together.®

Commercial Finance.

Product Guide

24th July 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.

CompleteFS
Your specialist packager distributor

023 8045 6999 (Option 3)
commercial@complete-fs.co.uk
www.complete-fs.co.uk

Residential Bridging - Rates Table

Residential Bridging Rates Table
Commercial & Semi-commercial Bridging Rates Table
Unregulated Bridging Criteria Guide
BTL & Portfolio Rates Table
HOBL Rates Table
BTL & HOBL Criteria Guide
Commercial Term Loans Rates Table
Semi-Commercial Loans Rates Table
Commercial & Semi-Commercial Criteria Guide

			Customers with 0 Demerits in the last 12 months and 100% residential properties (0.15% rate loading for 1 Demerit, 0.25% rate loading for 2 Demerits)	
			Residential Property Bridging	
2% Product Fee (min. £1000)			**First Charge**	**Second Charge**
Variable Rate	≤£100k	≤75% LTV	1.07%	1.17%
	>£100k	≤65% LTV	0.83%	0.93%
		≤75% LTV	0.90%	1.00%
Fixed Rate	≤£100k	≤75% LTV	1.15%	1.25%
	>£100k	≤65% LTV	0.91%	1.01%
		≤75% LTV	0.98%	1.08%

Max. LTV (Purchase)	75%	X
Max. LTV (Remortgage)	75%*	70%
Min. Loan Size	£26,000	
Max. Loan Size	£5,000,000	
Exit Fee (Loans ≤£100k)	1 month interest	
Expat / Non UK National	Accepted	
Maximum Demerits*	2 in 12	
CCJs & Defaults	2 in 12	
Secured Arrears	2 in 12	
Unsecured Arrears	Accepted, Not Assessed	

***Refinance max LTV** - 75% (residential securities, serivced only, loans up to £1m & excluding re-bridging)

Bridging Finance for a wide range of needs, including:

- Auction Purchase
- Light Refurbishment
- Development Exit
- Capital Raising
- Semi-Commercial
- Large Loans
- Residential Investment
- BTL Portfolio
- Holiday Lets

together.

Commercial & Semi-Commercial Bridging - Rates Table

Residential Bridging Rates Table

Commercial & Semi-commercial Bridging Rates Table

Unregulated Bridging Criteria Guide

BTL & Portfolio Rates Table

HOBL Rates Table

BTL & HOBL Criteria Guide

Commercial Term Loans Rates Table

Semi-Commercial Loans Rates Table

Commercial & Semi-Commercial Criteria Guide

			Customers with 0 Demerits in the last 12 months. (0.15% rate loading for 1 Demerit, 0.25% rate loading for 2 Demerits)			Customers with 0 Demerits in the last 12 months. (0.15% rate loading for 1 Demerit, 0.25% rate loading for 2 Demerits)	
			First Charge			**Second Charge**	
2% Product Fee (min.£1000)			**Semi-Commercial**	**Commercial**		**Semi-Commercial**	**Commercial**
Variable Rate	≤£100k	≤70% LTV	1.11%	1.16%	≤65% LTV	1.13%	1.18%
	>£100k	≤60% LTV	0.84%	0.94%	≤60% LTV	0.86%	0.96%
		≤70% LTV	0.91%	1.01%	≤65% LTV	0.93%	1.03%
Fixed Rate	≤£100k	≤70% LTV	1.19%	1.23%	≤65% LTV	1.21%	1.25%
	>£100k	≤60% LTV	0.97%	1.01%	≤60% LTV	0.99%	1.03%
		≤70% LTV	1.04%	1.08%	≤65% LTV	1.06%	1.10%

	First Charge	Second Charge
Max. LTV (Purchase)	70%	X
Max. LTV (Remortgage)	70%	65%
Min. Loan Size	£26,000	£26,000
Max. Loan Size	£5,000,000	£1,000,000
Exit Fee (Loans ≤£100k)	1 month interest	1 month interest
Expat / Non UK National	Accepted	Accepted
Maximum Demerits*	2 in 12	2 in 12
CCJs & Defaults	2 in 12	2 in 12
Secured Arrears	2 in 12	2 in 12
Unsecured Arrears	Accepted, Not Assessed	Accepted, Not Assessed
		Second Charge – security must demonstrate consistent income. We lend only behind a First Charge term mortgage, not a bridge.

