



Complete

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# Commercial & Semi-Commercial Product Guide

18th December 2025

BBR is currently 3.75%

A photograph of a street scene with colorful buildings. A person is walking on the sidewalk. A shop named "KASBAH BAZAR" is visible. A bicycle is parked on the street.

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	10.25% (BBR + 6.5%)
Product Code	SMC-575-046

# Commercial - mixed use

## Key Features

- Available for individual and corporate borrowers
- Purchase and remortgage applications
- Lending against semi-commercial properties where there are more than two commercial units, or if the Commercial unit exceeds 60% of the title
- 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	70%
Initial Rate	7.85%
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	10.25% (BBR + 6.5%)
Product Code	CMU-570-001

Please use the Commercial section of our application portal to key cases applicable for this product