

# A different approach to Limited Company Expat Buy-to-Let



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## The Borrowing Scenario

Experienced property developers with a **portfolio of six properties** needed to **remortgage three Buy-to-Let properties held in a Limited Company**. One director was UK based, the other living in Dubai.

## The challenge

The clients needed to capital raise to repay an existing bridging loan and fund further investment purchases. The case also involved an **expat director**, adding complexity around residency and structure.

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## Our different approach

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Rather than focusing solely on structure or location, we looked at the case holistically:

- Accepted a **Limited Company Expat BTL** with mixed residency (UK and Dubai)
- Considered capital raising for both **bridge repayment and future portfolio growth**
- Worked closely with the broker to assess the clients' experience, intent and long term plans

## The outcome

The clients were able to **repay the bridging loan** quickly and release additional funds to **continue growing their portfolio** with confidence.

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## Key details:

### Mortgage type:

Limited Company Expat Buy-to-Let

### Loan-to-value (LTV):

75%

### Borrowing amount:

£237,465

## How our criteria helped

- Limited Company BTL supported with **mixed UK and overseas residency**
- A **holistic view of capital raising**, supporting long-term portfolio growth
- Lending decisions based on **real world scenarios**, not rigid assumptions

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