

Semi-commercial Product Guide

9th June 2025

BBR is currently 4.25%

A photograph of a three-story pink building with white window frames and a black metal fence in front. The building is on a street corner. A diagonal pink line separates the dark blue header area from the building image.

For Intermediaries Only

Semi-commercial

Key Features

- Available for Individual and Corporate borrowers
- Purchase and Remortgage applications
- Lending against semi-commercial properties where the commercial element does not exceed 60% of the total property, and the residential element to be no more than 80%
- Maximum Loan: £2,500,000 subject to loan to value and property limits
- Product fees can be added to the loan over and above the maximum loan limits
- A non-refundable application fee of £250 applies, unless otherwise stated

2 Year Fixed	
Max LTV	75%
Initial Rate	7.10%
Fee	2.5%
ICR	125%
ERC	2% in year 1 2% in year 2
Revert Rate	10.75% (BBR + 6.5%)
Product Code	SMC-275-002

5 Year Fixed	
Max LTV	75%
Initial Rate	7.20%
Fee	2.5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	10.75% (BBR + 6.5%)
Product Code	SMC-575-046