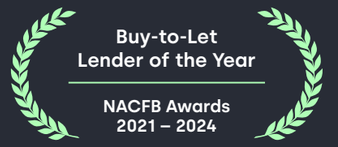
shawbrook

# Real Estate
# Product Guide

**Our award winning offering:**







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**Version: 17 November 2026**

# Unregulated Bridging

**For Bridging loans over £2.5m –** Click here for rates

## Key Highlights

- Instant AIPs (subject to criteria)
- AVMs up to 75% LTV (residential incl. light refurb)
- Up to 90% LTV (for residential refurb)
- Refinance to a Shawbrook mortgage with a 1% discount to the new product arrangement fee
- Existing customer discount (0.25% off arrangement fee)

**Loans from £50k – £2.5m**

| Product | Max LTV | Loans up to £100k | Loans over £100k – £2.5m |
|---|---|---|---|
| **Residential** Including light refurbishment | 75% | 0.94% | 0.69% |
| | 90%* | 1.04% | 0.84% |
| **Semi-Commercial** Including light refurbishment | 75% | 0.99% | 0.84% |
| **Heavy Refurbishment** Residential | 75% | 0.99% | 0.84% |
| **Commercial** Including light refurbishment | 75% | 1.04% | 0.89% |
| **Heavy Refurbishment** Commercial and Semi-Commercial | 75% | 1.04% | 0.89% |

**Arrangement fee:** 2% added to the loan outside of max LTVs.

### 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.

***Lending for refurbishment costs –** Max loan size £1m. 75.01 – 90% LTV lending for refurbishment costs only. Up to 100% of the refurbishment costs can be funded but the total loan cannot exceed 90% of the day one purchase price/value or 75% of the post works value (whichever is lower).

# SB1 Specialist Buy-to-Let

## Key Highlights

- SB1 credit history criteria
- Limited Company borrowers (maximum of 1 layer of corporate shareholding)
- Up to 10 properties with AVMs available for individual houses and flats
- Investment valuations available on HMOs (where appropriate)
- Serviced Accommodation, Top Slicing and Ex-Pats acceptable
- Existing customer discount (0.25% off arrangement fee)

**Mortgages from £50k – £2.5m**

| SB1: Single Lets £50k to £150k | | | |
|---|---|---|---|
| Max LTV | 75% | | |
| Fee | 2% | 3% | 5% |
| Variable** | 9.25% | 8.95% | 8.55% |
| 2 Year Fixed | 7.54% | 7.14% | 6.39% |
| 3 Year Fixed | 7.54% | 7.19% | 6.64% |
| 5 Year Fixed | 7.49% | 7.29% | 6.89% |
| 10 Year Fixed | 7.74% | 7.64% | 7.44% |

| SB1: Single Lets £150k to £1m | | | |
|---|---|---|---|
| Max LTV | 75% | | |
| Fee | 2% | 3% | 5% |
| Variable** | 8.25% | 7.95% | 7.45% |
| 2 Year Fixed | 6.69% | 6.29% | 5.54% |
| 3 Year Fixed | 6.69% | 6.34% | 5.79% |
| 5 Year Fixed | 6.64% | 6.44% | 6.04% |
| 10 Year Fixed | 6.89% | 6.79% | 6.59% |

| SB1: Single Lets £1m to £2.5m | | | |
|---|---|---|---|
| Max LTV | 75% | | |
| Fee | 2% | 3% | 5% |
| Variable** | 8.25% | 7.95% | 7.45% |
| 2 Year Fixed | 6.44% | 6.04% | 5.29% |
| 3 Year Fixed | 6.44% | 6.09% | 5.54% |
| 5 Year Fixed | 6.39% | 6.19% | 5.79% |
| 10 Year Fixed | 6.64% | 6.54% | 6.34% |

| SB1: HMO & MUFB (up to 10 units) £50k to £250k | | | |
|---|---|---|---|
| Max LTV | 75% | | |
| Fee | 2% | 3% | 5% |
| Variable** | 9.25% | 8.95% | 8.35% |
| 2 Year Fixed | 7.49% | 7.09% | 6.39% |
| 3 Year Fixed | 7.54% | 7.19% | 6.64% |
| 5 Year Fixed | 7.49% | 7.29% | 6.89% |
| 10 Year Fixed | 7.74% | 7.64% | 7.44% |

