TAB.

Product Guide

Deals don’t wait. Neither do we

About us

Built on experience

Commercial lending has a momentum problem. Timelines slip, deals stall, and decisions take too long.

That is why we built TAB. Founded in 2018, we are a commercial mortgage lender and bridging specialist built on trust, transparency, and momentum.

We take the time to understand the full picture by listening closely to borrowers and brokers, assessing the commercial logic, and understanding the story behind every deal.

When it makes sense, we move quickly with flexible funding, real time insight, and direct access to decision makers.

Backed by a team with decades of property experience and underwriters who understand risk, we provide clear, honest communication and decisive lending throughout every stage of the process, helping property deals move forward with clarity and momentum.

The TAB difference

This is how we live our values.

We own the outcome

Your team, start to finish
One underwriter from start to finish. No handovers. No repeated conversations.

Mortgage terms, bridging mindset
A mortgage lender built from bridging. Fast thinking for long term lending.

Empowered decision-makers
No faceless committees. Trusted people making real decisions.

We find the story

Everyone at the table
The right people involved early, so nothing gets missed later.

Open communication
Straight answers. Honest conversations. Everyone stays informed.

Speed without shortcuts
Fast because we're thorough. Technology supports decisions, not shortcuts.

We make it work

One central source of truth
One system. One live view. No silos or mixed information.

Simplified product offer
Clear products with flexible thinking behind them.

Multiple funding lines
Flexible capital without changing your team or process.

Mortgage

From 3.50% + Bank of England base rate

Completed at bridging speed

You've got a client ready to move.
Or a deal that needs pace.

Access long-term financing for residential, semi-commercial, and commercial properties.

Rates from 3.50% and the Bank of England base rate.

It's clear. Flexible. And built around the deal.

Max LTV	Max Term	Max Loan
75% Residential 70% Commercial	3-5 Years	£100k - £5m

First charge only | Interest-only repayment

Available in: England, Wales, Scotland (Mainland/Non-Rural)

Arrangement fee: 2.00% | Exit fee: 2.00%

ESG Discounts available

Rates vary based on property type and loan-to-value ratio (plus BoE base rate) pa

LTV	RESIDENTIAL	COMMERCIAL
Up to 50%	3.50%	4.00%
Up to 60%	4.00%	4.50%
Up to 70%	4.50%	5.00%
Over 70%	5.00%	Not offered

Mortgage
Eligibility & Criteria

MINIMUM PROPERTY VALUE	£150,000
CUSTOMER TYPE	Individual, Ltd, or LLP registered in the UK
TENURE	Freehold, Feuhold or Leasehold (min. 65 years remaining)
LEGAL CHARGE	First charge only
SERVICING REQUIREMENT	DSCR 125% at pay rate (+1.00%)
SECURED ARREARS	None in the last 12 months
CCJ'S	None in the last 12 months; one over £750 in the last 24 months
DEFAULTS	As above
BKO/IVA/CVA	None in the last three years
ASSOCIATED COMPANY ADVERSE	Considered on a case-by-case basis e.g. background liquidations
UNSECURED ARREARS	Acceptable, subject to overall profile not being in decline

Property types:

Residential	Commercial
Residential investment	Warehouses
House of Multiple Occupancy (HMO's)	Industrial units
Multi-unit freehold property (MUFB)	Retail
Holiday lets and AirBnB	Hospitality
Corporate lets	Student accommodation

Properties not suitable:

Properties containing structural works & Grade I listed properties

Restrictive occupancy covenants

Planning required properties

Properties < 10 years old without warranty/PCC

Gambling or gaming premises

ESG Discount

There are three categories of ESG discount:

EPC, Sustainability and Social.

Borrowers may be eligible for all three in respect of each loan.

