mt finance

COMMERCIAL MIXED USE & SEMI-COMMERCIAL PRODUCT GUIDE

5th Nov 2026

BBR is currently 4%

New Product Launch

OWNER-OCCUPIER FINANCE

★★★★★



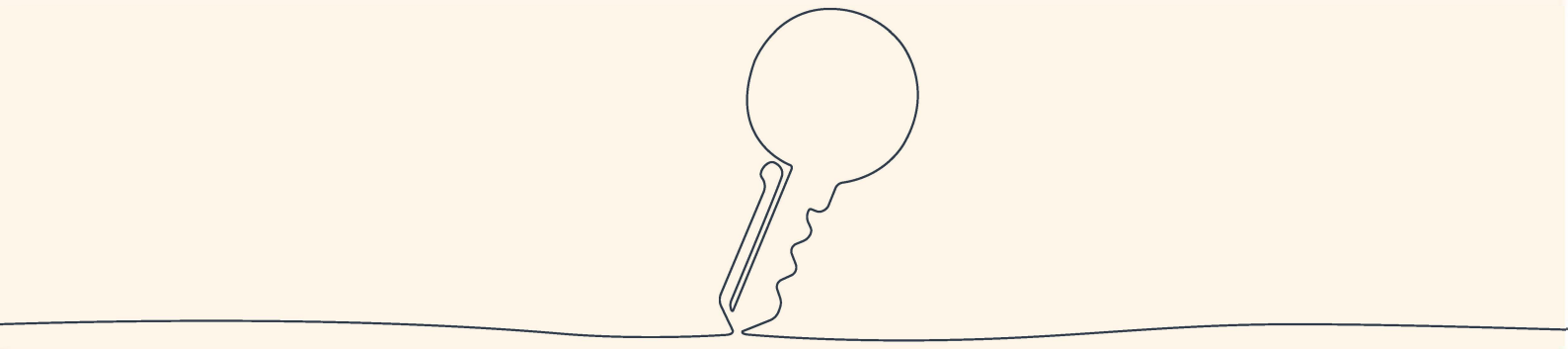
For Intermediaries Only

mt finance

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.



SEMI-COMMERCIAL

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	
Max LTV	**75%**
Initial Rate	7.89%
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	10.50% (BBR + 6.5%)
Product Code	SMC-5755-024

5 Year Fixed	
Max LTV	**75%**
Initial Rate	8.30%
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	10.50% (BBR + 6.5%)
Product Code	SMC-575-057

COMMERCIAL - MIXED USE

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	8.89%
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	10.50% (BBR + 6.5%)
Product Code	CMU-570-012

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

Complete FS
Your specialist packager distributor

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