

Semi-Commercial Product Guide

7th August 2025

BBR is currently 4%



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	10.50% (BBR + 6.5%)
Product Code	SMC-575-046