



Semi-commercial Product Guide

9th June 2025

BBR is currently 4.25%

A photograph of a three-story pink building with white window frames and a black metal fence in front. The building is on a street corner. A diagonal pink line separates the dark blue header area from the building image.

For Intermediaries Only

Semi-commercial

Key Features

- Available for Individual and Corporate borrowers
- Purchase and Remortgage applications
- Lending against semi-commercial properties where the commercial element does not exceed 60% of the total property, and the residential element to be no more than 80%
- Maximum Loan: £2,500,000 subject to loan to value and property limits
- Product fees can be added to the loan over and above the maximum loan limits
- A non-refundable application fee of £250 applies, unless otherwise stated

2 Year Fixed	
Max LTV	75%
Initial Rate	7.10%
Fee	2.5%
ICR	125%
ERC	2% in year 1 2% in year 2
Revert Rate	10.75% (BBR + 6.5%)
Product Code	SMC-275-002

5 Year Fixed	
Max LTV	75%
Initial Rate	7.20%
Fee	2.5%
ICR	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	10.75% (BBR + 6.5%)
Product Code	SMC-575-046



Meet your BDM



David Kingham

BDM for London & South East

David started as an NBE in 2019 and progressing to senior underwriter for regulated bridging, his expertise allowed him to smoothly transition into business development, where he excels in navigating complex markets and providing innovative solutions.



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Joe Grace

Senior BDM for London & South East

Joe originally joined us in 2019 as a New Business Executive, meaning he has an in-depth knowledge of our operations and process. His ability to forge strong relationships make him a natural BDM for our brokers in London.



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Richard Sherman

Senior BDM for South West & South Wales

Richard joined us in 2018 and has over 10 years' experience in the industry. Having joined from a mortgage broker, he's uniquely placed to understand how our brokers in South West England and South Wales truly operate and how best to support them.



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Chris Parr

Senior BDM for Midlands & North

Chris Parr has over 17 years experience in the industry. Since joining the team in 2020, he has used his vast knowledge to support our introducing brokers in the Midlands, Northern England and North Wales.



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