| SB1: HMO & MUFB (up to 10 units) £250k to £1m | | | |
|---|---|---|---|
| Max LTV | 75% | | |
| Fee | 2% | 3% | 5% |
| Variable** | 8.25% | 7.95% | 7.35% |
| 2 Year Fixed | 6.69% | 6.29% | 5.54% |
| 3 Year Fixed | 6.74% | 6.39% | 5.84% |
| 5 Year Fixed | 6.69% | 6.49% | 6.09% |
| 10 Year Fixed | 6.94% | 6.84% | 6.64% |

| SB1: HMO & MUFB (up to 10 units) £1m to £2.5m | | | |
|---|---|---|---|
| Max LTV | 75% | | |
| Fee | 2% | 3% | 5% |
| Variable** | 8.25% | 7.95% | 7.35% |
| 2 Year Fixed | 6.49% | 6.09% | 5.34% |
| 3 Year Fixed | 6.54% | 6.19% | 5.64% |
| 5 Year Fixed | 6.49% | 6.29% | 5.89% |
| 10 Year Fixed | 6.74% | 6.64% | 6.44% |

### Energy Efficiency Discount

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

Works in conjunction with the existing customer discount.

This discount is only on the arrangement fee.

**Ex Pats:** 0.25% loading to be added to the rate

**Please see fees and charges page for more information

**For mortgages over £2.5m –** Click here for rates

# SB2 Complex Buy-to-Let

## Key Highlights

- Loans up to £2.5m with no maximum number of properties, units or guarantors
- SIPP and Trust borrowers considered (subject to £1m min. loan size)
- Larger residential property – portfolios, HMOs and MUFBs over 10 units
- AVMs available for up to 10 units or, on a larger portfolio loan, for up to 75% of the security properties
- Complex transactions including incorporations, social housing and share purchases
- Existing customer discount (0.25% off arrangement fee)

**Mortgages from £50k – £2.5m**

**SB2: Residential investment £50k to £250k**

| Max 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 | 7.54% | 7.14% | 6.39% | 7.59% | 7.24% | 6.49% |
| 3 Year Fixed | 7.49% | 7.19% | 6.64% | 7.59% | 7.29% | 6.74% |
| 5 Year Fixed | 7.49% | 7.29% | 6.89% | 7.59% | 7.39% | 6.99% |
| 10 Year Fixed | 7.74% | 7.64% | 7.39% | 7.84% | 7.74% | 7.49% |

**SB2: Large Residential Investment £1m to £2.5m**

| Max 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% | 5.34% | 6.59% | 6.19% | 5.44% |
| 3 Year Fixed | 6.44% | 6.14% | 5.59% | 6.54% | 6.24% | 5.69% |
| 5 Year Fixed | 6.44% | 6.24% | 5.84% | 6.54% | 6.34% | 5.94% |
| 10 Year Fixed | 6.69% | 6.59% | 6.34% | 6.79% | 6.69% | 6.44% |

**SB2: Residential Investment £250k to £1m**

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 2% | 3% | 5% | 2% | 3% | 5% |
| Variable** | 8.05% | 7.75% | 7.15% | 8.25% | 7.95% | 7.35% |
| 2 Year Fixed | 6.69% | 6.34% | 5.59% | 6.79% | 6.44% | 5.69% |
| 3 Year Fixed | 6.69% | 6.39% | 5.84% | 6.79% | 6.49% | 5.94% |
| 5 Year Fixed | 6.69% | 6.49% | 6.09% | 6.79% | 6.59% | 6.19% |
| 10 Year Fixed | 6.94% | 6.84% | 6.59% | 7.04% | 6.94% | 6.69% |

### Energy Efficiency Discount

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

Works in conjunction with the existing customer discount.

This discount is only on the arrangement fee.

**Ex Pats:** 0.25% loading to be added to the rate

**Please see fees and charges page for more information

**For mortgages over £2.5m –** Click here for rates

# Commercial Investment

## Key Highlights

- Interest only mortgages for up to 12 years, part or full capital repayment for 25 years
- No maximum number of properties or minimum lease length
- Range of property types and customers considered
- Minimum personal guarantees of 25%
- No debentures
- Existing customer discount (0.25% off arrangement fee)

**Mortgages from £150k – £2.5m**

**£150k to £250k**

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 1% | 3% | 5% | 1% | 3% | 5% |
| Variable** | 9.89% | 9.29% | 8.69% | 10.79% | 10.19% | 9.59% |
| 2 Year Fixed | 8.64% | 7.89% | 7.14% | 8.79% | 8.04% | 7.29% |
| 3 Year Fixed | 8.54% | 7.99% | 7.39% | 8.69% | 8.14% | 7.54% |
| 5 Year Fixed | 8.44% | 8.04% | 7.64% | 8.59% | 8.19% | 7.79% |
| 10 Year Fixed | 8.64% | 8.39% | 8.14% | 8.79% | 8.54% | 8.29% |

