7 JULY 2026

Product guide

Commercial mortgages, without the complexity.

For intermediary use

Allica Bank

Complete FS
Your specialist packager distributor

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What we offer

Owner-occupied

Criteria	Description
Loan size	£150,000 to £10 million
Repayment type	30 year capital & interest 5-year interest-only available at the start of the loan term for loans up to 75% LTV
Arrangement fee	1.5%
Debt service cover	130% Calculated on the rate not including the current account discount Repayment cover calculated at pay rate for fixed rate mortgages and pay rate plus 2% for variable rates
Early repayment charges	5 year fixed: 5%, 4%, 3%, 2%, 1% (years 1–5) Variable: 3% for the first 5 years
Owner-occupied hotels	Loans over 80% of VP value must be fully amortising from day one Personal guarantee to be given for any amount in excess of 70% of VP value

Healthcare

Criteria	Description
Loan size	£500,000 to £15 million £200,000 to £10 million for healthcare investment £5 million maximum loan for first time buyers
Repayment type	Capital and interest: owner-occupied and C2 Interest only: C2, C3 and C3(b) Experienced operators: 30 years First time operators: 20 years
Arrangement fee	Owner-occupied: 1.5% Investment: 2%
Debt service cover	130% adjusted EBITDA for children's nurseries and experienced care operators 150% adjusted EBITDA for care first-time buyers Investment care C2: 130% DSCR gross rent Investment care C3&C3(b) 130% ICR from gross rent (145% higher rate tax payers) Repayment cover calculated at pay rate for fixed rate mortgages and pay rate plus 2% for variable rates
Minimum size	Care homes: 20 bedrooms Specialist care: 4 bedrooms, if one or two properties, and flexible if there are three or more properties Children's nurseries: 40 places
Early repayment charges	5 year fixed: 5%, 4%, 3%, 2%, 1% (years 1–5) Variable: 3% for the first 5 years
Specialist care operators	Children's learning disability care Adult learning disability residential care Adult supported living Minimum of three years as a specialist care home owner-operator required

What we offer

Investment

Criteria	Description
Loan size	£150,000 to £15 million £200,000 to £15 million specialist buy-to-let
Repayment type	5-year interest only: all products 5-year partially amortising: commercial and semi-commercial
Arrangement fee	2.0%
Debt service cover	Commercial: 130% Semi-commercial: 120% Repayment cover calculated at pay rate for fixed rate mortgages and pay rate plus 2% for variable rates Gross rent used for residential/ MUFB applications if; evidence of 3 months' loan repayments in cash via bank statements and one UBO/director with Experian Consumer score of 881+ plus a supporting personal guarantee. Otherwise we will use net rent assumption of gross rent minus 10% HMO properties will always be assessed using gross rent minus 25%
Early repayment charges	5 year fixed: 5%, 4%, 3%, 2%, 1% (years 1–5) Variable: 3% for the first 5 years
Specialist BTL interest cover	Specialist BTL: 130% standard, 145% higher rate taxpayer

Criteria	Description
Expat mortgage	Mortgage applications where the owner is based outside the UK may be considered, subject to a minimum 150% Debt Service Cover (DSC) and a maximum LTV 10% lower than our standard appetite for the relevant property type. Multi-director structures (unless a single family unit), at least one decision-making director must be permanently resident in the UK. Rental income must be paid into an Allica Business Rewards Account.
First-time landlords	First-time landlords will be considered where the property has at least 25% residential use and is managed by a professional managing agent. The maximum LTV available is 10% lower than our standard appetite for the relevant property type. Borrowers must demonstrate strong personal means and the ability to support a personal guarantee. Specialist operational assets are not within appetite for first-time landlords.
Single asset/tenant commercial opportunities	We have limited appetite for single asset/tenant investment deals where the loan is up to £5 million, the tenant very low risk, and the unexpired lease term is at least 5 years.

Our discounts

We offer a range of discounts that can reduce the overall cost of a commercial mortgage.

Not every discount will apply to every deal, but where the criteria is met, discounts can be combined and applied to both fixed and variable rates.

