

## Product guide

November 2024

Rates from		Residential, Commercial, Semi-commercial			
0.75%	Residential (including light refurbishment)				
	LTV	RATE			
	65%	0.75%			
	75%	0.85%			
Commercial (including light refurbishment)					
	LTV	RATE			
	65%	0.90%			
	70%	1.00%			
	Semi-commercial (including light refurbishment - max 50% commercial)				
	LTV	RATE			
	65%	0.80%			
	75%	0.90%			

		Developer Exit, Land, Heavy Refurb			
Developer Exit					
LTV		RATE			
65%		0.75%			
75%		0.85%			
Land					
LTV		RATE			
60%		1.00%			
Heavy Refurb (experienced)					
LTV		RATE			
70%		0.90%			
Heavy Refurb (inexperienced)					
LTV		RATE			
70%		1.00%			
	65% 75%  LTV 60%  LTV 70%	LTV 65% 75%  Land  LTV 60%  Heavy Refurb (experience)  LTV 70%  Heavy Refurb (inexperience)			

			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

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