ARISTX CAPITAL



THE DIVA

MORTGAGE & PROPERTY

REPORT

SEPTEMBER 2025 EDITION



The power to change is with insight

www.aristxcapital.com

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WELCOME



ARISTX CAPITAL PRESENTS

THE DIVA MORTGAGE & PROPERTY REPORT

With Chanelle Aristide

The Mortgage & Property Diva

HELLO LOVELY READERS

Welcome to the second edition of The Mortgage & Property Diva Report your monthly dose of market insight, mortgage updates, and soulful strategy for confident property moves.

Since our August launch, the response has been incredible. From seasoned developers to eco-conscious investors, driving bold property moves with tailored finance and soulful strategy.

This second edition is bigger, bolder, and built to empower, featuring:
“The Boss” — spotlighting visionary developers and investors.

Buy-to-Let Snapshot — specialist lending for HMOs and MUFBs, including Green is the New Glam — showing how sustainable homes boost savings and borrowing power.
My appearance on the100 Day Podcast with Graham Arrowsmith and Kevin Appleby, sharing my journey from PR to property finance — and how ARISTX Capital blends insight, creativity, and empowerment.

- Market insights
- Mortgage updates
- Financial tips — served with soul and strategy.

Let’s dive in and keep making confident property moves!

I'm coming out market snapshot

"How Will I Know?" – Buyer Questions Answered

Q: How will I know which lender is best for my portfolio strategy?

A: Not all lenders treat portfolio landlords the same. Some specialise in complex portfolios, offering flexible underwriting and bespoke terms — while others may cap the number of properties or require stricter affordability checks.

Let's book a Diva Discovery Call
to match your strategy with a suitable lender and product

average residential fixed rate

4.39% 2-Year Fixed

4.50% 5-Year Fixed



development finance

Monthly Interest Rate: 0.33% to 1%

Annual Equivalent: 4% to 12%

Average Rate: 0.43% per month



bridging finance

- Bridging completions hit £1.79 billion, a 2.6% rise from the previous quarter.
-
- Total loan books surpassed £9 billion, with applications reaching £10.9 billion — a 6.7% increase

expats & non-UK residents

- Flexible underwriting
- Access to private banks and boutique lenders
- Residential Interest rate range 4.12% - 5.54%



ITS RAINING RATES

Green & EPC-Linked Mortgage Rates (September 2025)
Residential Green Mortgages
Typical Rate Reduction: 0.10%–0.15% below standard rates

Eligibility: EPC rating of A or B

Incentivised - cashback/free valuation

EPC UPGRADES AND MORTGAGE IMPACTS

From 2025, all new tenancies in England and Wales must meet a minimum EPC rating of C, with existing tenancies expected to comply by 2028. This is a significant jump from the current legal minimum of E

Cost of Compliance

Upgrading a property from D to C could cost landlords
£10,000 or more
common improvements:

Loft insulation: £1,000–£2,000
Wall insulation: up to £10,000
Boiler upgrades:£2,500–£4,000
Double/triple glazing: £5,000–£12,000
Solar panels: £6,000–£10,000

Mortgage Implications

- Properties with **low EPC ratings (F or G)** may be **ineligible for buy-to-let mortgages**.
- Lenders increasingly offer **green mortgage products** with **lower rates or cashback** for homes rated **A–C**.
- Some lenders may **reject applications outright** or require **proof of planned upgrades**



ITS RAINING RATES

Standard BTL Mortgages: 4.50%–5.25%

Portfolio Mortgages: 4.75%–5.60% Green/EPC A–C

Mortgages: 3.45%–4.80% (with incentives)

High-risk properties (low EPC, high turnover): 5.75%+

RENTERS RIGHTS BILL

Timeline

Final Commons debate: **8 September 2025**
Implementation likely from **Spring 2026**, with phased rollouts for different provisions

Key Changes

Section 21 'no fault' evictions abolished
All tenancies to become periodic (rolling)
Rent increases capped to once per year
Pet requests must be considered; landlords may charge a 3-week pet deposit
Decent Homes Standard extended to private rentals
Landlord registration and Ombudsman scheme introduced
Fines up to £40,000 for non-compliance

Property standards The Renters' Reform Bill, alongside the upcoming November Budget, could significantly reshape the outlook for mortgage rates and lending criteria
May lead lenders to adjust risk premiums, especially for Buy-to-Let and portfolio mortgages.

Positive outcomes from the Bill for Landlords

- Landlords who invest in energy efficiency upgrades or meet the new Decent Homes Standard may benefit from tax incentives or grants
- Clearer grounds for possession strengthens Section 8, selling property, rent arrears and antisocial behaviour

ARISTX Capital

I Have Nothing

PROTECTION CORNER

Protect your income . protect your independence

Specifically designed to replace a portion of your income if you're unable to work due to illness or injury — helping cover mortgage payments, bills, and everyday expenses while you recover.