Owner-occupier

0.50%*

Current account discount

*If the borrower opens a current account with Allica and uses it for 50% of your annual turnover. Discount applies to the first 5 years of the mortgage. Additional terms and conditions apply

0.25%

EPC rating A-C or loan over £750,000

0.25%

Debt service cover >200%

Investment

0.25%

EPC rating A-C or loan over £750,000

Waived arrangement fees

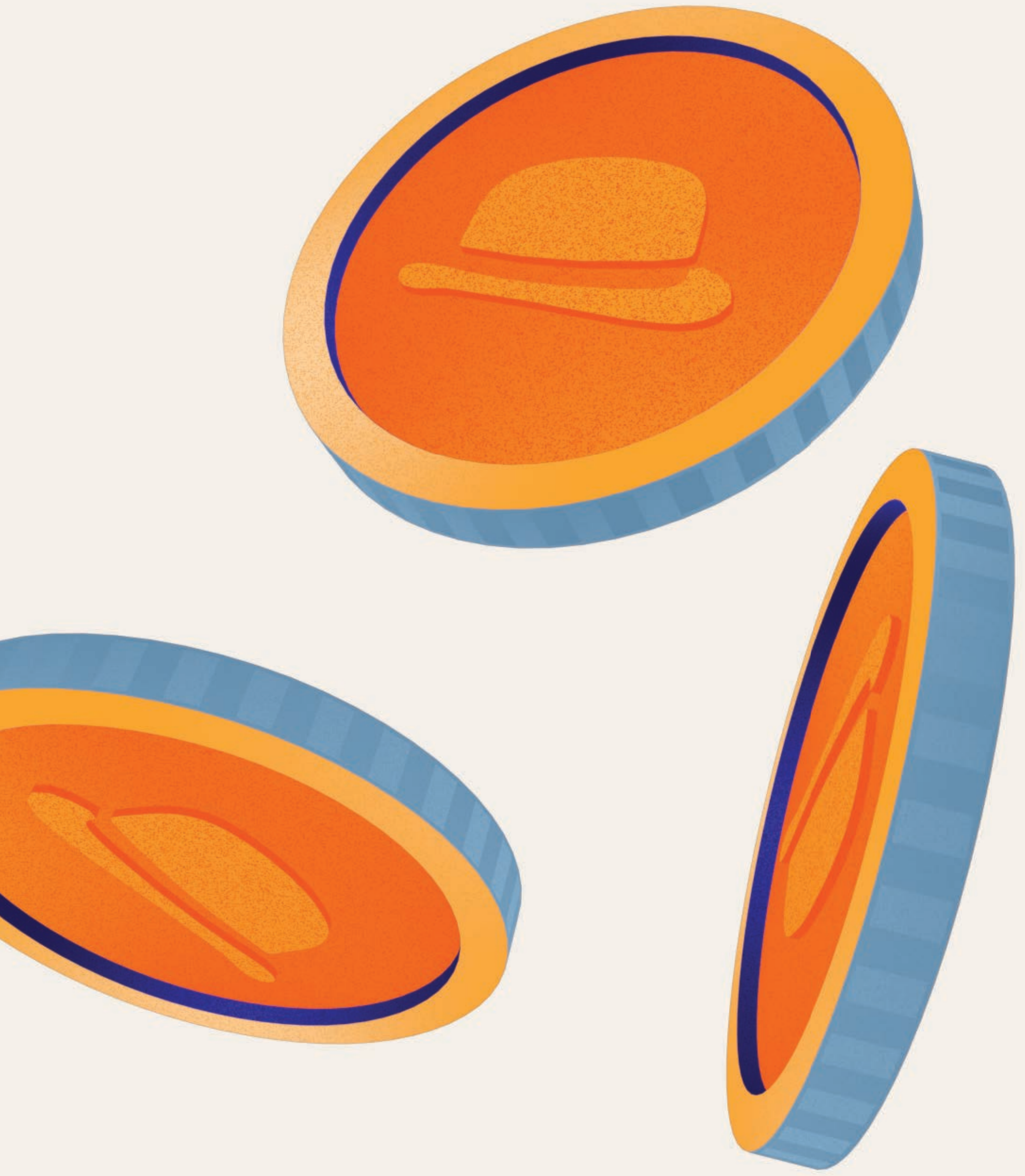
For a three-month promotional period, arrangement fees will be waived on:

- Owner-occupier mortgages of £750,000 and above
- Commercial investment mortgages of £750,000 and above
- Specialist buy-to-let mortgages of £1.5m and above

This applies to eligible applications received between 7 July 2026 and 30 September 2026. Additional terms of promotions apply.

Investment mortgages

Our commercial, semi-commercial and specialist buy-to-let products are built for landlords and investors.