Bridging Finance for a wide range of needs, including:

- Auction Purchase
- Light Refurbishment
- Development Exit
- Capital Raising
- Semi-Commercial
- Large Loans
- Residential Investment
- BTL Portfolio
- Holiday Lets

Unregulated Bridging - Criteria Guide

Residential Bridging Rates Table

Commercial & Semi-commercial Bridging Rates Table

Unregulated Bridging Criteria Guide

BTL & Portfolio Rates Table

HOBL Rates Table

BTL & HOBL Criteria Guide

Commercial Term Loans Rates Table

Semi-Commercial Loans Rates Table

Commercial & Semi-Commercial Criteria Guide

Who we help

- We will consider many status profiles and a wide variety of income sources.
- Individuals, Sole Traders, LLPs, Partnerships, Limited Companies.
- Employed and self employed.
- Expat / Non UK Residents accepted with no additional rate loading.
- Minimum Age – 18 years.
- Maximum Age – If self-funded, no max age. If employed and income required, 80 years at end of term.
- Maximum Number of Applicants – 4.
- Independent legal advice may be required

Loan Purpose & Exit Strategies

Multiple exit strategies can be accepted, including:

- Sale of security or another property
- Re-financing with another lender
- Pension Payment/Endowment
- Confirmed inheritance payment
- Re-bridging an existing bridging loan may also be accepted

To discuss any alternative bridging exit strategies, please contact your relationship manager.

***Refinance max LTV** - 75% (residential securities, serivced only, loans up to £1m & excluding re-bridging)

The Property

- 100% funding available with additional security.

The Property – Residential Bridging

- 100% Residential (including BTL) in England, Scotland and Wales.

The Property – Commercial Bridging

- Commercial investment property.
- All commercial property types considered on merit: Commercial, Semi-Commercial & Land.

Fees

- Telegraphic Transfer Fee: £30 (applies to all cases).
- Renewal Fees: At the end of the term, the loan may be renewed by approval with a 5% renewal fee being incurred.
- Title Insurance Fees and Lender's Legal Costs apply
- LTV is calculated on gross loan value, including all fees

Credit Criteria

- A demerit is allocated for each secured arrears, CCJ and default registered in the last 12 months.
- Individual CCJs and Defaults:
  - 1 Demerit: Unsatisfied: £300 - £10,000, Satisfied: > £3,000
  - Ignore all: ≤ £300 or satisfied ≤ £3,000
  - Refer: Unsatisfied > £10,000
- Secured Arrears – Demerits are defined as the highest number of months in arrears in the last 12 months.

Affordability – ICR / TSDI

- Properties producing a rental income, an ICR of >120% is accepted, 90% projected rent can be used.
- If the property is not producing rental income, or does not meet the ICR criteria, affordability will be based on a Total Secured Debt to Income (TSDI) ratio.
- Total secured debt payments should not exceed 50% of the customer's net income/profit. Referrals accepted up to 75%.
- For loans to companies with higher loan amounts or for more complex commercial assets, we will undertake a debt service cover ratio using EBITDA to assess affordability.

Equitable Charges

- Max loan £250k up to 65% LTV (higher by referral)
- Declined consent evidence required
- We will not accept applications where consent is refused due to arrears/credit issues on the 1st Charge
- Customer must meet the Specialist credit profile
- We will not lend behind flexible mortgages
- Residential security only

Reversionary Rates

- Our reversion rates track Together Commercial Managed Rate (TCMR) which is currently 8.39%. See tables below for our Unregulated Bridge reversionary rates.

