



Real Estate Product Guide

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Version 02 October 2025



Structured Real Estate

Key Features



Pragmatic use of AVMs



Tailored customer journey



Maximum loan size of £35m



Daily Deal Forum
(with key decision makers)



Incorporations



Premium case management service

SRE

Buy-to-Let £5m+						
LTV	65%			75%		
Fee	2%	3%	5%	2%	3%	5%
Variable	7.40%	7.10%	6.50%	7.60%	7.30%	6.70%
2 Year Fixed	6.14%	5.74%	4.74%	6.44%	6.04%	5.04%
3 Year Fixed	6.14%	5.79%	5.14%	6.44%	6.09%	5.44%
5 Year Fixed	6.19%	5.99%	5.59%	6.49%	6.29%	5.89%
10 Year Fixed	6.49%	6.39%	6.19%	6.79%	6.69%	6.49%



- Fees**
- **Broker Partner procurement fee:** 1% (payable to broker by Shawbrook)
 - **Ex-Pats:** 0.25% loading to be added to the rate



- Term and repayment**
- 3 – 30 Year Term Interest Only – up to 75% LTV
 - 3 – 30 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV

Product	Max LTV	Variable	2 Year Fixed	3 Year Fixed	5 Year Fixed	10 Year Fixed
Commercial	65%	8.39%	6.79%	6.84%	7.04%	7.44%
	75%**	9.09%	6.99%	7.04%	7.24%	7.64%
Semi-Commercial	65%	7.15%	6.34%	6.34%	6.34%	6.34%
	75%	7.40%	6.44%	6.44%	6.44%	6.44%



- Fees**
- **Arrangement fee:** 3% added to the loan outside of max LTVs
 - **Broker Partner procurement fee:** 1.25% (payable to broker by Shawbrook)
 - **Ex-Pats:** 0.25% loading to be added to the rate



- Term and repayment**
- 3 – 12 Year Term Interest Only – up to 65% LTV for Commercial, and 75% LTV for Semi-Commercial.
 - 3 – 25 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV

Standard rates are listed on this page. However, we can consider bespoke pricing both for simpler transactions at lower pricing or more complex, bespoke or time-sensitive transactions at higher pricing.

****Please check our lending criteria for eligible assets for this LTV banding.**

Bridging Loans

Key Features



AVMs up to 75% LTV
(Residential including light refurbishment)



Auto-decisioning
with Broker Hub
(subject to criteria being met)



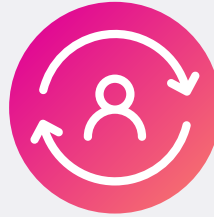
LTV up to 85%



Auction purchases
catered for



Bridge-to-Let



Existing customer
discount 0.25% off
arrangement fee

Unregulated Bridging

Mortgages from £50k – £25m

Product	Max LTV	Loans up to £150k	Loans over £150k
Residential Including light refurbishment	65%	0.94%	0.79%
	75%	0.94%	0.79%
	85%*	1.09%	0.94%
Semi-Commercial Including light refurbishment	65%	0.99%	0.84%
	75%	0.99%	0.84%
Heavy Refurbishment Residential	65%	0.99%	0.84%
	75%	0.99%	0.84%
Commercial Including light refurbishment	60%	1.04%	0.89%
	70%	1.09%	0.94%
Heavy Refurbishment Commercial and Semi-Commercial	60%	1.04%	0.89%
	70%	1.09%	0.94%

*Lending for refurbishment costs

Max loan size £1m. 75.01-85% LTV lending for refurbishment costs only. Up to 100% of the refurbishment costs can be funded but the total loan cannot exceed 85% of the day one purchase price/value or 75% of the post works value (whichever is lower)



Fees

- **Arrangement fee:** 2% added to the loan outside of max LTVs
- **Broker Partner procurement fee:** 1.95% (payable to broker by Shawbrook)



Term and repayment

- Maximum term 24 months
- **No** minimum interest, interest fully rolled up, part-rolled up or serviced (subject to affordability)
- The net advance will be less total potential interest over the term with the gross loan calculated as interest for the entire term and the arrangement fee added

Development Exit loans over £1m

For Development Exit loans over £1m, we now offer a relationship managed service through our Development Finance team. Please send enquiries to DevExit@shawbrook.co.uk. Any Development Exit loans below £1m can be submitted through Broker Hub directly to the Real Estate Bridging Team.

