Effective from 30 September 2026

INTERMEDIARY USE ONLY

YBS COMMERCIAL MORTGAGES

Limited Company BTL*

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	92506	2-year fixed rate	5.80%	£500,000	£20,000,000	2.00%	1.00%	Interest Only	3%, 2%	125% ICR at higher of 4% or Pay Rate + 0%
	92483	5-year fixed rate	5.45%			2.00%			5%, 4%, 3.5%, 2.5%, 2%	
	92485	5-year fixed rate	5.25%			3.00%				
	92487	5-year fixed rate	4.85%			5.00%				
70%	92488	5-year fixed rate	4.90%			5.00%			5%, 4%, 3.5%, 2.5%, 2%	
75%	92507	2-year fixed rate	5.90%			2.00%			3%, 2%	
	92484	5-year fixed rate	5.70%			2.00%			5%, 4%, 3.5%, 2.5%, 2%	
	92486	5-year fixed rate	5.45%			3.00%				
	92479	3-year BOE tracker	BOE + 1.00%			2.00%			3%, 2.5%, 1%	125% ICR at higher of 4% or Pay Rate + 0.9%
	92481	5-Year BOE Tracker	BOE + 1.15%						3%,3%,3%,2%,1%	

Fast Track BTL

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	**92489**	5-year fixed rate	5.45%	£250,000	£3,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 4% or Pay Rate + 0%
75%	**92490**	5-year fixed rate	5.70%							

*Also available for large personal BTL Borrowers subject to 6+ Properties being mortgaged or 11+ mortgaged properties in personal portfolio. Fixed Rates >=5-year fixed 140% ICR stress test at Pay Rate + 0.5%, <5-year fixed 140% ICR stress test at Pay Rate + 1.8% / Pay Rate + 1.5% (Tracker Rate) .

All BTL rates revert to SVR (currently 6.74%) with a floor equal to the product's original pay rate

Complete FS
Your specialist packager distributor
023 8045 6999 (Option 2)
btl@complete-fs.co.uk
www.complete-fs.co.uk

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Holiday Let

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
75%	**92496**	5-year fixed rate	6.10%	£400,000	£20,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	Net income to provide 125% ICR at higher of 5% or Pay Rate + 1.2% (Ltd) or Pay Rate + 2.2% (Personal)

Small HMO

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
75%	**92492**	5-year fixed rate	5.70%	£500,000	£10,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	130% ICR at higher of 4% or Pay Rate + 0% (Personal 150% ICR at higher of 4% or pay rate + 0.4%)

Large HMO

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
70%	**92493**	5-year fixed rate	6.10%	£500,000	£10,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	130% ICR at higher of 4% or Pay Rate (Personal 150% ICR at higher of 4% or pay rate + 0.4%)

Large MUFB (7 units +)*

Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	**92494**	5-year fixed rate	5.75%	£300,000	£20,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 4% or Pay Rate + 0%
75%	**92495**	5-year fixed rate	6.05%							
75%	**92480**	3 Year BOE Tracker	BOE + 1.24%						3%, 2.5%, 1%	125% ICR at higher of 4% or Pay Rate + 0.9%
	92482	5 Year BOE Tracker	BOE + 1.39%						3%, 3%, 3%, 2%, 1%	

* Small MUFBs with 6 or fewer units qualify for our standard BTL products. See previous page.

All BTL rates revert to SVR (currently 6.74%) with a floor equal to the product's original pay rate.

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Semi-Commercial										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	**92497**	5-year fixed rate	6.10%	£400,000	£5,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 6% or Pay Rate AND 100% DSCR at higher of 7% or Pay Rate +1.4%
75%	**92498**	5-year fixed rate	6.45%							

Commercial										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	**92499**	5-year fixed rate	7.45%	£300,000	£3,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 6% or Pay Rate AND 100% DSCR at higher of 7% or Pay Rate +1.4%
75%	**92500**	5-year fixed rate	7.19%	£300,000	£3,000,000			Repayment		
	Bespoke	BOE Tracker	Bespoke	£250,000	£20,000,000	Bespoke		Bespoke	3%, 3%, 3%, 2.5%, 2%	

Commercial Industrial										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
65%	**92503**	5-year fixed rate	7.20%	£300,000	£3,000,000	2.00%	1.00%	Interest Only	5%, 4%, 3.5%, 2.5%, 2%	125% ICR at higher of 6% or Pay Rate AND 100% DSCR at higher of 7% or Pay Rate +1.4%
75%	**92504**	5-year fixed rate	6.94%	£300,000	£3,000,000			Repayment		
	Bespoke	BOE Tracker	Bespoke	£250,000	£20,000,000	Bespoke		Bespoke	3%, 3%, 3%, 2.5%, 2%	

Owner-Occupied										
Max LTV	Code	Product Description	Interest Rate	Min Loan Size	Max Loan Size	Fee	Proc Fee	Repayment Method	ERC's	Stress Test
75%	**92505**	5-year fixed rate	6.90%	£250,000	£3,000,000	2.00%	1.00%	Repayment	5%, 4%, 3.5%, 2.5%, 2%	Adjusted EBITDA 125% DSCR at Pay Rate
	Bespoke	BOE Tracker	Bespoke	£250,000	£20,000,000	Bespoke		Bespoke	3%, 3%, 3%, 2.5%, 2%	

All Commercial rates revert to CSVR (currently 8.99%) with a floor equal to the product's original pay rate.