

Product guide

May 2025

Rates
from
0.75%

Residential, Commercial, Semi-commercial

Residential (including light refurbishment)

| LTV | RATE |
|-----|-------|
| 75% | 0.75% |

Commercial (including light refurbishment)

| LTV | RATE |
|-----|-------|
| 70% | 0.90% |

Semi-commercial (including light refurbishment - max 50% commercial)

| LTV | RATE |
|-----|-------|
| 75% | 0.80% |

Rates
from
0.75%

Development Exit, Land, Heavy Refurb

Development Exit

| LTV | RATE |
|-----|-------|
| 75% | 0.75% |

Land

| LTV | RATE |
|-----|-------|
| 65% | 0.90% |

Heavy Refurb

| LTV | RATE |
|-----|-------|
| 70% | 0.80% |

Key features

| | | | |
|--------------------------|----------------------------|---------------------------------------|----------------------------------|
| Maximum loan size | £10m (Developer Exit £25m) | Repayment type | Rolled or Serviced |
| Minimum loan size | £100,000 | Arrangement fee | 2% |
| Loan term | 12 to 24 months | Age requirement | Minimum age 18 No maximum age |
| LTV | Up to 75% | Income requirement | No minimum |
| Regions | England & Wales | Early Repayment Charges (ERCs) | Minimum 3 months interest |

AVM criteria

| | | | |
|----------------------|---|-------------------------|-------------------------------|
| Maximum LTV | 65% gross | Confidence level | 5 plus |
| Property type | Residential houses, auction purchases, HMOs (up to 6 units), low rise flats (up to 4 stories) | Property values | Minimum £250k and maximum £1m |