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Commercial Mortgage Product Guide

18th December 2025

BBR is currently 3.75%

For Intermediaries Only

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Affordability

Affordability	
Individual	125%
Limited Company /LLP	125%

Interest Calculation Rate

2 year fixed rate - Affordability calculated on the greater of payrate + 2 or 100% at BOE plus 5%

5 year fixed rate - Affordability calculated on payrate

Commercial Mortgage

Key Features

- Available for both Individual and Corporate borrowers
- Standard Commercial – Automotive, Children’s Day Nurseries, Data Centers, Garden Centers, General Industrial, Healthcare, Hotels, Guest Houses, B & Bs, Hostels, Offices, Retail, Storage, Student Accommodation, Food Outlets
- Purchase and Remortgage applications
- Minimum loan: £100,000
- Maximum loan: £2,500,000
- Product fees can be added to the loan over and above the maximum loan to value
- A non-refundable application fee of £250 applies
- Valuation based upon 180-day Open Market Value
- First time investors can be considered subject to full personal guarantee

2 Year Fixed		
Max LTV	60%	75%
Initial Rate	7.99%	8.55%
Fee	2.5%	2.5%
ICR	125%	125%
ERC	2% in year 1 2% in year 2	2% in year 1 2% in year 2
Revert Rate	11.75% (BBR + 8%)	11.75% (BBR + 8%)
Product Code	CM-260-001	CM-275-001

5 Year Fixed		
Max LTV	60%	75%
Initial Rate	8.05%	8.65%
Fee	2.5%	2.5%
ICR	125%	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	11.75% (BBR + 8%)	11.75% (BBR + 8%)
Product Code	CM-560-001	CM-575-001

Commercial Mortgage - Specialist

Key Features

- Available for both Individual and Corporate borrowers
- Specialist Commercial – Car Parks, Education, Energy, Leisure, Science & Technology, Logistics, Sports Venues (no Golf Courses or Football clubs) and Utilities
- Care Homes & Petrol Stations – by referral only
- Purchase and Remortgage applications
- Minimum loan: £100,000
- Maximum loan: £2,500,000
- Product fees can be added to the loan over and above the maximum loan to value
- A non-refundable application fee of £250 applies
- Valuation based upon 180-day Open Market Value

2 Year Fixed		
Max LTV	60%	70%
Initial Rate	8.30%	8.99%
Fee	3%	3%
ICR	125%	125%
ERC	2% in year 1 2% in year 2	2% in year 1 2% in year 2
Revert Rate	11.75% (BBR + 8%)	11.75% (BBR + 8%)
Product Code	SCM-260-001	SCM-270-001

5 Year Fixed		
Max LTV	60%	70%
Initial Rate	8.29%	8.85%
Fee	3%	3%
ICR	125%	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	11.75% (BBR + 8%)	11.75% (BBR + 8%)
Product Code	SCM-560-001	SCM-570-001