Unregulated Bridging - Reversion Rates

Residential 1st	
≤£100k, ≤75%LTV	TCMR + 6.00%
>£100k, ≤65%LTV	TCMR + 3.50%
>£100k, ≤75%LTV	TCMR + 4.50%

Residential 2nd	
≤£100k, ≤75%LTV	TCMR + 6.50%
>£100k, ≤65%LTV	TCMR + 4.50%
>£100k, ≤70%LTV	TCMR + 5.50%

Commercial 1st	
≤£100k, ≤70%LTV	TCMR + 7.00%
>£100k, ≤60%LTV	TCMR + 4.50%
>£100k, ≤70%LTV	TCMR + 6.00%

Buy to Let and Portfolio - Rates Table

together®

Residential Bridging Rates Table

Commercial & Semi-commercial Bridging Rates Table

Unregulated Bridging Criteria Guide

BTL & Portfolio Rates Table

HOBL Rates Table

BTL & HOBL Criteria Guide

Commercial Term Loans Rates Table

Semi-Commercial Loans Rates Table

Commercial & Semi-Commercial Criteria Guide

	0 Demerits in the last 12 months		Up to 3 Demerits in the last 12 months		0 Demerits in the last 12 months	
	Specialist Buy To Let		**Flexi Buy To Let**		**Portfolio Buy to Let**	
2.5% Product Fee (min. £795)	**First Charge**	**Second Charge**	**First Charge**	**Second Charge**	**First Charge**	**Second Charge**
Variable Rate	8.29%	8.54%	9.79%	10.04%	6.99%	7.24%
2-year fixed	8.74%	8.99%	10.24%	10.49%	6.69%	6.94%
5-year fixed	8.54%	8.79%	10.04%	10.29%	7.49%	7.74%
5% Product Fee	**First Charge**	**Second Charge**	**First Charge**	**Second Charge**	**First Charge**	**Second Charge**
2-year fixed	7.74%	7.99%	9.24%	9.49%	5.69%	5.94%
5-year fixed	8.14%	8.29%	9.64%	9.79%	6.99%	7.24%
7% Product Fee	**First Charge**	**Second Charge**	**First Charge**	**Second Charge**	**First Charge**	**Second Charge**
2-year fixed	6.74%	6.99%	8.24%	8.49%	4.69%	4.94%
5-year fixed	7.64%	7.84%	9.14%	9.34%	6.49%	6.74%
Reversion Rate	TCMR + 0.25%	TCMR + 1.25%	TCMR + 1.75%	TCMR + 2.75%	TCMR + 0.25%	TCMR + 1.25%
Max. LTV (Purchase)	75%	X	75%	X	75%	X
Max. LTV (Remortgage)	75%				75%	
Min. Loan Size	£30,000				£1,000,000	
Max. Loan Size	£4,500,000	£1,000,000	£4,500,000	£1,000,000	£4,500,000	
Expat / Non UK National	Accepted		Accepted		Accepted	
Maximum Demerits	0 in 12		3 in 12		0 in 12	
CCJs & Defaults	0 in 12		3 in 12		0 in 12	
Secured Arrears	0 in 12		3 in 12 (1 in 3)		0 in 12	
Unsecured Arrears	Accepted, Not Assessed				Accepted, Not Assessed	

Key features	
Term Length	6 – 30 years
2 Year Fixed ERC	4%, 4%
5 Year Fixed ERC	4%, 4%, 3%, 2%, 1%
Variable ERC	4%, 4%, 3%, 2%, 1%

To support many customers and investment scenarios, including:

- First Time Landlords
- Portfolio Landlords
- HMOs (no limit on rooms)
- Holiday Lets
- 2nd Charge BTL
- MUBs

together.

Homeowner Business Loans - Rates Table

Residential Bridging Rates Table

Commercial & Semi-commercial Bridging Rates Table

Unregulated Bridging Criteria Guide

BTL & Portfolio Rates Table

HOBL Rates Table

BTL & HOBL Criteria Guide

Commercial Term Loans Rates Table

Semi-Commercial Loans Rates Table

Commercial & Semi-Commercial Criteria Guide

	Up to 3 Demerits in the last 12 months			
	Homeowner Business Loan			
2.5% Product Fee (min. £795)	**First Charge**		**Second Charge**	
Variable Rate	10.04%		10.04%	
2-year fixed	X			
5-year fixed	10.30%		10.30%	
Reversion Rate	TCMR + 2.25%			
Max. LTV (Purchase)	75%		X	
Max. LTV (Remortgage)	70%			
Min. Loan Size	£30,000			
Max. Loan Size	65% LTV	£2,000,000	70% LTV	£1,000,000
	75% LTV	£500,000		
Expat / Non UK National	Accepted			
Maximum Demerits	≤ 3, add 1.5% for 1-3 in the last 12m (including reversion rate)			
CCJs & Defaults	3 in 12			
Secured Arrears	3 in 12 (1 in 3)			
Unsecured Arrears	Accepted, Not Assessed			

