mt finance

COMMERCIAL MORTGAGE PRODUCT GUIDE

2nd Nov 2026

BBR is currently 3.75%

New Product Launch

OWNER-OCCUPIER FINANCE

★★★★★



For Intermediaries Only

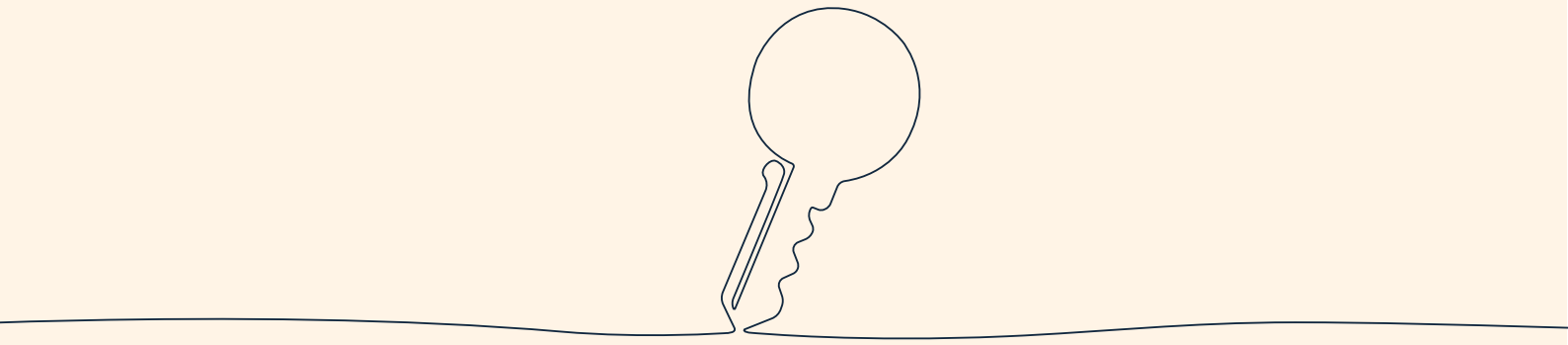
mt finance

THE BEST INVESTMENT IS OWNERSHIP

We've expanded our commercial offering with the launch of Owner Occupier Finance.

Enabling brokers to support business owners looking to purchase their trading premises and build long-term value through property ownership.

Get in Touch Today



SUBMIT BUSINESS

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AFFORDABILITY

Affordability	
Individual	125%
Limited Company /LLP	125%

Interest Calculation Rate
5 year fixed rate - Affordability calculated on payrate

For investment we stress against the rental received and for Owner Occupier against the latest EBITDA figures

COMMERCIAL MORTGAGE

Key Features

- Lending to Commercial Investment and Owner Occupiers
- Available for both Individual and Corporate borrowers
- Standard Commercial – Automative, Children's Day Nurseries, Data Centers, Garden Centers, General Industrial, Healthcare, Hotels, Guest Houses, B & Bs, Holiday Lets, Hostels, Offices, Retail, Storage, Student Accommodation and Food Outlets
- Purchase and Remortgage applications
- Minimum loan: £100,000
- Maximum loan: £3,000,000
- Product fees included in the maximum loan limits
- A non-refundable application fee of £250 applies
- We lend against the MV VP Value on Commercial Investment and 180-day VP Owner Occupier
- First time investors can be considered subject to full personal guarantee
- Owner Occupier requires 2-year Trading experience

5 Year Fixed		
Max LTV	**60%**	**75%**
Initial Rate	8.89%	8.99%
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-560-013	CM-575-013

5 Year Fixed	
Max LTV	**70%**
Initial Rate	8.39%
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-5705-012

COMMERCIAL MORTGAGE - SPECIALIST

Key Features

- Lending to Commercial Investment and Owner Occupiers
- 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), Utilities
- Care Homes, C3b Units and Petrol Stations – by referral only
- Purchase and Remortgage applications
- Minimum loan: £100,000
- Maximum loan: £2,500,000
- Product fees included in the maximum loan
- A non-refundable application fee of £250 applies
- We lend against the MV VP Value on Commercial Investment and 180-day VP on Owner Occupier
- Owner Occupier requires 2-year Trading experience

5 Year Fixed		
Max LTV	**60%**	**70%**
Initial Rate	8.99%	9.09%
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-560-013	SCM-570-013

5 Year Fixed	
Max LTV	**65%**
Initial Rate	8.49%
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-5655-012

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 alext@mt-finance.com



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.

07985 532739 jamesb@mt-finance.com



Adam Healy

Business Development Manager

Adam is a seasoned specialist finance professional with over 18 years of experience. His extensive background spanning the entire lending lifecycle allows him to assess complex cases with an underwriter's eye, ensuring a proactive approach to risk management from the outset.

07367 358020 ahealy@mt-finance.com

MEET YOUR BDM



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



Charlie Gregory

BDM for London & South East

Charlie Gregory is a Business Development Manager driven by a commitment to speed, flexibility and service. He brings a wealth of experience in the specialist finance and bridging sectors, having held key roles at several prominent firms.

07460 753466 charlie@mt-finance.com

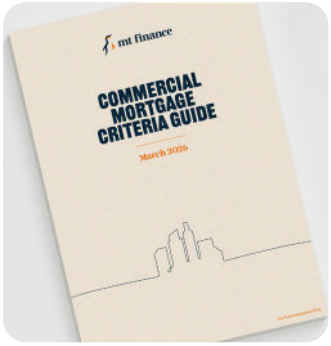
SUBMIT BUSINESS



Submit Business

Easily submit a new case and manage your existing ones, all via our intermediary portal. Or if you'd rather discuss your case prior to submission, call our expert BTL 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 →



Become an Introducer

From enquiry to completion, you have direct dialogue with your dedicated underwriter, receive regular updates from your case manager, and our BDMs are always on hand to explore your client's options. Rest assured; we're with you all the way.

More Info →