Digital Buy-to-Let

Key Features



Auto-decisioning with Broker Hub
(subject to criteria being met)



Energy Efficiency Discount on arrangement fee



AVMs available for qualifying security



Minimum personal guarantees of 25%



Product switches available



Existing customer discount 0.25% off arrangement fee
(Portfolio product only)

Digital Buy-to-Let

Mortgages from £40k – £5m

Digital Products for straightforward cases	Max LTV	5 Year Fixed	
		Up to £150,000	Over £150,000
Non-Portfolio Customers with 3 or less mortgaged BTL properties	75%	6.49%	5.89%
Portfolio Customers with 4 or more mortgaged BTL properties	75%	6.49%	5.89%

- Property must meet AVM criteria and proceed based on successful AVM result
- Single unit residential property and small HMOs valued on a bricks & mortar basis (supported by evidence of the HMO rental income) may qualify for an AVM.



Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs
- **Broker Partner procurement fee** (payable to broker by Shawbrook):
 - **Non-Portfolio:** 0.75%
 - **Portfolio:** 1.00%



Term and repayment

- 3 – 30 Year Term Interest Only – up to 75% LTV
- 3 – 30 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV

Energy Efficiency Discount

For new loans where the property holds an EPC rating of C or above, the following discounts will apply to the arrangement fee only:

A rating = 0.60%
B rating = 0.45%
C rating = 0.25%

- Works in conjunction with the existing customer discount

Complex Buy-to-Let

Key Features



Auto-decisioning
with Broker Hub
(subject to criteria being met)



Energy
Efficiency Discount
on arrangement fee



Minimum personal
guarantees of 25%



Product switches
available



Existing customer
discount 0.25% off
arrangement fee

Complex Buy-to-Let

£40k – £250k						
LTV	65%			75%		
Fee	2%	3%	5%	2%	3%	5%
Variable	9.05%	8.75%	8.15%	9.25%	8.95%	8.35%
2 Year Fixed	6.89%	6.49%	5.49%	6.99%	6.59%	5.59%
3 Year Fixed	6.89%	6.54%	5.89%	6.99%	6.64%	5.99%
5 Year Fixed	6.94%	6.74%	6.34%	7.04%	6.84%	6.44%
10 Year Fixed	7.24%	7.14%	6.94%	7.34%	7.24%	7.04%

£250k – £1m					
65%			75%		
2%	3%	5%	2%	3%	5%
8.05%	7.75%	7.15%	8.25%	7.95%	7.35%
6.64%	6.24%	5.24%	6.74%	6.34%	5.34%
6.64%	6.29%	5.64%	6.74%	6.39%	5.74%
6.69%	6.49%	6.09%	6.79%	6.59%	6.19%
6.99%	6.89%	6.69%	7.09%	6.99%	6.79%

Large Loans

£1m – £5m						
LTV	65%			75%		
Fee	2%	3%	5%	2%	3%	5%
Variable	7.40%	7.10%	6.50%	7.60%	7.30%	6.70%
2 Year Fixed	6.49%	6.09%	5.09%	6.59%	6.19%	5.19%
3 Year Fixed	6.49%	6.14%	5.49%	6.59%	6.24%	5.59%
5 Year Fixed	6.54%	6.34%	5.94%	6.64%	6.44%	6.04%
10 Year Fixed	6.84%	6.74%	6.54%	6.94%	6.84%	6.64%

- All property types considered including complex BTL, HMOs, blocks of flats and student accommodation
- Complex applicant types considered including trusts and pensions
- Unlimited properties on single application



Fees

- **Broker Partner procurement fee**
(payable to broker by Shawbrook): 1.50%
- **Ex Pats:** 0.25% loading to be added to the rate
(Complex product only)

Energy Efficiency Discount

For new loans where the property holds an EPC rating of C or above, the following discounts will apply to the arrangement fee only:

A rating = 0.60%
B rating = 0.45%
C rating = 0.25%

- Works in conjunction with the existing customer discount

*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 4% (as of 8 August 2025).

