% Margin + KFHPLC Base Rate*	Up to 10 Years	>60% - <=70%
6.161%	2.00% Margin + KFHPLC Base Rate*	Up to 10 Years	>50% - <=60%
6.011%	1.85% Margin + KFHPLC Base Rate*	Up to 10 Years	< 50%

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

Indicative Fixed Rate - Amortising			
Indicative 5 Year Fixed Rate	Reversion Rate	Term	FTV
6.286%	2.125% Margin + KFHPLC Base Rate*	Up to 30 years	>60% - <=70%
6.111%	1.95% Margin + KFHPLC Base Rate*	Up to 30 years	>50% - <=60%
5.911%	1.75% Margin + KFHPLC Base Rate*	Up to 30 years	< 50%

KUWAIT FINANCE HOUSE PLC

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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.

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مركز 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

Buy To Let			
Ijarah Home Purchase Plan			
Variable Rate - Rent Only			
Initial Rate	Variable Rate	Term	FTV
6.250%	2.50% Margin + KFHPLC Base Rate*	Up to 10 Years	>65% - <=70%
6.125%	2.375% Margin + KFHPLC Base Rate*	Up to 10 Years	>50% - <=65%
6.000%	2.25% Margin + KFHPLC Base Rate*	Up to 10 Years	< 50%

Fixed Rate - Rent Only			
Indicative 5 Year Fixed Rate ⁵	Reversion Rate	Term	FTV
6.661%	2.50% Margin + KFHPLC Base Rate*	Up to 10 Years	>65% - <=70%
6.536%	2.375% Margin + KFHPLC Base Rate*	Up to 10 Years	>50% - <=65%
6.411%	2.25% Margin + KFHPLC Base Rate*	Up to 10 Years	< 50%

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

Fixed Rate - Amortising			
Indicative 5 Year Fixed Rate ⁵	Reversion Rate	Term	FTV
6.536%	2.375% Margin + KFHPLC Base Rate*	Up to 25 years	>65% - <=70%
6.411%	2.25% Margin + KFHPLC Base Rate*	Up to 25 years	>50% - <=65%
6.286%	2.125% Margin + KFHPLC Base Rate*	Up to 25 years	< 50%

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- Home Finance available on Ijarah basis
- Purchase either freehold or leasehold (50 years remaining at the end of the term of the Home Purchase Plan) residential property located in London and the Home Counties
- Minimum Finance Amount £250,000.
- Maximum finance to value based on lower of Purchase Price or Market Value.
- New Build Premium will not be deducted.
- 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).
- 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).
- We offer finance to clients whether based in the UK or overseas secured against UK properties (4) located in England (3).
- 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.
- Suitable types of properties, location and maximum facility to value are at the Bank's discretion.
- Sell the property when you wish (Legal fee and admin fee might apply)
- No early payment charges for variable rate.
- Early Payment charges for 5-year fixed rate are as following

Early Payment (Purchase) Charges	
5 Year Fixed rate	
Year 1	5% of the amount paid
Year 2	4% of the amount paid
Year 3	3% of the amount paid
Year 4	2% of the amount paid
Year 5	1% of the amount paid

NOTES	
Property Type and Location	
1	Prime Central London, Central and Outer London, Home Counties ² and other locations such as Manchester and Milton Keynes 70% FTV.
2	Home Counties - Berkshire, Buckinghamshire, Essex, Hertfordshire, Middlesex, Kent, Surrey and Sussex.
3	Other locations within England considered on case by case basis.
4	Properties not permitted –studio flats, HMO's, Holiday Lets, and serviced apartment schemes However country houses / estates (may be considered on a case by case bases).
5	Fixed rate quoted are inductive 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. Fixed rate is calculated using the profit margin plus the 5 year swap rate which will be determined on completion date.

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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 of 7 April 2026. 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 **“AS A LAST RESORT YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP WITH YOUR PAYMENTS”**

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