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Commercial Finance.

Exclusive Product Guide

3rd July 2026

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Residential Bridging - Rates Table

			Customers with 0 Demerits in the last 12 months	
			Residential Property Bridging	
2% Product Fee (min. £1000)			Exclusive First Charge	Exclusive Second Charge
Variable Rate	≤£100k	≤75% LTV	1.00%	1.09%
	>£100k	≤65% LTV	0.73%	0.82%
		≤75% LTV	0.80%	0.89%
Fixed Rate	≤£100k	≤75% LTV	1.06%	1.16%
	>£100k	≤65% LTV	0.84%	0.94%
		≤75% LTV	0.91%	1.01%

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*	0 in 12	
CCJs & Defaults	0 in 12	
Secured Arrears	0 in 12	
Unsecured Arrears	Accepted, Not Assessed	

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

Commercial & Semi-Commercial Bridging - Rates Table

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			Customers with 0 Demerits in the last 12 months			Customers with 0 Demerits in the last 12 months	
			First Charge			Second Charge	
2% Product Fee (min.£1000)			Semi-Commercial	Commercial		Semi-Commercial	Commercial
Variable Rate	≤£100k	≤70% LTV	1.07%	1.12%	≤65% LTV	1.09%	1.14%
	>£100k	≤60% LTV	0.80%	0.90%	≤60% LTV	0.82%	0.92%
		≤70% LTV	0.87%	0.97%	≤65% LTV	0.89%	0.99%
Fixed Rate	≤£100k	≤70% LTV	1.14%	1.18%	≤65% LTV	1.16%	1.20%
	>£100k	≤60% LTV	0.92%	0.96%	≤60% LTV	0.94%	0.98%
		≤70% LTV	0.99%	1.03%	≤65% LTV	1.01%	1.05%

	First Charge	Second Charge
Max. LTV (Purchase)	70%	X
Max. LTV (Remortgage)	65%	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*	0 in 12	0 in 12
CCJs & Defaults	0 in 12	0 in 12
Secured Arrears	0 in 12	0 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.

Unregulated Bridging - Criteria Guide

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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		Residential 2nd		Commercial 1st	
≤£100k, ≤75%LTV	TCMR + 6.00%	≤£100k, ≤75%LTV	TCMR + 6.50%	≤£100k, ≤70%LTV	TCMR + 7.00%
>£100k, ≤65%LTV	TCMR + 3.50%	>£100k, ≤65%LTV	TCMR + 4.50%	>£100k, ≤60%LTV	TCMR + 4.50%
>£100k, ≤75%LTV	TCMR + 4.50%	>£100k, ≤70%LTV	TCMR + 5.50%	>£100k, ≤70%LTV	TCMR + 6.00%

BTL - Rates Table

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	0 Demerits in the last 12 months
	Exclusive Buy To Let
2.5% Product Fee (min. £795)	**First Charge**
Variable Rate	7.79%
2-year fixed	8.19%
5-year fixed	7.99%
5% Product Fee	**First Charge**
2-year fixed	7.19%
5-year fixed	7.59%
7% Product Fee	**First Charge**
2-year fixed	6.19%
5-year fixed	7.09%
Reversion Rate	TCMR + 0.25%
Max. LTV (Purchase)	75%
Max. LTV (Remortgage)	75%
Min. Loan Size	£30,000
Max. Loan Size	£4,500,000
Expat / Non UK National	Accepted
Maximum Demerits	0 in 12, 1 in 24
CCJs & Defaults	0 in 12, 1 in 24
Secured Arrears	0 in 12, 1 in 24
Unsecured Arrears	0 in 12, 1 in 24

Key features	
Term Length	6 – 30 years
2-year fixed ERC	4%, 4%
5-year fixed ERC	4%, 4%, 3%, 2%, 1%
Exclusive Variable Rate ERC	4%, 4%, 3%, 2%, 1%
Exclusive Variable Rate Product Fee	2%

Buy to Let & HOBL - Criteria Guide

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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.
- For acceptable tenancy agreements

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.

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	Customers with 0 Demerits in the last 12 months	Customers with 0 Demerits in the last 12 months
	Exclusive Commercial Term - First Charge	**Exclusive Commercial Term - Second Charge**
2.5% Product Fee (min. £780)	**≤ 70% LTV**	**≤ 65% LTV**
Variable Rate	8.99%	9.24%
5-year fixed	8.79%	9.04%
5% Product Fee	**≤ 70% LTV**	**≤ 65% LTV**
5-year fixed	8.24%	8.49%
7% Product Fee	**≤ 70% LTV**	**≤ 65% LTV**
5-year fixed	7.74%	7.99%
Reversion Rate	TCMR + 3.25%	TCMR + 3.25%
Max. LTV (Purchase)	70%	X
Max. LTV (Remortgage)	65%	65%
Min. Loan Size	£30,000	£30,000
Max. Loan Size	£5,000,000	£1,000,000
Expat / Non UK National	Accepted	Accepted
Maximum Demerits	0 in 12	0 in 12
CCJs & Defaults	0 in 12	0 in 12
Secured Arrears	0 in 12	0 in 12
Unsecured Arrears	Accepted, Not Assessed	Accepted, Not Assessed

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

Semi-Commercial Loans - Rates Table

	Customers with 0 Demerits in the last 12 months	Customers with 0 Demerits in the last 12 months
	Exclusive Semi-Commercial Term - First Charge	**Exclusive Semi-Commercial Term - Second Charge**
2.5% Product Fee (min. £780)	**≤ 70% LTV**	**≤ 65% LTV**
Variable Rate	8.49%	8.74%
5-year fixed	8.64%	8.89%
5% Product Fee	**≤ 70% LTV**	**≤ 65% LTV**
5-year fixed	7.94%	8.19%
7% Product Fee	**≤ 70% LTV**	**≤ 65% LTV**
5-year fixed	7.64%	7.89%
Reversion Rate	TCMR + 3.25%	TCMR + 3.25%
Max. LTV (Purchase)	70%	X
Max. LTV (Remortgage)	65%	65%
Min. Loan Size	£30,000	£30,000
Max. Loan Size	£5,000,000	£1,000,000
Expat / Non UK National	Accepted	Accepted
Maximum Demerits	0 in 12	0 in 12
CCJs & Defaults	0 in 12	0 in 12
Secured Arrears	0 in 12	0 in 12
Unsecured Arrears	Accepted, Not Assessed	Accepted, Not Assessed

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

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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.

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.

*An experienced landlord has 2 or more BTLs (either mortgaged or unencumbered) and has been a BTL landlord for at least 2 years.

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.
- Pubs, B&Bs, Dry Cleaners and Land – up to 50% LTV.

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.