Commercial Mortgages

Key Features



Auto-decisioning
with Broker Hub
(subject to criteria being met)



Varied
asset range



Minimum personal
guarantees of 25%



No debentures



Existing customer
discount 0.25% off
arrangement fee

Commercial Mortgages

Mortgages from £150k – £5m
Loan to value up to 75% of vacant possession

Product	Max LTV	Variable*	2 Year Fixed	3 Year Fixed	5 Year Fixed	10 Year Fixed
Loans over £1m to £4,999,999	65%	8.39%	6.84%	6.94%	7.14%	7.54%
	75%	9.09%	7.04%	7.14%	7.34%	7.74%
£250,000 to £1m	65%	8.59%	6.94%	7.04%	7.24%	7.64%
	75%	9.29%	7.14%	7.24%	7.44%	7.84%
Loans £150,000 to £250,000	65%	9.29%	7.49%	7.59%	7.79%	8.19%
	75%	10.19%	7.64%	7.74%	7.94%	8.34%

Type	Max LTV with Amortisation	Max LTV Interest Only
PBSA	75%	75%
Retail with Resi Uppers	75%	75%
Retail with HMO Uppers	75%	75%
Industrial Units	75%	75%
Warehouses	75%	75%
Distribution Centres	75%	75%
Children's Nurseries	75%	75%
Dentist	75%	75%
Vets	75%	75%
GP Surgeries	75%	75%
MOT Garages	75%	70%
Retail Units	75%	70%
Coffee Shops, Restaurants, Take Aways	75%	70%
Offices**	75%	70%

**Offices >2m EPC C and above required.

*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 4% (as of 8 August 2025).



Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs
- **Broker Partner procurement fee:** 1.50% (payable to broker by Shawbrook)
- **Ex Pats:** 0.25% loading to be added to the rate



Term and repayment

- 3 – 12 Year Term Interest Only – up to 75% LTV
- 3 – 25 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV, bespoke amortization available.

Semi-Commercial Mortgages

Key Features



Auto-decisioning
with Broker Hub
(subject to criteria being met)



Varied
asset range



Minimum personal
guarantees of 25%



No debentures



Existing customer
discount 0.25% off
arrangement fee

Semi-Commercial Mortgages

Mortgages from £150k – £5m
Loan to value up to 75% of vacant possession

Product	Max LTV	Variable*	2 Year Fixed	3 Year Fixed	5 Year Fixed	10 Year Fixed
Loans over £1m to £4,999,999	65%	7.15%	6.39%	6.44%	6.49%	6.49%
	75%	7.40%	6.49%	6.54%	6.59%	6.59%
£250,000 to £1m	65%	7.40%	6.74%	6.79%	6.84%	6.84%
	75%	7.65%	6.84%	6.89%	6.94%	6.94%
Loans £150,000 to £250,000	65%	8.50%	7.04%	7.09%	7.14%	7.14%
	75%	9.00%	7.19%	7.24%	7.29%	7.29%



Fees

- **Arrangement fee:** 3% added to the loan outside of max LTVs
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- **Ex Pats:** 0.25% loading to be added to the rate



Term and repayment

- 3 – 12 Year Term Interest Only – up to 75% LTV
- 3 – 25 Year Term on Part Capital and Full Capital Repayment – up to 75% LTV, bespoke amortization available.

