mt finance

COMMERCIAL MORTGAGE PRODUCT GUIDE

16th Nov 2026

BBR is currently 4%

New Product Launch

OWNER-OCCUPIER FINANCE

★★★★★



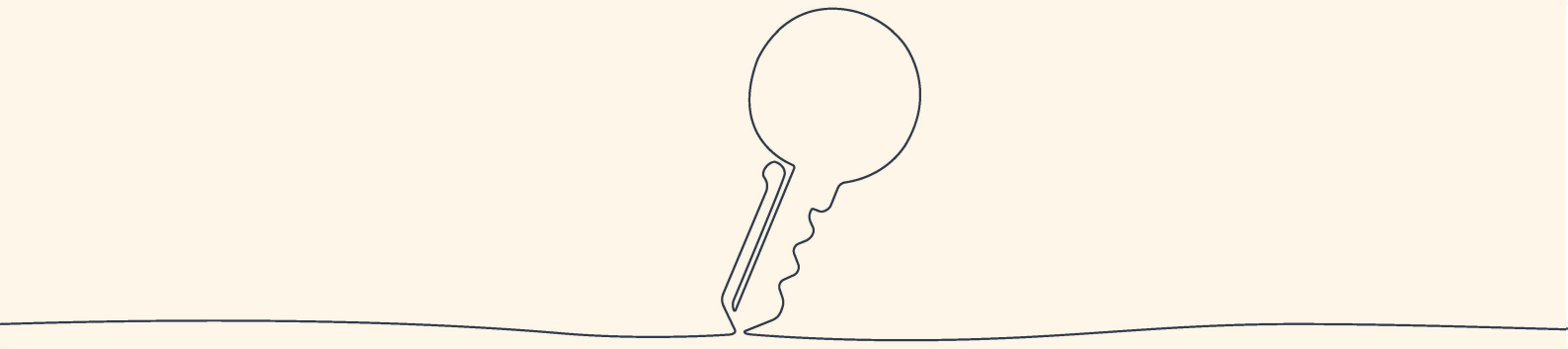
For Intermediaries Only

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.



SUBMIT BUSINESS

02 Affordability

02 Commercial Mortgage

03 Commercial Mortgage - Specialist

Complete FS
Your specialist packager distributor

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

AFFORDABILITY

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

COMMERCIAL MORTGAGE

Key Features

- Lending to Commercial Investment and Owner Occupiers
- Available for both Individual and Corporate borrowers
- Standard Commercial – Automative, 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	8.64%	8.74%
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	12% (BBR + 8%)	12% (BBR + 8%)
Product Code	CM-560-014	CM-575-014

5 Year Fixed	
Max LTV	**70%**
Initial Rate	8.15%
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	12% (BBR + 8%)
Product Code	CM-5705-013

COMMERCIAL MORTGAGE - SPECIALIST

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	8.74%	8.84%
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	12% (BBR + 8%)	12% (BBR + 8%)
Product Code	SCM-560-014	SCM-570-014

5 Year Fixed	
Max LTV	**65%**
Initial Rate	8.25%
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	12% (BBR + 8%)
Product Code	SCM-5655-013