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Portfolio BTL
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BTL & HOBL Term loans
Rates table

Commercial Term loans
Rates table

Semi-commercial Term loans
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Valuation and legal guide

Complete FS
Your specialist packager distributor

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Premier.

Product guide

The home of high-value lending for £1m+* personal and commercial cases.

16th October 2026

For use by professional finance and mortgage intermediaries only. This document and the information it contains should not be shared with clients. This pack and its contents supersedes all previous packs, criteria, special plans and commissions.

*Regulated Second Charge max loan size £750K

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Unregulated Residential Bridging

LTV	Up to 75%
Maximum term	12 months (higher by referral)
Rates from	0.73%
Arrangement fee	2%
Minimum loan	£1m
Maximum loan	£5m (up to £15m by referral)
Location	England, Scotland and Wales
Charge type	1st and 2nd

In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.

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Unregulated Commercial Bridging

	Fully commercial	Semi-commercial
LTV	Up to 70%	Up to 70%
Maximum term	12 months (higher by referral)	12 months (higher by referral)
Rates from	0.90%	0.80%
Arrangement fee	2%	2%
Minimum loan	£1m	£1m
Maximum loan	£5m (up to £15m by referral)	£5m (up to £15m by referral)
Location	England, Scotland and Wales	England, Scotland and Wales
Charge type	1st and 2nd	1st and 2nd

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	Portfolio BTL 1st	Portfolio BTL 2nd
LTV	Up to 75%	
Maximum term	30 years	
Rates from	4.99%	5.24%
Arrangement fee	2.5%, 5%, 7%	
Minimum loan	£1m	
Maximum loan	£4.5m (up to £10m by referral)	
Location	England, Scotland and Wales	

Together's definition of Portfolio to qualify for this product is 2 or more properties.

Rates shown are dependent on the fee option chosen. In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.

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	BTL	HOBL
LTV	Up to 75%	Up to 70%
Maximum term	30 years	30 years
Rates from	6.09%	10.04%
Arrangement fee	2.5%, 5%, 7%	2.5%
Minimum loan	£1m	£1m
Maximum loan	£4.5m (up to £10m by referral)	£2m (up to £10m by referral)
Location	England, Scotland and Wales	England, Scotland and Wales
Charge type	1st and 2nd	1st and 2nd

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Commercial Term loans

LTV	Up to 70%
Maximum term	30 years
Rates from	8.34%
Arrangement fee	2.5%, 5%, 7%
Minimum loan	£1m
Maximum loan	£5m (up to £10m by referral)
Location	England, Scotland and Wales
Charge type	1st and 2nd

Rates shown are dependent on the fee option chosen. In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.

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Semi-commercial Term loans

LTV	Up to 70%
Maximum term	30 years
Rates from	8.24%
Arrangement fee	2.5%, 5%, 7%
Minimum loan	£1m
Maximum loan	£5m (up to £10m by referral)
Location	England, Scotland and Wales
Charge type	1st and 2nd

Rates shown are dependent on the fee option chosen. In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.



High-value loans made simple.

We helped a self-employed customer repay the bridging loan used to buy their property, consolidate debts and improve their home using a seven-figure regulated first charge mortgage.

Large loans

We can support customers looking to purchase their dream home or even a second property with mortgages ranging from £1m - £3m.

Versatile solutions

Whether it's purchasing a personal property, funding home improvements, or consolidating debt, our first charge mortgages offer flexible finance tailored to your customers' needs.

Complex income

We specialise in handling complex income situations. Whether you're self-employed, contracting, or earning from several sources, we're here to help.

Self-Employed

We can accept self-employed income with a minimum of 12 months' trading history. This means newer business owners, contractors, and sole traders don't have to wait for multiple years of accounts before applying for a mortgage.

Regulated First Charge

LTV	Up to 60%
Maximum term	40 years
Minimum loan	£1m
Maximum loan	£3m (higher by referral)
Location	England, Scotland and Wales
Commission	1.25% (max £7,500)

Rates	**£9,995 Fee**	**£19,995 Fee**
2 Year Fixed	8.44%	8.14%
5 Year Fixed	8.44%	8.29%

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Larger loans that unlock big possibilities.

We helped a landlord couple access the equity locked in their personal home to repay an existing loan, complete home improvements and invest back into their Buy to Let portfolio.

High-value loans

We can support customers looking to make significant property improvements with high-value loans, including Consumer Buy to Let Second Charges.

A variety of scenarios

Whether it's funding home improvements, consolidating debt or extending a lease, our second charge mortgages offer flexible finance tailored to your customers' needs.

Complex income

We welcome complex income scenarios. Whether you're self-employed, a contractor, or have multiple income sources, we can help.

Consent to follow

We can offer ahead of receiving consent from the first mortgage lender, subject to being in receipt before completion.

Regulated Second Charge

LTV	Up to 75%
Maximum term	30 years
Rates from	8.99%
Arrangement fee	£1,995
Maximum loan	£750K (higher by referral)
Location	England, Scotland and Wales
Commission	2% (max £7,500)

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Breaking the chain and moving on up the ladder.

We helped a customer buy their multi-million pound dream home with a chain-breaking regulated bridging loan, using their property sale and refinancing as the exit strategy to cover any shortfall.

Loan purpose

Our regulated bridging loans support purchases, refinancing, investment acquisitions, and home improvements.

Exit strategies

We structure loans around a range of exits, including property sales, inheritance and pension drawdowns.

Refurbishing to sell

If the exit is a sale, we allow up to eight weeks for improvements before the property goes to market.

No extra fees

There are no early repayment charges or lender legal fees on our regulated bridging solutions.

Regulated Bridging

LTV	Up to 60%
Maximum term	12 months
Minimum loan	£1m
Maximum loan	£3m (higher by referral)
Location	England, Scotland and Wales
Charge types	1st Charge
Commission	2%

Rates	**2% Fee**	**3% Fee**
<60% LTV	0.83%	0.73%

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