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Commercial Trading Mortgages

Key Features



Interest only up to 12 years



Simple and clear underwriting requirements



Mixed trading and investment deals



Existing customer discount 0.25% off arrangement fee



Non-represented legals and title insurance (subject to eligibility)



No debentures

Commercial Trading Mortgages

Mortgages from £150k - £1.25m

Semi-Commercial Trading	Max LTV	Variable*	2 Year Fixed	3 Year Fixed	5 Year Fixed
Loans between £150k – £250k	65%	7.14%	6.94%	6.94%	6.89%
	75%	7.24%	7.04%	7.04%	6.99%
Loans over £250k to £1.25m	65%	6.74%	6.64%	6.64%	6.59%
	75%	6.84%	6.74%	6.74%	6.69%

Commercial Trading	Max LTV	Variable*	2 Year Fixed	3 Year Fixed	5 Year Fixed
Loans between £150k – £250k	65%	8.04%	7.64%	7.64%	7.59%
	75%	8.14%	7.79%	7.79%	7.74%
Loans over £250k to £1.25m	65%	7.74%	7.14%	7.14%	7.09%
	75%	7.84%	7.29%	7.29%	7.24%

Type	Max LTV with Amortisation	Max LTV Interest Only
PBSA	75%	75%
Retail with Resi Uppers	75%	75%
Retail with HMO Uppers	75%	75%
Industrial Units	75%	75%
Warehouses	75%	75%
Distribution Centres	75%	75%
Children's Nurseries	75%	75%
Dentist	75%	75%
Vets	75%	75%
GP Surgeries	75%	75%
MOT Garages	75%	70%
Retail Units	75%	70%
Coffee Shops, Restaurants, Take Aways	75%	70%
Offices**	75%	70%

**Offices >2m EPC C and above required.

*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 4% (as of 8 August 2025).



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- **Arrangement fee:** 2% added to the loan outside of max LTVs
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Term and repayment

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Development Finance

Development Finance for



Experienced property developers



New build, conversions and refurbishment



Mixed-use developments



Student housing, senior living and co-living



Phased development schemes

Development Finance

Term loans from £1m to £30m

Rates are negotiable

Product	Max loan to GDV	Max loan to cost	Loan terms
	65%	85%	Up to 36 months



Available for mainland UK



Planning gain can be taken into account

Development Exit loans over £1m

For Development Exit loans over £1m, we now offer a relationship managed service through our Development Finance team. Please send enquiries to DevExit@shawbrook.co.uk. Any Development Exit loans below £1m can be submitted through Broker Hub directly to the Real Estate Bridging Team.

Our award winning offering:



Debt Service Cover Ratio

Affordability

The loan must meet the minimum debt service cover ratios (DSCR) in order that affordability is confirmed.

		5 year fixed rate on 5 years or more term			All variable term loans and all fixed rate up to 5 years total term		
		Pay Rate Cover			Stress Rate Cover		
Product type	Product type	Personal application	Ltd company application	Stress rate = Product Pay Rate	Personal application	Ltd company application	Stress rate = Product Pay Rate plus the stress % noted below
Semi-Commercial	CI2	145%	125%	Pay Rate Only	125%		Commercial & Semi-Commercial – Pay Rate plus 1%
Commercial	CI1	125% or 150%*					
BTL, Multi-Unit Blocks and Portfolios	Single BTL, Complex BTL	140%	125%	Pay Rate Only	140%	125%	BTL – Pay Rate plus 2% Subject to a minimum 5.5%
HMO and HMO Portfolios	Complex BTL, Large HMO	165%	130%		165%	130%	

*150% applicable to serviced offices, purpose-built student accommodation, or Multi let units with licences.
The following information may be used to assess affordability and calculate the Debt Service Cover Ratio.

