



# Real Estate Product Guide

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# Structured Real Estate

## Key Features



Pragmatic use of AVMs



Tailored customer journey



Maximum loan size of £35m



Daily Deal Forum  
(with key decision makers)



Incorporations



Premium case management service

## Structured Real Estate

Mortgages from £5m – £35m

Standard rates are listed below. However, we can consider bespoke pricing both for simpler transactions at lower pricing or more complex, bespoke or time-sensitive transactions at higher pricing.

Product	Max LTV	Variable	2 Year Fixed	3 Year Fixed	5 Year Fixed	10 Year Fixed
Complex BTL	65%	7.85%	5.99%	5.99%	5.99%	5.99%
	75%	8.05%	6.29%	6.29%	6.29%	6.29%
Limited Edition BTL (5% Arrangement Fee)	65%	–	4.88%	–	5.49%	–
	75%	–	5.18%*	–	5.79%	–

\*Max LTV for this product is 70%



### Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs. 5% arrangement fee for Limited Edition products.
- **Broker Partner procurement fee:** 1% (payable to broker by Shawbrook)
- **Ex-Pats:** 0.25% loading to be added to the rate



### Term and repayment

- 3 – 30 Year Term Interest Only – up to 75% LTV
- 3 – 30 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV

Product	Max LTV	Variable	2 Year Fixed	3 Year Fixed	5 Year Fixed	10 Year Fixed
Commercial	65%	9.14%	7.24%	7.24%	7.24%	7.24%
	75%**	9.84%	7.39%	7.39%	7.39%	7.39%
Semi-Commercial	65%	7.90%	6.34%	6.34%	6.34%	6.34%
	75%	8.15%	6.44%	6.44%	6.44%	6.44%



### Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs
- **Broker Partner procurement fee:** 1.25% (payable to broker by Shawbrook)
- **Ex-Pats:** 0.25% loading to be added to the rate



### Term and repayment

- 3 – 12 Year Term Interest Only – up to 65% LTV for Commercial, and 75% LTV for Semi-Commercial.
- 3 – 25 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV

\*\*Please check our lending criteria for eligible assets for this LTV banding.

# Unregulated Bridging

## Key Features



Auto-decisioning with MyShawbrook  
(subject to criteria being met)



LTV up to 85%



Auction purchases catered for



Bridge-to-Let



NO ERCs



Existing customer discount 0.25% off arrangement fee

## Unregulated Bridging

Mortgages from £50k – £25m

Product	Loans up to £25m	
	Max LTV	Rate
<b>Residential</b> Including light refurbishment	65%	0.69%
	75%	0.79%
	85%*	0.94%
<b>Semi-Commercial</b> Including light refurbishment	65%	0.84%
	75%	0.94%
<b>Heavy Refurbishment</b> Residential	65%	0.89%
	75%	0.99%
<b>Commercial</b> Including light refurbishment	60%	0.94%
	70%	0.99%
<b>Heavy Refurbishment</b> Commercial and Semi-Commercial	60%	0.89%
	70%	0.99%

### \*Lending for refurbishment costs

Max loan size £500k. 75.01-85% LTV lending for refurbishment costs only. Up to 100% of the refurbishment costs can be funded but the total loan cannot exceed 85% of the day one purchase price/value or 65% of the post works value (whichever is lower)



### Fees

- **Arrangement fee:** 2% added to the loan outside of max LTVs
- **Broker Partner procurement fee:** 1.95% (payable to broker by Shawbrook)



### Term and repayment

- Maximum term 24 months
- **No** minimum interest, interest fully rolled up, part-rolled up or serviced (subject to affordability)
- The net advance will be less total potential interest over the term with the gross loan calculated as interest for the entire term and the arrangement fee added

## Development Exit loans over £1m

For Development Exit loans over £1m, we now offer a relationship managed service through our Development Finance team. Please send enquiries to [DevExit@shawbrook.co.uk](mailto:DevExit@shawbrook.co.uk). Any Development Exit loans below £1m can be submitted through the MyShawbrook portal directly to the Real Estate Bridging Team.

