



# Commercial Mixed Use & Semi-Commercial Product Guide

19th January 2026

BBR is currently 3.75%

**Complete** FS  
Your specialist packager distributor

📞 023 8045 6999 (Option 3)  
✉️ [commercial@complete-fs.co.uk](mailto:commercial@complete-fs.co.uk)  
👉 [www.complete-fs.co.uk](http://www.complete-fs.co.uk)

**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%
- Maximum of 2 Commercial Units in the Freehold Title
- Minimum Value £100,000.
- Maximum loan £2,500,000 subject to loan to value and any 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<br>4% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 |
| Revert Rate  | 10.25%<br>(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 in the Freehold Title\*
- Or if the Commercial unit exceeds 60% of the title but not more than 80% of the title. Any Commercial unit that is over 80% of the title will need to be placed within our full Commercial Product range\*
- Minimum loan £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<br>4% in year 2<br>4% in year 3<br>3% in year 4<br>2% in year 5 |
| Revert Rate  | 10.25%<br>(BBR + 6.5%)   |
| Product Code | CMU-570-001  |

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