**£1m to £2.5m**

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 1% | 3% | 5% | 1% | 3% | 5% |
| Variable** | 8.99% | 8.39% | 7.79% | 9.69% | 9.09% | 8.49% |
| 2 Year Fixed | 8.04% | 7.29% | 6.54% | 8.24% | 7.49% | 6.74% |
| 3 Year Fixed | 7.94% | 7.39% | 6.79% | 8.14% | 7.59% | 6.99% |
| 5 Year Fixed | 7.84% | 7.44% | 7.04% | 8.04% | 7.64% | 7.24% |
| 10 Year Fixed | 8.04% | 7.79% | 7.54% | 8.24% | 7.99% | 7.74% |

**Ex Pats:** 0.25% loading to be added to the rate

**Please see fees and charges page for more information

**For mortgages over £2.5m –** Click here for rates

**£250k to £1m**

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 1% | 3% | 5% | 1% | 3% | 5% |
| Variable** | 9.19% | 8.59% | 7.99% | 9.89% | 9.29% | 8.69% |
| 2 Year Fixed | 8.14% | 7.39% | 6.64% | 8.34% | 7.59% | 6.84% |
| 3 Year Fixed | 8.04% | 7.49% | 6.89% | 8.24% | 7.69% | 7.09% |
| 5 Year Fixed | 7.94% | 7.54% | 7.14% | 8.14% | 7.74% | 7.34% |
| 10 Year Fixed | 8.14% | 7.89% | 7.64% | 8.34% | 8.09% | 7.84% |

### Property types considered up to 75% LTV

- PBSA
- Retail with resi and HMO uppers
- Industrial units
- Warehouses
- Distribution centres
- Children's nurseries
- Dentists
- Vets
- GP surgeries
- MOT garages*
- Retail units*
- Coffee shops, restaurants & takeaways*
- Offices*^^

*Max LTV 70% Interest Only

^^ >£2m EPC C and above required

# Commercial Trading

## Key Highlights

- Interest only up to 12 years
- Simple and clear underwriting requirements
- Mixed trading and investment deals
- Non-represented legals and title insurance (subject to eligibility)
- No debentures
- Existing customer discount (0.25% off arrangement fee)

**Semi-Commercial Trading – £150k to £250k**

| Max LTV | 65% | 75% |
|---|---|---|
| Fee | 2% | |
| Variable** | 7.39% | 7.49% |
| 2 Year Fixed | 7.09% | 7.19% |
| 3 Year Fixed | 7.09% | 7.19% |
| 5 Year Fixed | 7.09% | 7.19% |

**Semi-Commercial Trading – £250k to £1m**

| Max LTV | 65% | 75% |
|---|---|---|
| Fee | 2% | |
| Variable** | 6.99% | 7.09% |
| 2 Year Fixed | 6.84% | 6.94% |
| 3 Year Fixed | 6.84% | 6.94% |
| 5 Year Fixed | 6.79% | 6.89% |

**Semi-Commercial Trading – £1m to £2.5m**

| Max LTV | 65% | 75% |
|---|---|---|
| Fee | 2% | |
| Variable** | 6.84% | 6.94% |
| 2 Year Fixed | 6.69% | 6.79% |
| 3 Year Fixed | 6.69% | 6.79% |
| 5 Year Fixed | 6.64% | 6.74% |

**Commercial Trading – £150k to £250k**

| Max LTV | 65% | 75% |
|---|---|---|
| Fee | 2% | |
| Variable** | 8.04% | 8.14% |
| 2 Year Fixed | 7.59% | 7.74% |
| 3 Year Fixed | 7.59% | 7.74% |
| 5 Year Fixed | 7.59% | 7.74% |

**Commercial Trading – £250k to £1m**

| Max LTV | 65% | 75% |
|---|---|---|
| Fee | 2% | |
| Variable** | 7.74% | 7.84% |
| 2 Year Fixed | 7.34% | 7.49% |
| 3 Year Fixed | 7.34% | 7.49% |
| 5 Year Fixed | 7.34% | 7.49% |

**Commercial Trading – £1m to £2.5m**

| Max LTV | 65% | 75% |
|---|---|---|
| Fee | 2% | |
| Variable** | 7.69% | 7.74% |
| 2 Year Fixed | 7.34% | 7.44% |
| 3 Year Fixed | 7.34% | 7.44% |
| 5 Year Fixed | 7.34% | 7.44% |