Commercial

LTV	Up to 65%	Over 65%
5-year fixed	7.90%	8.10%
Variable Margin over Base Rate	3.70%	3.90%

Semi-commercial

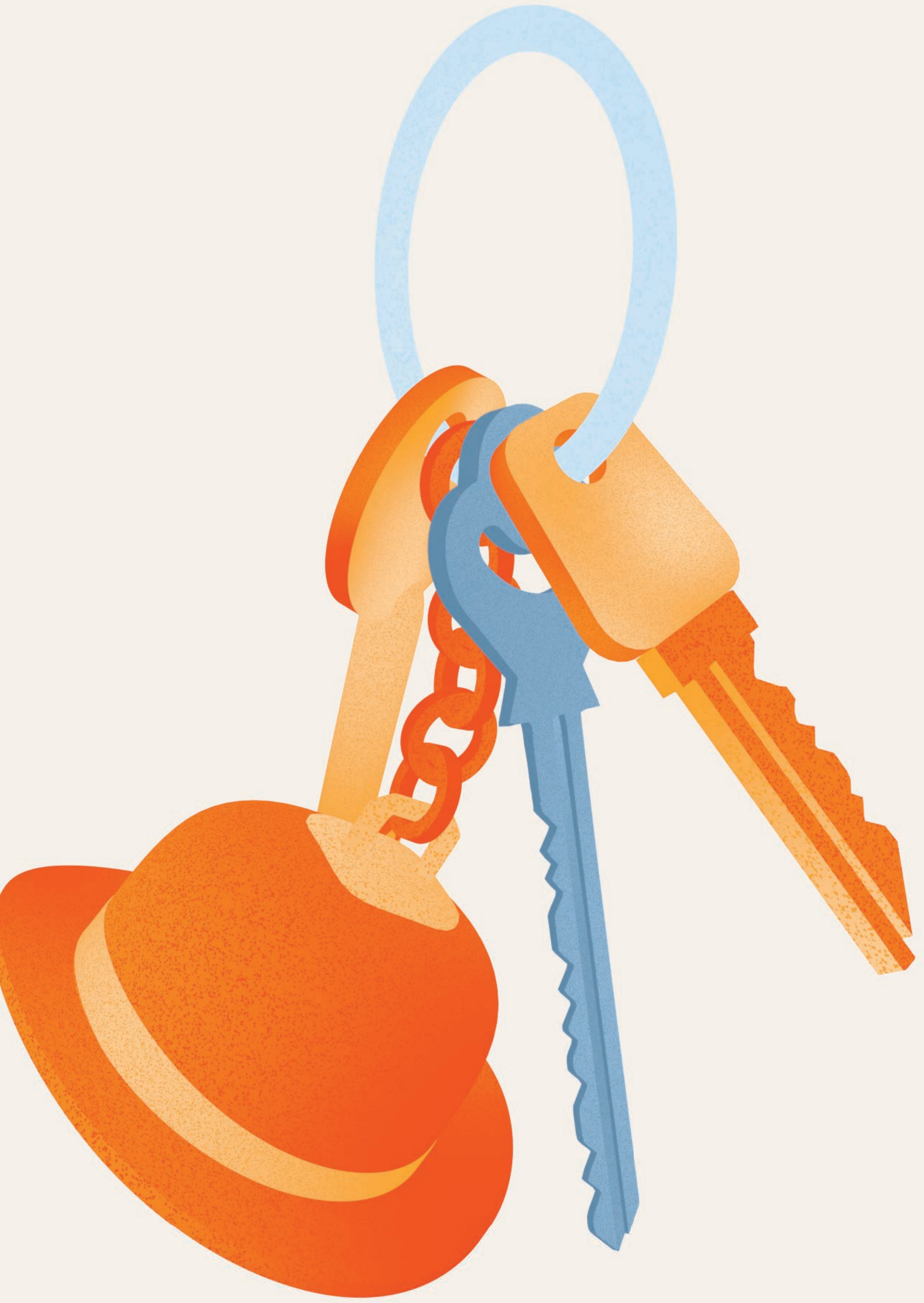
LTV	Up to 65%	Over 65%
5-year fixed	6.30%	7.15%
Variable Margin over Base Rate	2.35%	3.20%

Specialist buy-to-let

LTV	Up to 65%	Over 65%
5-year fixed	5.95%	6.50%

Owner-occupied mortgages

Owner-occupied mortgages are at the heart of what we do. We help businesses buy or refinance the buildings they work from.