# Digital Buy-to-Let

## Key Features



Auto-decisioning with MyShawbrook (subject to criteria being met)



Energy Efficiency Discount on arrangement fee



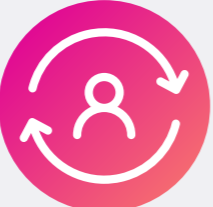
AVMs available for qualifying security



Minimum personal guarantees of 25%



Product switches available



Existing customer discount 0.25% off arrangement fee (Portfolio product only)

## Digital Buy-to-Let

Mortgages from £40k – £5m

Digital Products for straightforward cases	Max LTV	5 Year Fixed	
		Up to £150,000	Over £150,000
<b>Non-Portfolio</b> Customers with 3 or less mortgaged BTL properties	75%	6.49%	5.69%
<b>Portfolio</b> Customers with 4 or more mortgaged BTL properties	75%	6.49%	5.69%

- Property must meet AVM criteria and proceed based on successful AVM result
- Single unit residential property and small HMOs valued on a bricks & mortar basis (supported by evidence of the HMO rental income) may qualify for an AVM.



### Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs
- **Broker Partner procurement fee:**
  - **Non-Portfolio:** 0.75%
  - **Portfolio:** 1.00%



### Term and repayment

- 3 – 30 Year Term Interest Only – up to 75% LTV
- 3 – 30 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV

### Energy Efficiency Discount

For new loans where the property holds an EPC rating of C or above, the following discounts will apply to the arrangement fee only:

- **A rating = 0.60%**
- **B rating = 0.45%**
- **C rating = 0.25%**

- Works in conjunction with the existing customer discount

# Complex Buy-to-Let

## Key Features



Auto-decisioning with MyShawbrook (subject to criteria being met)



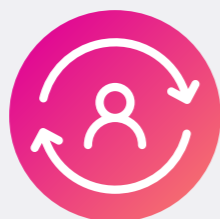
Energy Efficiency Discount on arrangement fee



Minimum personal guarantees of 25%



Product switches available



Existing customer discount 0.25% off arrangement fee

## Complex Buy-to-Let

Mortgages from £40k – £5m

Complex Product powered by expert people	Max LTV	Variable*	2 Year Fixed	3 Year Fixed	5 Year Fixed	10 Year Fixed
Loans over £1m to £4,999,999	65%	7.85%	6.24%	6.29%	6.34%	6.34%
	75%	8.05%	6.34%	6.39%	6.44%	6.44%
£150,001 to £1m	65%	8.50%	6.64%	6.69%	6.74%	6.74%
	75%	8.70%	6.74%	6.79%	6.84%	6.84%
Loans up to £150,000	65%	9.50%	6.99%	7.04%	7.09%	7.09%
	75%	9.70%	7.09%	7.14%	7.19%	7.19%

- All property types considered including complex BTL, HMOs, blocks of flats and student accommodation
- Complex applicant types considered including trusts and pensions
- Unlimited properties on single application



### Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs
- **Broker Partner procurement fee:**
  - **Complex:** 1.50% (all payable to broker by Shawbrook)
  - **Ex Pats:** 0.25% loading to be added to the rate (Complex product only)
  - **Limited Edition Products:** 1% commission

### Energy Efficiency Discount

For new loans where the property holds an EPC rating of C or above, the following discounts will apply to the arrangement fee only:

A rating = 0.60%

B rating = 0.45%

C rating = 0.25%

- Works in conjunction with the existing customer discount

## Limited Edition Product

Complex Loans	LTV	2 year Fixed**	5 Year Fixed
Over £1m	65%	5.14%	5.84%
	70%	5.24%	
	75%		5.94%
£150,000 to £1m	65%	5.54%	6.24%
	70%	5.64%	
	75%		6.34%
<b>Arrangement fee: 5%</b>			
**Max LTV for this product is 70%			

\*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 4.75% (as of 8 November 2024).

# Commercial Investment

## Key Features



Auto-decisioning with MyShawbrook  
(subject to criteria being met)



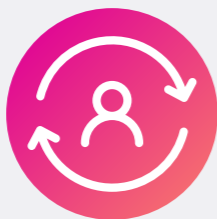
Varied asset range



Minimum personal guarantees of 25%



No debentures



Existing customer discount 0.25% off arrangement fee

## Commercial Investment

Mortgages from £150k – £5m

Loan to value up to 75% of vacant possession

Product	Max LTV	Variable*	2 Year Fixed	3 Year Fixed	5 Year Fixed	10 Year Fixed
Loans over £1m to £4,999,999	65%	9.14%	7.34%	7.39%	7.44%	7.44%
	75%	9.84%	7.49%	7.54%	7.59%	7.59%
£250,000 to £1m	65%	9.34%	7.64%	7.69%	7.74%	7.74%
	75%	10.04%	7.79%	7.84%	7.89%	7.89%
Loans £150,000 to £250,000	65%	10.04%	7.69%	7.74%	7.79%	7.79%
	75%	10.94%	7.84%	7.89%	7.94%	7.94%

