

Premier for Intermediaries.

Product guide

The home of high-value lending for £1m+* personal and commercial cases.

19th June 2026

For use by professional finance and mortgage intermediaries only. This document and the information it contains should not be shared with clients. This pack and its contents supersedes all previous packs, criteria, special plans and commissions.

*Regulated Second Charge max loan size £750K

together.[®]

Premier
for Intermediaries



Unregulated Residential Bridging

LTV	Up to 75%
Maximum term	12 months (higher by referral)
Rates from	0.73%
Arrangement fee	2%
Minimum loan	£1m
Maximum loan	£5m (up to £15m by referral)
Location	England, Scotland and Wales
Charge type	1st and 2nd

In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.



Unregulated Commercial Bridging

	Fully commercial	Semi-commercial
LTV	Up to 70%	Up to 70%
Maximum term	12 months (higher by referral)	12 months (higher by referral)
Rates from	0.90%	0.80%
Arrangement fee	2%	2%
Minimum loan	£1m	£1m
Maximum loan	£5m (up to £15m by referral)	£5m (up to £15m by referral)
Location	England, Scotland and Wales	England, Scotland and Wales
Charge type	1st and 2nd	1st and 2nd

In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.



	BTL	HOBL
LTV	Up to 75%	Up to 70%
Maximum term	30 years	30 years
Rates from	6.44%	10.04%
Arrangement fee	2.5%, 5%, 7%	2.5%
Minimum loan	£1m	£1m
Maximum loan	£4.5m (up to £10m by referral)	£2m (up to £10m by referral)
Location	England, Scotland and Wales	England, Scotland and Wales
Charge type	1st and 2nd	1st and 2nd

Rates shown are dependent on the fee option chosen. In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.



Commercial Term loans

LTV	Up to 70%
Maximum term	30 years
Rates from	7.84%
Arrangement fee	2.5%, 5%, 7%
Minimum loan	£1m
Maximum loan	£5m (up to £10m by referral)
Location	England, Scotland and Wales
Charge type	1st and 2nd

Rates shown are dependent on the fee option chosen. In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.

Semi-commercial Term loans

LTV	Up to 70%
Maximum term	30 years
Rates from	7.74%
Arrangement fee	2.5%, 5%, 7%
Minimum loan	£1m
Maximum loan	£5m (up to £10m by referral)
Location	England, Scotland and Wales
Charge type	1st and 2nd

Rates shown are dependent on the fee option chosen. In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.

Semi-commercial
Term loans
Rates table



Regulated First Charge

LTV	Up to 60%	
Maximum term	40 years	
Minimum loan	£1m	
Maximum loan	£3m (higher by referral)	
Location	England, Scotland and Wales	
Commission	1.25% (max £7,500)	
Rates	£9,995 Fee	£19,995 Fee
2 Year Fixed	8.44%	8.14%
5 Year Fixed	7.94%	7.79%

Regulated Second Charge

LTV	Up to 75%
Maximum term	30 years
Rates from	8.50%
Arrangement fee	£1,995
Maximum loan	£750K (higher by referral)
Location	England, Scotland and Wales
Commission	2% (max £7,500)



Regulated
Second Charge
Rates table

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Regulated Bridging

LTV	Up to 60%	
Maximum term	12 months	
Minimum loan	£1m	
Maximum loan	£3m (higher by referral)	
Location	England, Scotland and Wales	
Charge types	1st Charge	
Commission	2%	
Rates	2% Fee	3% Fee
<60% LTV	0.79%	0.69%

< Regulated Bridging Rates table

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