

Commercial products

Valid from 9 April 2018



Commercial mortgage rate card

• Current Bank Base rate 0.50%

The Society's Commercial Mortgage rate tracks Bank Base rate, being aligned on a monthly basis.

Mortgage product	Maximum loan to value (including fees)	Interest margin payable above Bank Base Rate Equivalent	Product features	Booking fee (payable upfront and non-refundable)	Valuation fee (payable upfront and non-refundable)	Arrangement fees (added to the loan up to the max LTV on completion)	Terms	Benefits	Early repayment charges
Available for commercial and semi-commercial properties located in England or Wales									
Lifetime BBR Tracker	50% property valuation	BBR + 4.00%	Terms of between 5 and 25 years	No fees	Payable in line with published fee scale	2% of loan amount 1% proc fee payable	Min age 18 Max age 75 Min term 5 Max term 25	<ul style="list-style-type: none"> No lender booking fees Terms confirmed before any fees payable Available on an interest only basis Extra payments of up to 10% allowed each year (min £500) with no penalty 	An early repayment charge applies during the first five years of the loan and is equal to 90 days' interest at the interest rate payable
Lifetime BBR Tracker	60% property valuation	BBR + 4.25%	Available on either owner occupied or investment properties						

Interest calculated daily. Minimum loan £50,000, maximum loan £500,000. Our most recent product changes are highlighted in red.

Contact	Phone
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Commercial fees and charges (single unit)										
Purchase price/estimated value - not exceeding	£200,000	£300,000	£400,000	£500,000	£600,000	£700,000	£800,000	£900,000	£1,000,000	Over £1,000,000
Fee payable for properties outside M25	£725	£725	£800	£875	£1,050	£1,225	£1,275	£1,350	£1,500	By negotiation
Fee payable for properties inside M25	£825	£850	£900	£975	£1,250	£1,500	£1,750	£2,000	£2,250	By negotiation

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