Type	Max LTV with Amortisation	Max LTV Interest Only
PBSA	75%	75%
Retail with Resi Uppers	75%	75%
Retail with HMO Uppers	75%	75%
Industrial Units	75%	75%
Warehouses	75%	75%
Distribution Centres	75%	75%
Children's Nurseries	75%	75%
Dentist	75%	75%
Vets	75%	75%
GP Surgeries	75%	75%
MOT Garages	75%	70%
Retail Units	75%	70%
Coffee Shops, Restaurants, Take Aways	75%	70%
Offices**	65%	65%

\*\*Offices >2m EPC C and above required.

\*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 4.75% (as of 8 November 2024).



## Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs
- **Broker Partner procurement fee:** 1.50% (payable to broker by Shawbrook)
- **Ex Pats:** 0.25% loading to be added to the rate



## Term and repayment

- 3 – 12 Year Term Interest Only – up to 75% LTV
- 3 – 25 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV, bespoke amortization available.

# Semi-Commercial Investment

## Key Features



Auto-decisioning with MyShawbrook  
(subject to criteria being met)



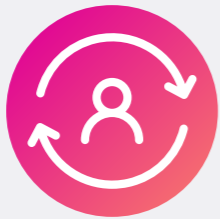
Varied asset range



Minimum personal guarantees of 25%



No debentures



Existing customer discount 0.25% off arrangement fee

## Semi-Commercial Investment

Mortgages from £150k – £5m

Loan to value up to 75% of vacant possession

Product	Max LTV	Variable*	2 Year Fixed	3 Year Fixed	5 Year Fixed	10 Year Fixed
Loans over £1m to £4,999,999	65%	7.90%	6.39%	6.44%	6.49%	6.49%
	75%	8.15%	6.49%	6.54%	6.59%	6.59%
£250,000 to £1m	65%	8.15%	6.99%	7.04%	7.09%	7.09%
	75%	8.40%	7.14%	7.19%	7.24%	7.24%
Loans £150,000 to £250,000	65%	9.25%	7.04%	7.09%	7.14%	7.14%
	75%	9.75%	7.19%	7.24%	7.29%	7.29%



### Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs
- **Broker Partner procurement fee:** 1.50% (payable to broker by Shawbrook)
- **Ex Pats:** 0.25% loading to be added to the rate



### Term and repayment

- 3 – 12 Year Term Interest Only – up to 75% LTV
- 3 – 25 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV, bespoke amortization available.

\*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 4.75% (as of 8 November 2024).

# Development Finance

## Development Finance for



Experienced property developers



New build, conversions and refurbishment



Mixed-use developments



Student housing, senior living and co-living



Phased development schemes

## Development Finance

Term loans from £1m to £30m

Rates are negotiable

Product	Max loan to GDV	Max loan to cost	Loan terms
	65%	85%	Up to 36 months



Available for mainland UK



Planning gain can be taken into account

## Development Exit loans over £1m

For Development Exit loans over £1m, we now offer a relationship managed service through our Development Finance team. Please send enquiries to [DevExit@shawbrook.co.uk](mailto:DevExit@shawbrook.co.uk). Any Development Exit loans below £1m can be submitted through the MyShawbrook portal directly to the Real Estate Bridging Team.

## Our award winning offering:





# Debt Service Cover Ratio

## Affordability

The loan must meet the minimum debt service cover ratios (DSCR) in order that affordability is confirmed.

		5 year fixed rate on 5 years or more term			All variable term loans and all fixed rate up to 5 years total term		
		Pay Rate Cover			Stress Rate Cover		
Product type	Product type	Personal application	Ltd company application	Stress rate = Product Pay Rate	Personal application	Ltd company application	Stress rate = Product Pay Rate plus the stress % noted below
<b>Semi-Commercial</b>	C12	145%	130%	Pay Rate Only	130%		Commercial & Semi-Commercial – Pay Rate plus 1%
<b>Commercial</b>	C11	130% or 150%*					
<b>BTL, Multi-Unit Blocks and Portfolios</b>	Single BTL, Complex BTL	140%	125%	Pay Rate Only	140%	125%	BTL – Pay Rate plus 2% Subject to a minimum 5.5%
<b>HMO and HMO Portfolios</b>	Complex BTL, Large HMO	165%	130%		165%	130%	

\*150% applicable to serviced offices, purpose-built student accommodation, or Multi let units with licences.

