



★
**OWNER-
OCCUPIER
OFFICIALLY
LAUNCHED!**



COMMERCIAL MIXED USE & SEMI-COMMERCIAL PRODUCT GUIDE

19th Oct 2026

BBR is currently 3.75%





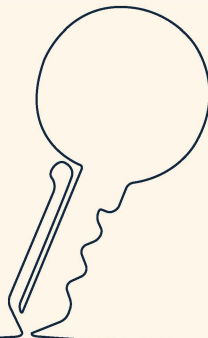
THE BEST INVESTMENT IS OWNERSHIP

**We've expanded our commercial
offering with the launch of
Owner Occupier Finance.**

Enabling brokers to support business owners
looking to purchase their trading premises and build
long-term value through property ownership.

CompleteFS
Your specialist packager distributor

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



Key Features

- Lending to Commercial Investment and Owner Occupiers
- 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
- Owner Occupier requires 2-year Trading experience

5 Year Fixed		5 Year Fixed	
Max LTV	75%	Max LTV	75%
Initial Rate	7.79%	Initial Rate	8.20%
Fee	5%	Fee	2.5%
ICR	125%	ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	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%)	Revert Rate	10.25% (BBR + 6.5%)
Product Code	SMC-5755-023	Product Code	SMC-575-056

Key Features

- Lending to Commercial Investment and Owner Occupiers
- 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 £3,000,000 on Standard Commercial Units only subject to loan to value and any property limits
- Product fees included in the maximum loan limits
- A non-refundable application fee of £250 applies, unless otherwise stated
- We lend against the MV VP Value on Commercial Investment and 180-day VP on Owner Occupier
- Owner Occupier requires 2-year Trading experience

5 Year Fixed	
Max LTV	70%
Initial Rate	8.79%
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-570-011

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