Commercial

LTV	Up to 65%	Over 65%
5-year fixed	6.50%	6.85%
Variable Margin over Base Rate	2.30%	2.65%

Semi-commercial

LTV	Up to 65%	Over 65%
5-year fixed	6.00%	6.75%
Variable Margin over Base Rate	1.80%	2.55%

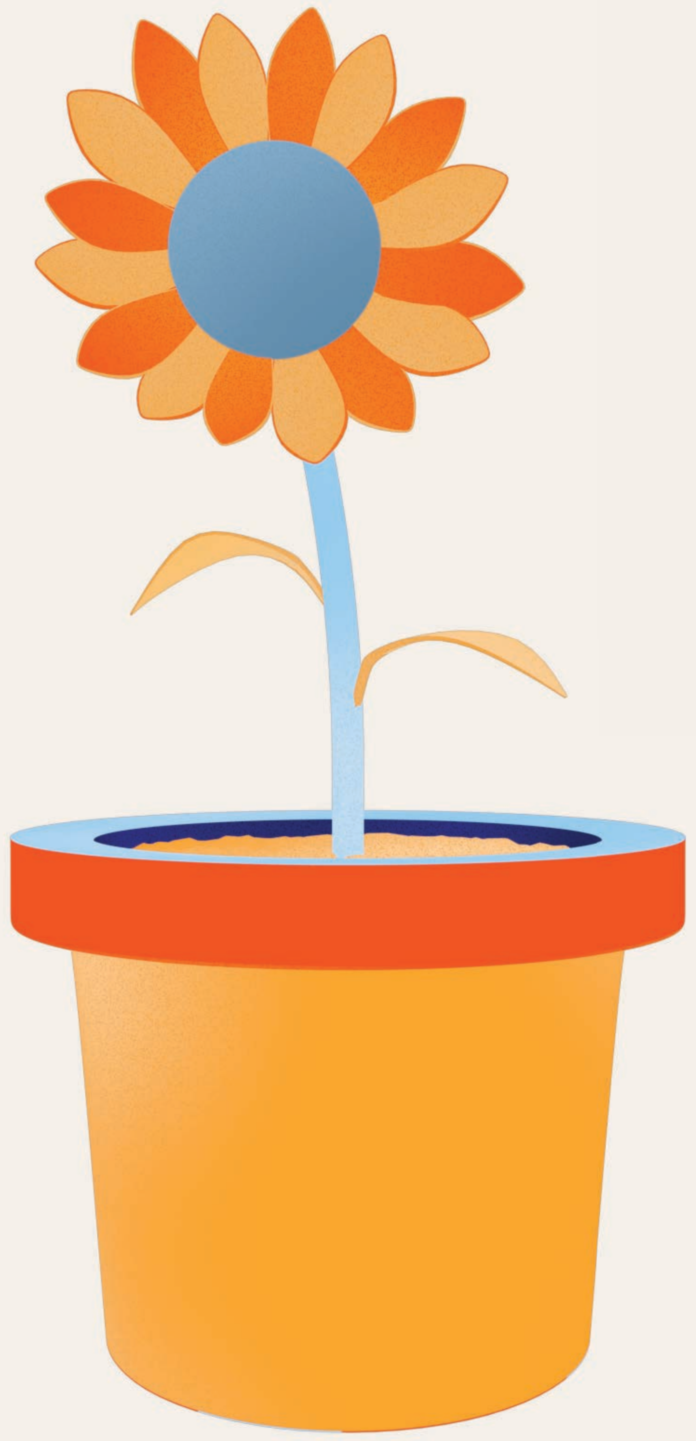
Hotels

LTV (VP)	Up to 65%	Up to 70%	Up to 80%	Up to 90%	Up to 100%
5-year fixed	6.50%	6.85%	7.20%	7.45%	7.70%
Variable Margin over Base Rate	2.30%	2.65%	3.00%	3.25%	3.60%

All rates shown are inclusive of the Business Current Account discount (0.5%) outlined on p4.

Healthcare

Healthcare is a specialist area, and one where experience matters. We provide specialist sector support for care homes, nurseries and specialist healthcare operators.



Care homes

Experienced operators

LTV	Margin	Term
60% MV1	2.10%	Up to 30 years
70% MV1	2.30%	Up to 30 years

Care homes

First-time buyers

LTV	Margin	Term
70% MV / 90% MV3	2.50%	Up to 20 years
70% MV / 120% MV3	2.75%	Up to 20 years

Care homes

Specialist care

LTV	Margin	Term
70% MV / 75% MV3 single asset	2.50%	Up to 30 years
70% MV / 80% MV3 multi-asset	2.10%	Up to 30 years
70% MV / 120% MV3 multi-asset	2.30%	Up to 30 years

Specialist care investment

Specialist care

Property type	Up to 65%	Over 65%
C2 Residential care and nursing homes	7.40%	7.60%
C3(b) supported living / group homes	5.95%	6.50%
C3 Local authority / housing association	5.95%	6.50%

Pricing for C3/ C3b based on VP value, C2 based on Market Value

Children's day nurseries

Experienced operators

LTV	Margin	Term
70% MV / 90% MV2	2.10%	Up to 30 years
70% MV / 100% MV2	2.50%	Up to 30 years

Children's day nurseries

First-time buyers

LTV	Margin	Term
70% MV / 90% MV3	2.50%	Up to 20 years
70% MV / 100% MV3	2.75%	Up to 20 years

All rates (excluding investment) shown are inclusive of the Business Current Account discount (0.5%) outlined on p4.

