

TAB

Mortgage

Product guide



TAB.

TAB. Trust. Transparency.

Residential Investment

A residential investment term debt product that supports buy to let, holiday lets and Airbnb landlords beyond their short term needs. TAB's residential loans are available in England and Wales. TAB Mortgage incentivises borrowers to achieve positive ESG outcomes. Borrowers may be eligible for a discount to the exit fee if they demonstrate agreed results in three categories, EPC, sustainability and social.

Property types:

- Residential investment
- HMO's
- Multi unit freehold property (MUFB)
- Holiday lets and Airbnb
- Corporate lets

(Other assets considered upon referral)

Who we lend to:

- Individuals
- Limited company
- LLP's
- Expats
- Foreign nationals
- First time landlords with income +£50k
- PLC
- Offshore companies

TAB Mortgage

Loan size:	from £100,000 - £2,500,000
Term:	three to ten years
LTV:	up to 70%
Exit fee:	1.00% with available discounts for ESG performance
Repayment method:	interest only, serviced monthly
ICR:	125%
Arrangement fee:	2.00%
Key features:	BMV, ex local flats and ownership less than six months considered

ESG Discount

There are three categories of ESG Discount; EPC, Sustainability and Social. Borrowers may be eligible for all three in respect of each loan.

EPC	
Discount:	0.25% - 0.50%
Outcome:	EPC rating A, B or C at expiry of the term
Evidence:	This will be demonstrated by the borrower providing the EPC certificate
Social	
Discount:	0.25%
Outcome:	Property is let to a social enterprise or charity or for adult learning or the property is used for health and wellbeing
Evidence:	Site visit and documented evidence of legal occupation
Sustainability	
Discount:	0.25%
Outcome:	Reduction of a business's environmental impact showcased by upgrades to the property or a sustainability plan
Evidence:	Works done to be independently verified by a relevant expert

Commercial

A term debt product that supports professional landlords beyond their short term needs. TAB's commercial loans are available in England and Wales. TAB Mortgage incentivises borrowers to achieve positive ESG outcomes. Borrowers may be eligible for a discount to the exit fee if they demonstrate agreed results in three categories, EPC, sustainability and social.

Property types:

- Warehouses
- Industrial
- Retail
- Mixed use
- Hotels
- Public houses
- Professional practices
- Leisure

(Other assets considered upon referral)

Who we lend to:

- Individuals
- Limited company
- LLP's
- Expats
- Foreign nationals
- PLC
- Offshore companies

TAB Mortgage

Loan size:	from £100,000 - £2,500,000
Term:	three to ten years
LTV:	up to 65%
Exit fee:	2.50% with available discounts for ESG performance
Repayment method:	interest only, serviced monthly
ICR:	125%
Arrangement fee:	2.00%
Commercial types accepted:	Investment, owner occupied, opco/propco

ESG Discount

There are three categories of ESG Discount; EPC, Sustainability and Social. Borrowers may be eligible for all three in respect of each loan.

EPC

Discount:	0.25% - 0.75%
Outcome:	EPC rating A, B or C at expiry of the term
Evidence:	This will be demonstrated by the borrower providing the EPC certificate

Social

Discount:	0.25%
Outcome:	Reduction of a business environmental impact showcase by upgrades to the property or a sustainability plan
Evidence:	Works done to be independently verified by a relevant expert

Sustainability

Discount:	0.25%
Outcome:	Property is let to a social enterprise or charity or for adult learning or the property is used for health and well being
Evidence:	Site visit and documented evidence of legal occupation of the property

TAB. Trust. Transparency.

TAB is committed to being the UK's leading specialist lender empowering clients to finance property investments with confidence through an AI powered tech ecosystem.

We are committed to maximising access to property finance that drives sustainable growth.

With a dedication to transparency and service excellence, tailored to our customers, we aim to consistently execute with precision as we scale our offerings across real estate markets.

Why work with us?

TAB offers competitive term debt, bridging and development finance solutions.



Trust

TAB consistently delivers for its borrowers, brokers and investors



Transparent

TAB communicates honestly and openly



Personal

TAB provides a best in class, tailored service



Innovative

TAB leverages AI to optimise operations and empower clients with creative solutions



Efficient

TAB executes with precision for outstanding performance at speed

TAB is a trading name of TAB London Limited.
Registered in England and Wales with
registration number: 11225821 and whose
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101 New Cavendish Street, London W1W 6XH.

The information disclosed in this brochure is
considered a true reflection of TAB's products
and services at the date of publication -
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TAB loans are unregulated.
Any property used as security is at risk of repossession if
you do not keep up with your payments.

Changes in circumstances after the time of publication
may impact the accuracy of the information.

TAB can offer no guarantee, and the
information enclosed may change
without notice at the sole discretion
of TAB London Limited.

TAB lending and rates will be on a
case by case basis subject, inter alia,
to borrower status.