

## Product guide

January 2025

| from<br>0.75%                                                        | Residential, Commercial,<br>Semi-commercial<br>sidential<br>tht 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) |                                                                                |  |  |
| , 5 5                                                                | ment - max 50% commercial)                                                     |  |  |
| LTV                                                                  | ment - max 50% commercial)                                                     |  |  |
| , 3 3                                                                |                                                                                |  |  |



|                   |                            |                                | 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<br>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 |  |

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