



TAB.

Complete

Your complete mortgage solution

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TAB. Trust. Transparency.

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Product guide

Commercial

A term debt product that supports professional landlords beyond their short term needs. 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:

- Complex commercial
- Semi commercial
- Serviced offices
- Multi let units on licenses
- Vacant units

Who we lend to:

- Individuals
- Limited company
- LLP's
- Expats
- Foreign nationals
- PLC
- Offshore companies
- Owner/occupier
- Opco/Propco

TAB Mortgage

Loan size:	from £100,000 - £2,500,000
Term:	three to ten years
LTV:	up to 70%
Exit fee:	2.50% - discount available for ESG performance
Repayment method:	interest only, serviced monthly
ICR:	125%
Arrangement fee:	2.00%

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 Cat expiry of the term
Evidence:	This will be assessed 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

Residential Investment

A residential investment term debt product that supports buy to let, holiday lets and Airbnb landlords beyond their short term needs. 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
- Undervalued transactions

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%

ESG Discount

There are three categories of ESG Discount; EPC, Sustainability or 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 assessed 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

Residential

First and second charge residential bridging loans

TAB's residential loans are secured against UK (England, Scotland and Wales) residential properties. Our loans are designed to unlock the capital you need. TAB's loans are unregulated, and common uses of residential loans include the purchase of investment properties, investment property chain breaks, capital raises, completion of refurbishment and refinancing.

TAB Bridge

Product details

First and second charge

Other charges may apply

Loan size:	£100,000 - £10,000,000
Term:	maximum 24 months
LTV:	up to 75%
Exit fee:	none

Property types:

- Residential investment
- HMO's
- MUFB
- Holiday lets and Airbnb
- Corporate lets
- Complex commercial
- Semi commercial
- Serviced offices
- Multi let units on licenses
- Vacant units
- Land with planning

Who we lend to:

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

Commercial

First and second charge commercial bridging loans

TAB's commercial loans are secured against UK (England, Scotland and Wales) commercial properties. Common uses of commercial loans include the purchase of investment properties where finance is needed quickly, investment property chain breaks, capital raises on unencumbered properties, completion of refurbishment on investment properties or business expansion.

TAB Bridge

Product details

Other charges may apply

Loan size:	£100,000 - £10,000,000
Term:	maximum 24 months
LTV:	up to 70%
Exit fee:	none

Property types:

- Holiday lets and Airbnb
- Corporate lets
- Complex commercial
- Semi commercial
- Serviced offices
- Multi let units on licenses
- Vacant units
- Land with planning

Who we lend to:

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

Development

Refurbishment

Loan size:	£250,000 - £7,500,000
Term:	maximum 24 months
LTGDV:	up to 65%
Exit fee:	1.00% of gross loan amount

Product details

Other charges may apply

Loan size:	£150,000 - £10,000,000
Term:	maximum 18 months
Day one LTV:	up to 70%
Exit fee:	none
LTGDV:	up to 65%
Maximum drawdown:	£250,000

Product details

Other charges may apply

Property types:

- Residential investment
- HMO's
- MUFB
- Holiday lets and AirBnB
- Corporate lets
- Complex commercial
- Semi commercial
- Serviced offices
- Multi let units on licenses
- Vacant units

Who we lend to:

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

Property types:

- Residential investment
- HMO's
- MUFB
- Holiday lets and Airbnb
- Corporate lets
- Semi commercial
- Multi let units on licenses
- Vacant units

Who we lend to:

- Individuals
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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 bridging, term debt 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
registered office is at



TAB.

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 - last updated on 22 February 2024.

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.