



# Commercial & Semi-Commercial Product Guide

18th December 2025

BBR is currently 3.75%

A photograph of a street scene with colorful buildings. A person is walking on the sidewalk. A shop named "KASBAH BAZAAR" is visible. A bicycle is parked on the sidewalk. The image is partially obscured by a dark blue diagonal overlay.

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%
- Minimum value £100,000
- 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

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	10.25% (BBR + 6.5%)
Product Code	SMC-575-046



# Commercial - mixed use

## Key Features

- Available for individual and corporate borrowers
- Purchase and remortgage applications
- Lending against semi-commercial properties where there are more than two commercial units, or if the Commercial unit exceeds 60% of the title
- Minimum value £100,000
- 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

5 Year Fixed	
Max LTV	70%
Initial Rate	7.85%
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	10.25% (BBR + 6.5%)
Product Code	CMU-570-001

Please use the Commercial section of our application portal to key cases applicable for this product



# Meet your BDM



## Nigel Robbins

**National Account Manager**

Nigel's journey with MT Finance begins with his appointment as National Account Manager. With a strong background in building relationships and supporting key accounts, Nigel is focused on strengthening our partnerships and delivering value to our brokers.



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## Alex Taylor

**Business Development Manager - Mortgages**

Alex, who previously served as the BTL Broker Relationship Manager at MT Finance will now focus on deepening and maintaining relationships with mortgage brokers, providing them with expert guidance & support on our range of Commercial Mortgage products and BTL solutions.



07507 717182



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## 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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# Meet your BDM



## 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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