

Product guide

September 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, Scotland & 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