EPC	Sustainability	Social
Discount: 0.33%	**Discount:** 0.33%	**Discount:** 0.33%
Outcome: EPC rating A, B or C at expiry of the term	**Outcome*:** Reduction of a business's environmental impact showcased by upgrades to the property or a sustainability plan	**Outcome*:** Property is let to a social enterprise or charity or for adult learning or the property is used for health and wellbeing
Evidence: This will be assessed by the borrower providing the EPC certificate	**Evidence:** Works done to be independently verified by a relevant expert	**Evidence:** Site visit and documented evidence of legal occupation of the property

*Outcomes in these buckets are examples of what is eligible for ESG Discount.

Borrowers can present alternative outcomes provided they can be evidenced accordingly.

What brokers are saying about TAB

★★★★★

Great service from start to finish

TAB were great from start to finish. There was some challenges to overcome throughout the case but they were commercially minded which enabled us to get it over the line where other lenders may have struggled.

★★★★★

First Time With TAB

Great experience from start to finish. A lender who shows commercial thinking coupled with fast response, and service, times is a real find.

★★★★★

TAB Mortgage service

The staff are very helpful and knowledgeable.
The process was easy to follow. Their online application form is broker-friendly. Their term products start at £100,000 which gives them an edge over several lenders.

Bridge

From 0.68% inc. Bank of England base rate

When timing matters, we move fast.

Short-term finance. Structured with intent.

Rates from 0.68% per month.

Quick decisions. Clear terms. No back and forth.

You bring the deal. We make it happen.

Max LTV	Max Term	Max Loan
75% Residential 70% Commercial	24 Months	£100k - £5m

First charge only | Interest-only repayment

Available in: England, Wales, Scotland (Mainland/Non-Rural)

Arrangement fee: 2.00% | No exit fee

Rates vary based on property type
and loan-to-value ratio (pm)

LTV	RESIDENTIAL under £500k	RESIDENTIAL over £500k	COMMERCIAL
Up to 55%	0.68%	0.75%	0.75%
Up to 60%	0.77%	0.77%	0.77%
Up to 70%	0.77%	0.77%	0.81%
Over 70%	0.79%	0.81%	Not offered

Bridge

Eligibility & Criteria

CUSTOMER TYPE	Individual, LTD’s, or LLP’s (UK tax registered)
SECURITY	First charge security (second charge considered)
PROPERTY LOCATION	Property in England, Wales or mainland/ non-rural Scotland
TENURE	Leasehold (min 65 years), Freehold or Feuhold
SECURED ARREARS	No secured arrears in 12 months
CCJ’S	Max 1 CCJ >£750 in last 24 months
IVA/BKO/CVA:	None in the last three years

Property types:

Residential	Commercial
Residential investment	Warehouses
House of Multiple Occupancy (HMO's)	Industrial units
Multi-unit freehold property (MUFB)	Retail
Holiday lets and AirBnB	Hospitality
Corporate lets	Student accommodation

Properties not suitable:

Loans outside these criteria will be considered case-by-case.

Properties containing mundic materials

Land
Football clubs/ training grounds

Mobile homes / Houseboats

Operating schools & childcare nurseries

Gambling or gaming premises

TAB is committed to being the UK's leading specialist lender, empowering clients to finance property investments with confidence through an AI powered tech ecosystem.

We are committed to maximising access to property finance that drives sustainable growth.

With a dedication to transparency and service excellence, tailored to our customers, we aim to consistently execute with precision as we scale our offerings across real estate markets.

TAB is a trading name of TAB London Limited. Registered in England and Wales with registration number: **11225821**, and whose registered office is at

101 New Cavendish Street, London W1W 6XH.

The information disclosed in this brochure is considered a true reflection of TAB's products and services at the date of publication - last updated on **22 May 2026**

TAB loans are unregulated. Any property used as security is at risk of repossession if you do not keep up with your payments.

Changes in circumstances after the time of publication may impact the accuracy of the information. TAB can offer no guarantee, and the information enclosed may change without notice at the sole discretion of **TAB London Limited**.

TAB lending and rates will be on a case-by-case basis basis subject, inter alia, to borrower status