The following information may be used to assess affordability and calculate the Debt Service Cover Ratio.

# Fees and charges

## Fees and charges

### Bridging, Buy-to-Let and Commercial Investment

#### Valuation Fee

- Payable by applicant
- Broker partner to confirm and instruct valuation via Broker Hub
- Please see Valuation Fee Scales on the Broker Hub or guideline pricing
- Single residential properties valued in excess of £2m will require a commercial valuation

#### Valuation Panel Managers

**Bridging: VAS Group**  
T 01642 262 217 <https://manager.vas-panel.com>

**Buy-to-Let and Commercial Investment: Appraisers UK Ltd**  
T 0333 900 2000 [www.appraisersuk.com](http://www.appraisersuk.com)

#### Lender Legal Fees

Loan size	Legal Fees	
	Commercial/Semi-Commercial	Buy-to-Let
Up to £300k	£1,350 + VAT	£900 + VAT
£301k – £500k	£1,550 + VAT	£1,000 + VAT
£501k – £750k	£1,750 + VAT	£1,100 + VAT
>£751k	The fees are confirmed on a bespoke basis, depending on the structure of the application.	

- Legal work includes Land Registry/Land Register title review including any sub lease/tenancy reviews (unless the case is proceeding with CLS Title Indemnity Insurance) and putting in place property security (being (i) a legal mortgage/standard security, (ii) a personal guarantee (if required) and (iii) a deed of subordination (if required))
- Plus disbursements, title insurance and reasonable electronic signing platform fees (cost to be confirmed on a case by case basis)
- £450 plus VAT per additional residential or commercial Land Registry title for which due diligence is required
- £150 plus VAT for a further charge/no title investigation/deed of priority
- For all Product Switches a flat fee of £600 plus VAT is payable
- £300 plus VAT abortive fee per case (where undertakings are not received but work undertaken)
- Freehold blocks of flats and HMOs fall under the commercial and semi-commercial property fee scale
- Unregistered land fees are on a bespoke basis

#### ERCs

Buy-to-Let and Commercial Investment

Term	Early Repayment Charges (ERCs)									
Variable	1%									
2-year fixed rate	3%	1%								
3-year fixed rate	3%	2%	1%							
5-year fixed rate	5%	4%	3%	2%	1%					
10-year fixed rate	7%	7%	6%	6%	5%	4%	4%	3%	2%	1%

#### Overpayments

Buy-to-Let and Commercial Investment

For term products, the client can pay up to 10% of the outstanding balance of the loan during each year of the term without incurring an early repayment charge.

If the client wishes to pay more than 10% in any year, this will be viewed as a partial redemption and an early repayment charge will become due on the full amount overpaid in that year. Overpayments will incur a £200 administration fee.

# Existing customers refinance options

Refinance options				
	Switch & Fix	Product Switch	Shawbrook Refinance	New Loan
<b>What is it for?</b>	Like for like refinancing of existing Shawbrook loans to select a new fixed rate	Extending the contractual term of an expiring Shawbrook loan	Refinancing an existing Shawbrook loan: 1. Bridge to Term 2. Development to Term 3. Capital raising on an existing Shawbrook term loan (subject to max 50% increase in loan amount) 4. Incorporations	Capital raise of more than 50%, the addition of new properties* to a loan, or complete change of guarantors.
<b>How to apply</b>	Contact us to apply and we'll send you a link to the Product Switch Portal		My Shawbrook	
<b>Valuation requirements</b>	Use of digital valuations up to 75% LTV		AVMs may be used for qualifying properties, otherwise new valuations required.	
<b>Legal process</b>	In most cases, no legal instruction required.		Dependant upon the deal	Standard legals including non-rep for eligible refinances
<b>Minimum DSCR</b>	110% minimum at payrate on all products	Published product requirements	Published product requirements	
<b>Arrangement fee</b>	1% discount to the published product arrangement fee			Published product arrangement fee
<b>Commission</b>	<b>Broker Partners:</b> 0.5% of the gross loan amount			Published product broker commissions