

Commercial Trading

Loans from £150k – £1.25m

3% Arrangement Fee

Semi-Commercial Trading	Maximum Loan to Value (LTV)	Variable rate*	Fixed rate			Strategic Partner Commission
			2 years	3 years	5 years	
Loans between £150k – £250k	65%	7.64%	6.79%	6.84%	6.89%	1.75%
	75%	7.74%	6.89%	6.94%	6.99%	
Loans over £250k to £1.25m	65%	7.24%	6.59%	6.64%	6.69%	
	75%	7.34%	6.69%	6.74%	6.79%	

Commercial Trading	Maximum Loan to Value (LTV)	Variable rate*	Fixed rate			Strategic Partner Commission
			2 years	3 years	5 years	
Loans between £150k – £250k	65%	8.54%	7.69%	7.74%	7.79%	1.75%
	75%	8.64%	7.84%	7.89%	7.94%	
Loans over £250k to £1.25m	65%	8.24%	7.29%	7.34%	7.39%	
	75%	8.34%	7.39%	7.44%	7.49%	

*Variable rates displayed are inclusive of Shawbrook Base Rate (SBR). Shawbrook Base Rate is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 4.50% (as of 7 February 2025).

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



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%	75%
Retail Units	75%	75%
Coffee Shops, Restaurants, Take Aways	75%	70%
Offices**	65%	65%

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

Please see Commercial Investment Lending Criteria for further details.

Early Repayment Charges

Product	Early Repayment Charges
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%