Key features	
Term Length	6 – 30 years
2 Year Fixed ERC	4%, 4%
5 Year Fixed ERC	4%, 4%, 3%, 2%, 1%
Variable ERC	4%, 4%, 3%, 2%, 1%

To support many customers and investment scenarios, including:

- First Time Landlords
- Portfolio Landlords
- HMOs (no limit on rooms)
- Holiday Lets
- 2nd Charge BTL
- MUBs

Buy to Let & HOBL - Criteria Guide

Residential Bridging Rates Table

Commercial & Semi-commercial Bridging Rates Table

Unregulated Bridging Criteria Guide

BTL & Portfolio Rates Table

HOBL Rates Table

BTL & HOBL Criteria Guide

Commercial Term Loans Rates Table

Semi-Commercial Loans Rates Table

Commercial & Semi-Commercial Criteria Guide

Who we help – Income

- Individuals, Sole Traders, LLPs, Partnerships, Limited Companies.
- Employed and self employed.

Who we help - Applicants

- Individuals, Sole Traders, LLPs, Partnerships, Limited Companies.
- Employed and self employed.
- Expat / Non UK Residents accepted with no additional rate loading.
- Minimum Age – 18 years.
- Maximum Age – If self-funded, no max age. If employed and income required, 80 years at end of term.
- Maximum Number of Applicants – 4.
- First Time Landlords.
- Portfolio Landlords.

Homeowner Business Loan

- First Charge - Limited Companies only, Second Charge – Limited Companies or Individuals.
- Maximum Age – 80 years at end of term.
- Independent legal advice may be required

Credit Criteria

- A demerit is allocated for each secured arrears, CCJ and default registered in the last 12 months.
- Individual CCJs and Defaults:
  - 1 Demerit: Unsatisfied: £300 - £10,000, Satisfied: > £3,000
  - Ignore all: ≤ £300 or satisfied ≤ £3,000
  - Refer: Unsatisfied > £10,000
- Secured Arrears – Demerits are defined as the highest number of months in arrears in the last 12 months.

Fees

- Telegraphic Transfer Fee: £30 (applies to all cases).
- Title Insurance Fees and Lender's Legal Costs apply
- LTV is calculated on gross loan value, including all fees

Affordability – ICR

- BTL, Homeowner Business Loan & Commercial Term variable loans are subject to a 1% stress test to pay rate (including Holiday Let).

Buy To Let – ICR

- ICR is based on full CMI (interest and capital repayment)
- 125% Basic Rate Taxpayers & Limited Companies.
- 145% Higher & Additional Rate Taxpayers.
- 90% of projected rental income can be accepted for ICR calculation, alongside a plan of how the loan will be serviced until the property will be rented.
- If ICR affordability fails, automated affordability using ONS averages or customer-stated expenditure will be used.

Holiday Lets - ICR/TSDI

- ICR is based on full CMI (interest and capital repayment)
- Can be based on ICR or TSDI basis.
- ICR: Where 2 years' worth of rental income can be evidenced, up to 80% occupancy rate will be assumed for the BTL ICR calculation. If this can't be evidenced, 50% occupancy should be used with estimated rental income.
- If the property is not currently a holiday let, projected rental income assuming 50% occupancy can be accepted.
- TSDI: Total secured debt payments should not exceed 50% of the customer's net income/profit. Referrals accepted up to 75%. Additional income accepted.