Bridging, Buy-to-Let and Commercial Mortgages

Valuation Fee	• Payable by applicant • Broker partner to confirm and instruct valuation via Broker Hub	• Please see Valuation Fee Scales on the Broker Hub or guideline pricing	• Single residential properties valued in excess of £2m will require a commercial valuation								
Valuation Panel Managers	Bridging: VAS Group T 01642 262 217 https://manager.vas-panel.com		Buy-to-Let and Commercial Investment: Appraisers UK Ltd T 0333 900 2000 www.appraisersuk.com								
Lender Legal Fees	Legal Fees										
	Loan size	Commercial/Semi-Commercial	Buy-to-Let								
	Up to £300k	£1,450 + VAT	£950 + VAT								
	£301k to £500k	£1,550 + VAT	£1,000 + VAT								
	£501k to £750k	£1,750 + VAT	£1,100 + VAT								
	>£751k	The fees are confirmed on a bespoke basis, depending on the structure of the application.									
	• Legal work includes Land Registry/Land Register title review including any sub lease/tenancy reviews (unless the case is proceeding with CLS Title Indemnity Insurance) and putting in place property security (being (i) a legal mortgage/standard security, (ii) a personal guarantee (if required) and (iii) a deed of subordination (if required))	• Plus disbursements, title insurance and reasonable electronic signing platform fees (cost to be confirmed on a case by case basis) • £450 plus VAT per additional residential or commercial Land Registry title for which due diligence is required • £150 plus VAT for a further charge/no title investigation/deed of priority • For all Product Switches a flat fee of £600 plus VAT is payable	• £300 plus VAT abortive fee per case (where undertakings are not received but work undertaken) • Freehold blocks of flats and HMOs fall under the commercial and semi-commercial property fee scale • Unregistered land fees are on a bespoke basis								
ERCs Buy-to-Let and Commercial Mortgages	Term	Early Repayment Charges (ERCs)									
	Variable	1%									
	2-year fixed rate	3%	1%								
	3-year fixed rate	3%	2%	1%							
	5-year fixed rate	5%	4%	3%	2%	1%					
	10-year fixed rate	7%	7%	6%	6%	5%	4%	4%	3%	2%	1%
Overpayments Buy-to-Let and Commercial Mortgages	For term products, the client can pay up to 10% of the outstanding balance of the loan during each year of the term without incurring an early repayment charge.										
	If the client wishes to pay more than 10% in any year, this will be viewed as a partial redemption and an early repayment charge will become due on the full amount overpaid in that year.										

Existing customers refinance options

Refinance options			
	Product Transfer	Shawbrook Refinance	New Loan
What is it for?	Like-for-like refinancing of existing Shawbrook loans to select a fixed rate whereby there are no changes to the contractual term.	Refinancing an existing Shawbrook loan: 1. Bridge to Term 2. Development to Term 3. Capital raising on an existing Shawbrook term loan (subject to max 50% increase in loan amount). 4. Incorporations 5. Term Extensions 6. Change of use 7. Adding or removing people from an application	Capital raise of more than 50%, the addition of new properties to a loan, or complete change of guarantors.
How to apply	Email us at ProductTransfer@Shawbrook.co.uk	My Shawbrook	
Valuation requirements	N/A	AVMs may be used for qualifying properties, otherwise new valuations required.	
Legal process	N/A	Dependant upon the deal	Standard legals including non-rep for eligible refinances
Minimum DSCR	N/A	Published product requirements	
Product Arrangement fee	1% discount to the published product arrangement fee		Published product arrangement fee



Get in touch

We have built an expert team of property finance professionals who are on hand to support both you and your clients throughout the life of the loan.



Your clients are always welcome to reach out to our specialist teams directly should they want to:

- a) request additional documentation,
- b) to discuss any changes you need to make, for example seeking consent for a new lease
- c) inform us of any changes to their personal and/or financial circumstances that may affect their ability to manage their loan.

Your customers can write to us at;



Shawbrook Bank Limited
c/o Property Finance Division
Sunderland
SR43 4AG

or call us on;



Second Charge Mortgages

Arrears Management Team
0345 650 6288
Customer Services Team
0345 650 6287

Buy-to-Let, Commercial & Bridging

Arrears Management Team
0345 848 0227
Customer Services Team
0345 848 0223

Shawbrook Bank Limited

Registered office: Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE.
Registered in England and Wales – Company Number 388466.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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