

## Product guide

May 2025

Rates  
from  
0.75%

### Residential, Commercial, Semi-commercial

#### Residential (including light refurbishment)

LTV	RATE
75%	0.75%

#### Commercial (including light refurbishment)

LTV	RATE
70%	0.90%

#### Semi-commercial (including light refurbishment – max 50% commercial)

LTV	RATE
75%	0.80%

Rates  
from  
0.75%

### Development Exit, Land, Heavy Refurb

#### Development Exit

LTV	RATE
75%	0.75%

#### Land

LTV	RATE
65%	0.90%

#### Heavy Refurb

LTV	RATE
70%	0.80%

### Key features

Maximum loan size	£10m (Developer Exit £25m)	Repayment type	Rolled or Serviced
Minimum loan size	£100,000	Arrangement fee	2%
Loan term	12 to 24 months	Age requirement	Minimum age 18 No maximum age
LTV	Up to 75%	Income requirement	No minimum
Regions	England & Wales	Early Repayment Charges (ERCs)	Minimum 3 months interest

### AVM criteria

Maximum LTV	65% gross	Confidence level	5 plus
Property type	Residential houses, auction purchases, HMOs (up to 6 units), low rise flats (up to 4 stories)	Property values	Minimum £250k and maximum £1m