



★
**OWNER-
OCCUPIER
OFFICIALLY
LAUNCHED!**



COMMERCIAL MORTGAGE PRODUCT GUIDE

19th Oct 2026

BBR is currently 3.75%





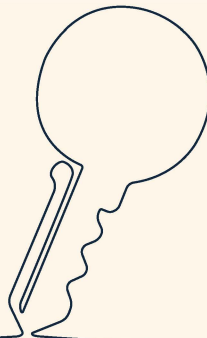
THE BEST INVESTMENT IS OWNERSHIP

**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.

Complete 
Your specialist packager distributor

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



SUBMIT BUSINESS

02 Affordability →

02 Commercial Mortgage →

**03 Commercial Mortgage -
Specialist** →

04 Meet your BDM →

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Affordability

Individual	125%
Limited Company /LLP	125%

Interest Calculation Rate

5 year fixed rate - Affordability calculated on payrate

For investment we stress against the rental received and for Owner Occupier against the latest EBITDA figures

Key Features

- Lending to Commercial Investment and Owner Occupiers
- Available for both Individual and Corporate borrowers
- Standard Commercial – Automotive, Children's Day Nurseries, Data Centers, Garden Centers, General Industrial, Healthcare, Hotels, Guest Houses, B & Bs, Holiday Lets, Hostels, Offices, Retail, Storage, Student Accommodation and Food Outlets
- Purchase and Remortgage applications
- Minimum loan: £100,000
- Maximum loan: £3,000,000
- Product fees included in the maximum loan limits
- A non-refundable application fee of £250 applies
- We lend against the MV VP Value on Commercial Investment and 180-day VP Owner Occupier
- First time investors can be considered subject to full personal guarantee
- Owner Occupier requires 2-year Trading experience

5 Year Fixed

Max LTV	60%	75%
Initial Rate	8.75%	8.95%
Fee	2.5%	2.5%
ICR	125%	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	11.75% (BBR + 8%)	11.75% (BBR + 8%)
Product Code	CM-560-012	CM-575-012

5 Year Fixed

Max LTV	70%
Initial Rate	8.29%
Fee	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	11.75% (BBR + 8%)
Product Code	CM-5705-011

Key Features

- Lending to Commercial Investment and Owner Occupiers
- Available for both Individual and Corporate borrowers
- Specialist Commercial – Car Parks, Education, Energy, Leisure, Science & Technology, Logistics, Sports Venues (no Golf Courses or Football clubs), Utilities
- Care Homes, C3b Units and Petrol Stations – by referral only
- Purchase and Remortgage applications
- Minimum loan: £100,000
- Maximum loan: £2,500,000
- Product fees included in the maximum loan
- A non-refundable application fee of £250 applies
- 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	60%	70%
Initial Rate	8.85%	8.99%
Fee	3%	3%
ICR	125%	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	11.75% (BBR + 8%)	11.75% (BBR + 8%)
Product Code	SCM-560-012	SCM-570-012

5 Year Fixed	
Max LTV	65%
Initial Rate	8.39%
Fee	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	11.75% (BBR + 8%)
Product Code	SCM-5655-011