

# Semi-Commercial Rates | March 2026

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## 2 YEAR FIXED

| Max LTV | Product  | Arrangement Fee | Lifetime ERC | Pay rate        | ERC in term | Loan Size   |
|---------|----------|-----------------|--------------|-----------------|-------------|-------------|
| 75%     | ERC Lite | 2%              | 0%           | 8.04%           | 4%, 3%      | £100k - £1m |
| 75%     | Fee Plus | 5%              | 0%           | 6.54%           | 4%, 3%      | £100k - £1m |
| 75%     | ERC Plus | 2%              | 1%           | 7.54%           | 5%, 4%      | £100k - £1m |
| 75%     | ERC Lite | 2%              | 0%           | 7.36%           | 4%, 3%      | £1m-£5m     |
| 75%     | Fee Plus | 5%              | 0%           | 5.89%           | 4%, 3%      | £1m-£5m     |
| 75%     | ERC Plus | 2%              | 1%           | 6.89%           | 5%, 4%      | £1m-£5m     |
| 75%     | ERC Lite | 2%              | 0%           | Bespoke Pricing | 4%, 3%      | £5m+        |
| 75%     | Fee Plus | 5%              | 0%           | Bespoke Pricing | 4%, 3%      | £5m+        |
| 75%     | ERC Plus | 2%              | 1%           | Bespoke Pricing | 5%, 4%      | £5m+        |

## HTB SEMI-COMMERCIAL: CRITERIA

|  |  |  |                              |
|--|--|--|------------------------------|
| UK residents, Expats & Foreign Nationals | Individuals and Limited Companies (new and existing SPVs and LLPs) | No limit to the number of borrowers, directors or shareholders | Complex ownership structures |
| First Time Landlord, First Time Buyer    | Portfolio Landlords  | SIPP, Trusts and Offshore Entities                             | Share Purchases              |
| Vulnerable Tenants                       | Residential element can include HMO, MUFB, PBSA and Holiday Lets   |  |                              |

## HTB SEMI-COMMERCIAL: IMPORTANT INFORMATION

Up to 10% of the loan balance may be repaid in any 12 month period without notice and without incurring any early repayment charge on the 10% repaid.

Arrangement Fees can be added to the loan. The Gross Loan to value cannot exceed 77% in any instance.

Revert Rate: BBR +5.65%

## HTB SEMI-COMMERCIAL: KEY INFORMATION

The value of the residential element must be at least 50% of the total valuation and should have its own separate access.

## Interest coverage ratio thresholds

### SEMI-COMMERCIAL

|          |      |
|----------|------|
| PERSONAL | 125% |
| COMPANY  | 125% |

### ICR CALCULATION:

2 Year Fixed and Tracker calculated at Payrate + 1%  
5 Year Fixed calculated at Payrate

## 5 YEAR FIXED

| Max LTV | Product  | Arrangement Fee | Lifetime ERC | Pay rate        | ERC in term        | Loan Size   |
|---------|----------|-----------------|--------------|-----------------|--------------------|-------------|
| 75%     | ERC Lite | 2%              | 0%           | 7.54%           | 4%, 4%, 3%, 3%, 3% | £100k - £1m |
| 75%     | Fee Plus | 5%              | 0%           | 6.94%           | 4%, 4%, 3%, 3%, 3% | £100k - £1m |
| 75%     | ERC Plus | 2%              | 1%           | 7.34%           | 5%, 5%, 4%, 4%, 4% | £100k - £1m |
| 75%     | ERC Lite | 2%              | 0%           | 7.04%           | 4%, 4%, 3%, 3%, 3% | £1m-£5m     |
| 75%     | Fee Plus | 5%              | 0%           | 6.44%           | 4%, 4%, 3%, 3%, 3% | £1m-£5m     |
| 75%     | ERC Plus | 2%              | 1%           | 6.84%           | 5%, 5%, 4%, 4%, 4% | £1m-£5m     |
| 75%     | ERC Lite | 2%              | 0%           | Bespoke Pricing | 4%, 4%, 3%, 3%, 3% | £5m+        |
| 75%     | Fee Plus | 5%              | 0%           | Bespoke Pricing | 4%, 4%, 3%, 3%, 3% | £5m+        |
| 75%     | ERC Plus | 2%              | 1%           | Bespoke Pricing | 5%, 5%, 4%, 4%, 4% | £5m+        |

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