Homeowner Business Loan

- Automated affordability using ONS averages or customer-stated expenditure.
- We do not accept projected income for HOBL

Top Slicing

- Experienced landlords*: consider all ICR ≥100%, Refer ICR <100%.
- Inexperienced landlords & backgrounds income ≥£50,000: Refer if ICR ≥100%
- Inexperienced landlords & background income <£50,000: ICR pass only.

Equitable Charges

- Max loan £250k up to 65% LTV (higher by referral)
- Declined consent evidence required
- We will not accept applications where consent is refused due to arrears/ credit issues on the 1st Charge
- Customer must meet the Specialist credit profile
- We will not lend behind flexible mortgages
- Residential security only

Reversionary Rates

- Our reversion rates track Together Commercial Managed Rate (TCMR) which is currently 8.39%. See rates tables for margin details.

The Property

- 100% funding available with additional security.

The Property – BTL

- 100% Residential, HMO & Holiday Lets.
- Standard property including:
  - Standard construction houses and bungalows (including ex-council);
  - Flats & maisonettes up to 6 storeys (ex-council up to 4 storeys);
  - Purpose built apartments (excluding ex-council).
- Non-standard property, all other property types including;
  - Ex-council flats & maisonettes (over 4 storeys);
  - Non-standard construction, defective, high-rise (over 6 storeys), or poor remarks on valuation.
- LTV for non-standard properties reduced to 65%. This could be reduced further subject to a full assessment.
- Multiple Unit Freehold Blocks (MUFBs) accepted, subject to units being let out separately (on ASTs).
- Holiday Lets based in a holiday park must be placed on a Commercial Term Product.

The Property – Homeowner Business Loan

- 100% residential properties, see standard/non-standard property criteria.

Leasehold Criteria

- The minimum unexpired lease term is 50 years plus the term of the loan. For interest only term term loans, the minimum is 99 years plus the term of the loan.

Commercial Term Loans - Rates Table

Residential Bridging Rates Table
Commercial & Semi-commercial Bridging Rates Table
Unregulated Bridging Criteria Guide
BTL & Portfolio Rates Table
HOBL Rates Table
BTL & HOBL Criteria Guide
Commercial Term Loans Rates Table
Semi-Commercial Loans Rates Table
Commercial & Semi-Commercial Criteria Guide

	Customers with up to 3 Demerits in the last 12 months	
2.5% Product Fee (min. £780)	**First Charge**	**Second Charge**
Variable Rate	10.24%	10.49%
5-year fixed	9.59%	9.84%
5% Product Fee	**First Charge**	**Second Charge**
5-year fixed	9.24%	9.49%
7% Product Fee	**First Charge**	**Second Charge**
5-year fixed	8.74%	8.99%
Reversion Rate	TCMR + 3.25%	
Max. LTV (Purchase)	70% (Higher by Referral)	X
Max. LTV (Remortgage)	70%	70%
Min. Loan Size	£50,000	
Max. Loan Size	£5,000,000	£1,000,000
Expat / Non UK National	Accepted	
Maximum Demerits	≤ 3, subject to 1% rate loading per Demerit (including reversion rate)	
CCJs & Defaults	3 in 12	
Secured Arrears	3 in 12	
Unsecured Arrears	Accepted, Not Assessed	

Key features	
Term Length (Interest Only)	6 – 10 years
Loan Term (Capital Repayment)	6 – 30 years
5-year fixed ERC	4%, 4%, 3%, 2%, 1%
Variable ERC	6%, 6%, 6%, 5%, 4%, 3%, 2%, 1% (thereafter)

For all commercial property purposes, including:

- Retail Unit
- Factory or Warehouse
- Office Space
- Semi-Commercial
- Social Housing
- Community Housing

Semi-Commercial Loans - Rates Table

Residential Bridging Rates Table
Commercial & Semi-commercial Bridging Rates Table
Unregulated Bridging Criteria Guide
BTL & Portfolio Rates Table
HOBL Rates Table
BTL & HOBL Criteria Guide
Commercial Term Loans Rates Table
Semi-Commercial Loans Rates Table
Commercial & Semi-Commercial Criteria Guide

A Semi-commercial property consists of both a Commercial and Residential element. The Commercial element must be less than 60% of floor space across the Semi-Commercial property and the commercial use of the property must be typically for retail use.

