

# Commercial products

Valid from 9 August 2018



## Commercial mortgage rate card

- Current Bank of England Base rate (BBR) 0.75%
- The Society's commercial mortgage rate tracks the BBR and is 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"> <li>• No lender booking fees</li> <li>• Terms confirmed before any fees payable</li> <li>• Available on an interest only basis</li> <li>• Extra payments of up to 10% allowed each year (min £500) with no penalty</li> </ul>	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 valuation 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	£750	£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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