

Semi-Commercial Product Guide

21st July 2025

BBR is currently 4.25%

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%
- Minimum value £100,000
- 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

| 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 |