



# Commercial Mortgage Product Guide

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16th March 2026

BBR is currently 3.75%

For Intermediaries Only

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# Affordability

Affordability	
Individual	125%
Limited Company /LLP	125%

#### Interest Calculation Rate

**2 year fixed rate** - Affordability calculated on the greater of payrate + 2 or 100% at BOE plus 5%

**5 year fixed rate** - Affordability calculated on payrate



# Commercial Mortgage

## Key Features

- Available for both Individual and Corporate borrowers
- Standard Commercial – Automotive, Children’s Day Nurseries, Data Centers, Garden Centers, General Industrial, Healthcare, Hotels, Guest Houses, B & Bs, Hostels, Offices, Retail, Storage, Student Accommodation, Food Outlets
- Purchase and Remortgage applications
- Minimum loan: £100,000
- Maximum loan: £2,500,000
- Product fees can be added to the loan over and above the maximum loan to value
- A non-refundable application fee of £250 applies
- Valuation based upon 180-day Open Market Value
- First time investors can be considered subject to full personal guarantee

5 Year Fixed		
Max LTV	60%	75%
Initial Rate	7.99%	8.15%
Fee	2.5%	2.5%
ICR	125%	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	11.75% (BBR + 8%)	11.75% (BBR + 8%)
Product Code	CM-560-003	CM-575-003

5 Year Fixed	
Max LTV	70%
Initial Rate	7.59%
Fee	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	11.75% (BBR + 8%)
Product Code	CM-5705-002



# Commercial Mortgage - Specialist

## Key Features

- Available for both Individual and Corporate borrowers
- Specialist Commercial – Car Parks, Education, Energy, Leisure, Science & Technology, Logistics, Sports Venues (no Golf Courses or Football clubs) and Utilities
- Care Homes & Petrol Stations – by referral only
- Purchase and Remortgage applications
- Minimum loan: £100,000
- Maximum loan: £2,500,000
- Product fees can be added to the loan over and above the maximum loan to value
- A non-refundable application fee of £250 applies
- Valuation based upon 180-day Open Market Value

5 Year Fixed		
Max LTV	60%	70%
Initial Rate	8.05%	8.49%
Fee	3%	3%
ICR	125%	125%
ERC	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5	5% in year 1 4% in year 2 4% in year 3 3% in year 4 2% in year 5
Revert Rate	11.75% (BBR + 8%)	11.75% (BBR + 8%)
Product Code	SCM-560-003	SCM-570-003

5 Year Fixed	
Max LTV	65%
Initial Rate	7.85%
Fee	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	11.75% (BBR + 8%)
Product Code	SCM-5655-002



# 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.



07943 150225



nigel@mt-finance.com



## 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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## James Briggs

**National Account Manager**

James is a highly motivated specialist finance leader with over 25 years of experience in the UK mortgage market. As National Account Manager at MT Finance, James focuses on developing specialist lending propositions and forging long-term intermediary relationships.



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# 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.

 07460 753466

 david@mt-finance.com



## 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.

 07309 718034

 joe@mt-finance.com



## 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.

 07366 144697

 richard@mt-finance.com

# Submit Business



## Submit Business

Easily submit a new case and manage your existing ones. If you'd rather discuss your case prior to submission, call our expert Commercial team - they're friendly and happy to help.

[More info >](#)



## Commercial Criteria Guide

Whether you're looking to invest, grow your portfolio, finance an acquisition, refinance existing debt, remortgage a business loan, or unlock capital from commercial property, we're here to help you get the solutions you need.

[More info >](#)

