



COMMERCIAL MIXED USE & SEMI-COMMERCIAL PRODUCT GUIDE

20th July 2026

BBR is currently 3.75%



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	7.15%
Fee	5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	10.25% (BBR + 6.5%)
Product Code	SMC-5755-019

5 Year Fixed	
Max LTV	75%
Initial Rate	7.80%
Fee	2.5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	10.25% (BBR + 6.5%)
Product Code	SMC-575-053

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
- We lend against the MV VP Value

5 Year Fixed	
Max LTV	70%
Initial Rate	8.25%
Fee	2.5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	10.25% (BBR + 6.5%)
Product Code	CMU-570-008

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

Complete^{FS}

Your specialist packager distributor



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