Income Protection Insurance

Pays out monthly income (typically up to 60–70% of your earnings) until you return to work or reach retirement age

Covers a wide range of conditions — from mental health challenges to musculoskeletal injuries and chronic illness

Flexible deferred periods (e.g. 4, 8, or 12 weeks) allow you to tailor the policy to your savings or employer sick pay

Ideal for self-employed clients, contractors, or anyone without long-term sick pay benefits



It is recommended to seek advice from a professional mortgage advisor to review your individual circumstances before taking out any protection policy.

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ARISTX Capital Ltd's Financial Conduct Authority firm reference number is 1062191.
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SPOTLIGHT

In the Spotlight we explore topics of interest, services and highlight the latest news and updates from ARISTX Capital

Since the last edition the Diva featured on The Next 100 Days Podcast hosted by Graham Arrowsmith and Kevin Appleby

The Next 100 Days Podcast

The Mortgage and Property Diva appeared on the Next 100 Days podcast, an excellent platform for entrepreneurs, marketers and change-makers. You can listen to the interview on Spotify, Apple Podcast or Player FM.

We discussed the journey behind ARISTX Capital, property investment strategies, and my unique path blending real estate, performance, and finance into one powerful brand.

> **A huge thank you to Graham for inviting me on to the show – I'm honoured to contribute and share insight with such an inspiring audience.**
> **Mortgage *& Property Diva***



Graham Arrowsmith

Connect with Graham and the team about 100 Days Podcast and

MicroYes.ai

AI-powered customer engagement platform helping businesses connect smarter and faster

Ain’t No Mountain High Enough



Staying Confident in Today’s Property Market

Navigating today’s property market may seem daunting, whether you’re a first-time buyer or seasoned investor.
But with the right mindset and strategy, success is within reach.

In uncertain times, confidence is key while headlines highlight volatility, informed buyers recognise that real opportunities often lie beneath the surface.

“RESPECT” Respectful Mortgage Products September 2025 Overview

Today’s mortgage products demand more than financial savvy they require ethical care.
Green and ethical mortgages reflect sustainability and social responsibility.

Building society loans champion fairness and community values.
Products for vulnerable clients and digital mortgages call for transparency, sensitivity, and data ethics.

With rising compliance standards, respect means protecting privacy, empowering clients, and delivering value with integrity.

“RESPECT”



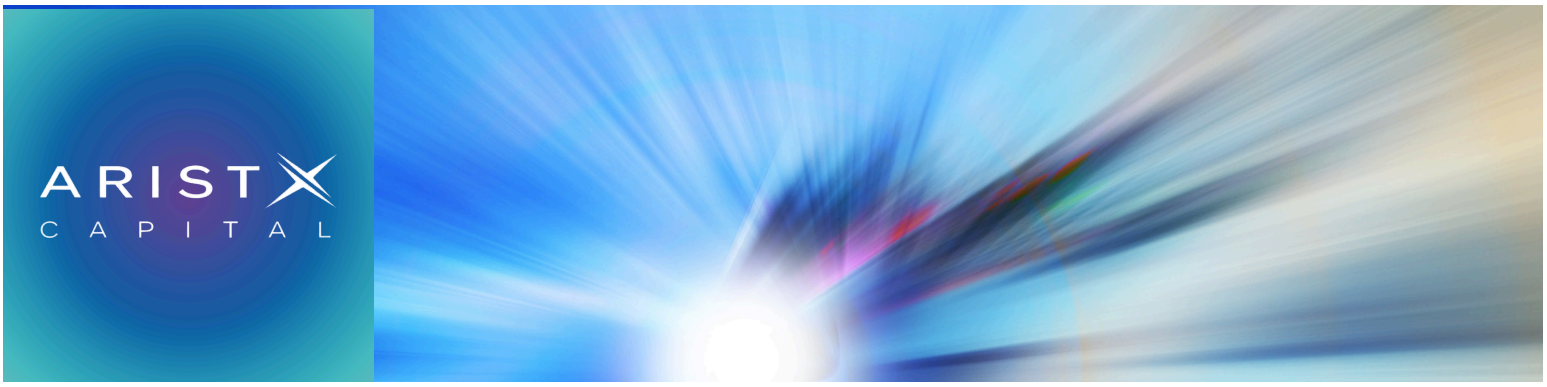
Why Respectful Mortgage Products Matter?

Environmental Impact: Encourages energy efficiency and reduces carbon footprint.

- Social Responsibility: Supports lenders who reinvest in communities or avoid unethical industries.
- Future-Proofing: Properties with high EPC ratings may retain value better amid tightening regulations.

HNW individuals often seek mortgages that align with their values and complex financial goals. Ethical and green products can offer:

- Portfolio Integration: Sustainable property investments that complement ESG-focused portfolios.
- Prestige Properties: Financing for eco-certified luxury homes or developments.
- Private Banking Perks: Bespoke lending with green incentives, often through boutique lenders or building societies



Diva Discovery Call

Are you seeking clarity and confidence in your mortgage or finance journey? Whether you're preparing to purchase, exploring refinancing or bridging options, or simply seeking expert guidance, this call is designed to support your financial goals and protection needs.