Property types

Standard properties

Property type	Investment (VP)	Owner-occupied (VP)	Owner-occupied (2 x DSC, VP)
Residential including small HMOs	75%	-	-
Large HMOs and MUFBs	75% MV, 90% VP	-	-
Semi-commercial property (>50% residential)	75%	75%	75%
Factories	75%	75%	80%
Food outlets (takeaway)	70%	70%	70%
Garages and vehicle showrooms	75%	75%	75%
Holiday lets	75%	75%	80%
Industrial units	75%	75%	80%
Offices	75%	75%	80%
Retail units	75%	75%	80%
Student accommodation	60%	-	-
Warehouses	75%	75%	80%

An additional 5% LTV may be available for owner-occupiers in the following sectors: Accountancy, Veterinary, Architects & Surveyors, Manufacturing, Machining & Storage/distribution.

Maximum loan-to-value varies by property type, structure and borrower strength. All cases are subject to credit approval and asset quality.

For loans over £3m, the maximum LTV increases from 75% to 77.5% for property types with a standard maximum LTV of 75%. The arrangement fee must be included within the 77.5% LTV.

Trading

Property type	Investment (VP)	Owner-occupied (VP)	MV1
Convenience stores	75%	80%	70%
Restaurants and pubs	70%	70%	65%
Guest houses and B&Bs	70%	70%	65%
Professional practices	75%	80%	70%
Leisure	70%	70%	60%

Hotels

Property type	Market Value (MV)	VP Value
Under £1.5m 130-200% debt service cover	65%	70%
Under £1.5m >200% debt service cover	65%	80%
Over £1.5m unbranded	65%	90%
Over £1.5m branded	65%	100%
Investment hotels	-	70%

Healthcare

Property type	MV1	MV2	MV3
Care homes - experienced	70%	100%	-
Care homes - first-time buyer	70%	-	120%
Specialist care	70%	-	120%
Children's nurseries experienced	70%	100%	-
Children's nurseries first-time buyer	70%	-	100%

Investment children's nurseries considered at 75% VP.

Healthcare investment

Property type	Market Value (MV)	VP Value
C2 Residential care and nursing home (80% interest only)	70%	85%
C3(b) supported living / group homes	-	75%
C3 Local authority / housing association	-	75%

Mandatory information checklist

What you'll need to start an application

Company / business details

Details of the officer applying on behalf of the business
Full name, DOB, address details (address to cover minimum 3 years) and contact (email or mobile) details.

Property details
Property address, estimated value, age, freehold or leasehold, and propety type.

Details of tenant and lease terms
Name, rent, start, break and expiry date.

Product details
Term, repayment profile and how Arrangement Fee is to be paid.

Affordability
Turnover, EBITDA and rent.

Any further details of income sources

Description	Investment	Owner-occupied
Historical financial/ income information - last 2 year's financial accounts (to include detailed profit and Loss and Balance sheet) - excludes newly formed SPV's	✓	✓
Up to date financial/ accounting information - Management Accounts		✓
Full tax returns of Ultimate Beneficial Owners/ Applicants	✓	✓
Bank statements - personal - last 3 months	✓	✓
Bank statements - business - last 3 months	✓	✓
Debt schedule (to cover external debt with more than 1 facility)		✓
A Proposal Summary which must include: • the structure of the loan (eg. Newco, OpCo/ PropCo) • evidence of affordability (show how EBITDA has been calculated) • background experience of the directors/ partners/ individuals • brief description of the security property • an overview of how rising prices and energy, fuel costs have affected business, tenant performance and how has this been managed		✓
A Proposal Summary which must include: • tenant performance over last 12 months to include - rental voids, rental arrears and any management expenses incurred • background experience of the directors/ partners/ individuals/ purpose of funds (if Capital Raise) • brief description of the security property	✓	
Property schedule	✓	
Assets, Liabilities, Income and Expense Report (ALIE)	✓	✓
Nominated Bank account details	✓	✓