	Customers with up to 3 Demerits in the last 12 months	
2.5% Product Fee (min. £780)	**First Charge**	**Second Charge**
Variable Rate	9.74%	9.99%
5-year fixed	8.99%	9.24%
5% Product Fee	**First Charge**	**Second Charge**
5-year fixed	8.79%	9.04%
7% Product Fee	**First Charge**	**Second Charge**
5-year fixed	7.99%	8.24%
Reversion Rate	TCMR + 3.25%	
Max. LTV (Purchase)	70%	X
Max. LTV (Remortgage)	70%	70%
Min. Loan Size	£50,000	
Max. Loan Size	£5,000,000	£1,000,000
Expat / Non UK National	Accepted	
Maximum Demerits	≤ 3, subject to 1% rate loading per Demerit (including reversion rate)	
CCJs & Defaults	3 in 12	
Secured Arrears	3 in 12	
Unsecured Arrears	Accepted, Not Assessed	

Key features	
Term Length (Interest Only)	6 – 10 years
Loan Term (Capital Repayment)	6 – 30 years
5-year fixed ERC	4%, 4%, 3%, 2%, 1%
Variable ERC	6%, 6%, 6%, 5%, 4%, 3%, 2%, 1% (thereafter)

Commercial Term & Semi-Commercial - Criteria Guide

Who we help – Income

- Individuals, Sole Traders, LLPs, Partnerships, Limited Companies.
- Employed and self employed.

Who we help – Applicant

- Individuals, Sole Traders, LLPs, Partnerships, Limited Companies, Trusts, SIPPs, PLCs, OPco/PROPco structures, overseas companies.
- We do not accept applications from charities.
- Employed and self employed.
- Expat / Non UK Residents accepted with no additional rate loading.
- Minimum Age – 18 years.
- Maximum Age – If self-funded, no max age. If employed and income required, 80 years at end of term.
- Maximum Number of Applicants – 4.
- First Time Landlords.
- Portfolio Landlords.
- Heter Iska accepted

Credit Criteria

- A demerit is allocated for each secured arrears, CCJ and default registered in the last 12 months.
- Individual CCJs and Defaults:
  - 1 Demerit: Unsatisfied: £300 - £10,000, Satisfied: > £3,000
  - Ignore all: ≤ £300 or satisfied ≤ £3,000
  - Refer: Unsatisfied > £10,000
- Secured Arrears – Demerits are defined as the highest number of months in arrears in the last 12 months.

Fees

- Telegraphic Transfer Fee: £30 (applies to all cases).
- Commercial Term: 1% (maximum £2,500) exit fee is charged on redemption of the loan.
- Title Insurance Fees , Exit Fees and Lender's Legal Costs apply.
- LTV is calculated on gross loan value, including all fees.

The Property

- 100% funding available with additional security.

The Property – Commercial Term

- Commercial investment property and owner-occupied.
- All commercial property types considered on merit: Commercial, Semi-Commercial & Land.
- For individual asset type maxiumum loan-to-value please see the property type index

The Property – Semi-Commercial

- A property consisting of both a Commercial and Residential element. The Commercial element must be less than 60% of floor space across the Semi-Commercial property and the commercial use of the property must be typically for retail use.

Leasehold Criteria

- The minimum unexpired lease term is 50 years plus the term of the loan. For interest only term term loans, the minimum is 99 years plus the term of the loan.

Reversionary Rates

- Our reversion rates track Together Commercial Managed Rate (TCMR) which is currently 8.39%. See rates tables for margin details.

Affordability – ICR

- Commercial Term and Semi-Commercial variable loans are subject to a 1% stress test to pay rate.

Commercial Term & Semi Commercial

- Total secured debt payments should not exceed 50% of the customer's net income/ profit. Referrals accepted up to 75%. Additional income accepted.
- Rental income – 120% ICR, 90% projected rental income accepted for ICR calculation.
- We can use projected income certified by an appropriately qualified accountant and no minimum trading history required.
- For loans to companies with higher loan amounts or for more complex commercial assets, we will undertake a debt service cover ratio using EBITDA to assess affordability.