

Semi-Commercial Rates | March 2026

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2 YEAR FIXED

Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	8.04%	4%, 3%	£100k - £1m
75%	Fee Plus	5%	0%	6.54%	4%, 3%	£100k - £1m
75%	ERC Plus	2%	1%	7.54%	5%, 4%	£100k - £1m
75%	ERC Lite	2%	0%	7.36%	4%, 3%	£1m-£5m
75%	Fee Plus	5%	0%	5.89%	4%, 3%	£1m-£5m
75%	ERC Plus	2%	1%	6.89%	5%, 4%	£1m-£5m
75%	ERC Lite	2%	0%	Bespoke Pricing	4%, 3%	£5m+
75%	Fee Plus	5%	0%	Bespoke Pricing	4%, 3%	£5m+
75%	ERC Plus	2%	1%	Bespoke Pricing	5%, 4%	£5m+

HTB SEMI-COMMERCIAL: CRITERIA

UK residents, Expats & Foreign Nationals	Individuals and Limited Companies (new and existing SPVs and LLPs)	No limit to the number of borrowers, directors or shareholders	Complex ownership structures
First Time Landlord, First Time Buyer	Portfolio Landlords	SIPP, Trusts and Offshore Entities	Share Purchases
Vulnerable Tenants	Residential element can include HMO, MUFB, PBSA and Holiday Lets		

HTB SEMI-COMMERCIAL: IMPORTANT INFORMATION

Up to 10% of the loan balance may be repaid in any 12 month period without notice and without incurring any early repayment charge on the 10% repaid.

Arrangement Fees can be added to the loan. The Gross Loan to value cannot exceed 77% in any instance.

Revert Rate: BBR +5.65%

HTB SEMI-COMMERCIAL: KEY INFORMATION

The value of the residential element must be at least 50% of the total valuation and should have its own separate access.

Interest coverage ratio thresholds

SEMI-COMMERCIAL

PERSONAL	125%
COMPANY	125%

ICR CALCULATION:

2 Year Fixed and Tracker calculated at Payrate + 1%
5 Year Fixed calculated at Payrate

5 YEAR FIXED

Max LTV	Product	Arrangement Fee	Lifetime ERC	Pay rate	ERC in term	Loan Size
75%	ERC Lite	2%	0%	7.54%	4%, 4%, 3%, 3%, 3%	£100k - £1m
75%	Fee Plus	5%	0%	6.94%	4%, 4%, 3%, 3%, 3%	£100k - £1m
75%	ERC Plus	2%	1%	7.34%	5%, 5%, 4%, 4%, 4%	£100k - £1m
75%	ERC Lite	2%	0%	7.04%	4%, 4%, 3%, 3%, 3%	£1m-£5m
75%	Fee Plus	5%	0%	6.44%	4%, 4%, 3%, 3%, 3%	£1m-£5m
75%	ERC Plus	2%	1%	6.84%	5%, 5%, 4%, 4%, 4%	£1m-£5m
75%	ERC Lite	2%	0%	Bespoke Pricing	4%, 4%, 3%, 3%, 3%	£5m+
75%	Fee Plus	5%	0%	Bespoke Pricing	4%, 4%, 3%, 3%, 3%	£5m+
75%	ERC Plus	2%	1%	Bespoke Pricing	5%, 5%, 4%, 4%, 4%	£5m+

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