Email: hello@aristxcapital.com

Website: www.aristxcapital.com

Book your discovery call

Call: 0203 0305054

Connect with the Diva

Green Mortgages Rate Incentives (UK September- 2025)

Lender	Product Type	Incentives	Typical Rate Range
Nationwide	Green Mortgage & Green Borrowing	£500 cashback (EPC A), £250 (EPC B); 0% interest on £5k–£20k for improvements	4.5%–5.2%
Barclays	Green Home Mortgage	Preferential rates for EPC A/B new builds; up to £2,000 reward for upgrades	4.3%–5.0%
NatWest	Green Mortgage (Residential & BTL)	Available for EPC A/B properties; competitive fixed rates	4.4%–5.1%
Ecology Building Society	Retrofit & Self-Build Green Mortgages	Tailored for sustainable builds; discounted rates for eco improvements	3.9%–4.8%

Disclaimer: All rates and lending criteria provided are subject to change. LTV, lender credit policy and affordability apply. For the most accurate and up-to-date information, please consult a regulated mortgage advisor. ARISTX Capital review whole market products and provide this as a snapshot only.

Ethical Mortgage Providers

Provider	Ethical Focus	Green Product Available	Ethical Score (out of 100)
Ecology Building Society	Sustainability, community lending	Yes	90
Triodos Bank	Ethical banking, fossil-free investments	Yes	85
Co-operative Bank	ESG principles, fair lending	Yes	78

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High Net Worth Mortgage Rate Comparison
September 2025

This document compares current mortgage rates for High Net Worth clients across five leading UK private banks.

Bank	Product Type	Max LTV	Initial Rate	Follow-on Rate	Arrangement Fee
Coutts	2-Year Fixed	⩽ 60%	4.65%	6.50%	0.5% (£1k min)
Coutts	5-Year Fixed	⩽ 75%	4.81%	6.50%	0.5% (£1k min)
Coutts	10-Year Fixed	⩽ 75%	5.57%	6.50%	0.5% (£1k min)
Barclays Private	2-Year Fixed	⩽ 75%	3.74%	5.99%	£899
HSBC Private	2-Year Fixed	⩽ 75%	4.79%	6.25%	0.5% (£1k min)
Lloyds Private	5-Year Fixed	⩽ 75%	3.97%	5.89%	0.5% (£1k min)
Santander Private	5-Year Fixed	⩽ 75%	4.95%	6.50%	£995
Coutts	2-Year Fixed BTL	⩽ 75%	5.15%	6.50%	1% (£1k min)
Coutts	5-Year Fixed BTL	⩽ 75%	5.21%	6.50%	1% (£1k min)
Barclays Private	5-Year Fixed BTL	⩽ 75%	4.99%	5.99%	1% (£1k min)
HSBC Private	2-Year Fixed BTL	⩽ 75%	5.05%	6.25%	1% (£1k min)

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High Net Worth Mortgage Rate Comparison
September 2025

A comparison of mortgage rates for High Net Worth clients across five leading UK private banks.

HSBC Private	2-Year Fixed BTL	⩽ 75%	5.05%	6.25%	1% (£1k min)
Lloyds Private	5-Year Fixed BTL	⩽ 75%	5.10%	6.25%	1% (£1k min)
Santander Private	5-Year Fixed BTL	⩽ 75%	5.25%	6.50%	£995
Coutts	2-Year Tracker	⩽ 75%	0.86% + Base	6.50%	0.5% (£1k min)
Coutts	Offset Tracker	⩽ 75%	1.99% + Base	N/A	0.5% (£1k min)
Barclays Private	2-Year Tracker	⩽ 75%	1.75%	3.99% + Base	0.5%
HSBC Private	2-Year Tracker	⩽ 75%	1.85%	3.99% + Base	0.5%
Lloyds Private	2-Year Tracker	⩽ 75%	2.35%	3.99% + Base	0.5%
Santander Private	2-Year Tracker	⩽ 75%	2.49%	4.25% + Base	£995

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Lender Rate with offers and Commercial Finance

September 2025

Residential Purchase (Fixed Rate)

Lender	Rate / Offer
First Direct	3.99% (fee-free) for 75% LTV
Halifax	3.74% with a fee
Barclays	4.96% average

Residential Re-mortgage

Lender	Rate / Offer
Nationwide	4.45% (2yr Fixed + Free Legals)
HSBC	4.39% (5yr Fixed)
Virgin Money	4.59% (Remortgage Special)

Buy-to-Let (Ltd Company)

Lender	Rate / Offer
West One	1.69% (2yr Fixed, 60% LTV)
Zephyr Homeloans	2.49% (70% LTV)
Molo	4.44% (80% LTV)

Bridging Finance

Lender	Rate / Offer
MT Finance	0.75% p/m
Precise Mortgages	0.79% p/m
Glenhawk	0.84% p/m

Development Finance

Lender	Rate / Offer
Together	7.9% p.a.
Roma Finance	8.25% p.a.
Pluto Finance	bespoke terms

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