**Please see fees and charges page for more information

## Property types considered up to 75% LTV

- PBSA
- Retail with resi and HMO uppers
- Industrial units
- Warehouses
- Distribution centres
- Children's nurseries
- Dentists
- Vets
- GP surgeries
- MOT garages*
- Retail units*
- Coffee shops, restaurants & takeaways*
- Offices*^^

*Max LTV 70% Interest Only

^^ >£2m EPC C and above required

# PBSA – Purpose Built Student Accommodation

## Key Highlights

- Dedicated PBSA criteria to assist with your application.
- Tailored application process and pricing.
- Interest only mortgages for up to 12 years, part or full capital repayment for 25 years
- Up to 75% interest only available
- £500K minimum loan
- Existing customer discount (0.25% off arrangement fee)

**Mortgages from £500k – £35m**

**£500k to £2.5m**

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 1% | 3% | 5% | 1% | 3% | 5% |
| Variable* | 9.04% | 8.44% | 7.84% | 9.74% | 9.14% | 8.54% |
| 2 Year Fixed | 8.19% | 7.44% | 6.69% | 8.39% | 7.64% | 6.89% |
| 3 Year Fixed | 8.09% | 7.54% | 6.94% | 8.29% | 7.74% | 7.14% |
| 5 Year Fixed | 7.99% | 7.59% | 7.19% | 8.19% | 7.79% | 7.39% |
| 10 Year Fixed | 8.19% | 7.94% | 7.69% | 8.39% | 8.14% | 7.89% |

**£10m to £35m – Complex Structured Real Estate**

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 1% | 3% | 5% | 1% | 3% | 5% |
| Variable* | 8.29% | 7.69% | 7.19% | 8.49% | 7.89% | 7.29% |
| 2 Year Fixed | 7.74% | 6.99% | 6.24% | 7.94% | 7.19% | 6.44% |
| 3 Year Fixed | 7.69% | 7.14% | 6.54% | 7.89% | 7.34% | 6.74% |
| 5 Year Fixed | 7.64% | 7.24% | 6.84% | 7.84% | 7.44% | 7.04% |
| 10 Year Fixed | 7.89% | 7.64% | 7.39% | 8.09% | 7.84% | 7.59% |

*Please see fees and charges page for more information

**£2.5m to £10m – Specialist Structured Real Estate**

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 1% | 3% | 5% | 1% | 3% | 5% |
| Variable* | 8.94% | 8.34% | 7.74% | 9.64% | 9.04% | 8.44% |
| 2 Year Fixed | 8.04% | 7.29% | 6.54% | 8.24% | 7.49% | 6.74% |
| 3 Year Fixed | 7.94% | 7.39% | 6.79% | 8.14% | 7.59% | 6.99% |
| 5 Year Fixed | 7.84% | 7.44% | 7.04% | 8.04% | 7.64% | 7.24% |
| 10 Year Fixed | 8.04% | 7.79% | 7.54% | 8.24% | 7.99% | 7.74% |

# Semi-Commercial Investment

## Key Highlights

- Mixed use property where the residential element is more than 50% of the total value
- Refinancing of recently completed developments
- Auto-decisioning with Broker Hub (subject to criteria)
- Minimum personal guarantees of 25%
- No debentures
- Existing customer discount (0.25% off arrangement fee)

**Mortgages from £150k – £2.5m**

**£150k to £250k**

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 2% | 3% | 5% | 2% | 3% | 5% |
| Variable** | 8.80% | 8.50% | 7.90% | 9.30% | 9.00% | 8.40% |
| 2 Year Fixed | 7.24% | 6.84% | 6.09% | 7.39% | 6.99% | 6.24% |
| 3 Year Fixed | 7.19% | 6.94% | 6.34% | 7.34% | 7.09% | 6.49% |
| 5 Year Fixed | 7.19% | 6.99% | 6.59% | 7.34% | 7.14% | 6.74% |
| 10 Year Fixed | 7.44% | 7.34% | 7.09% | 7.59% | 7.49% | 7.24% |

**£250k to £1m**

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 2% | 3% | 5% | 2% | 3% | 5% |
| Variable** | 7.70% | 7.40% | 6.80% | 7.95% | 7.65% | 7.05% |
| 2 Year Fixed | 6.99% | 6.59% | 5.84% | 7.09% | 6.69% | 5.94% |
| 3 Year Fixed | 6.94% | 6.69% | 6.09% | 7.04% | 6.79% | 6.19% |
| 5 Year Fixed | 6.94% | 6.74% | 6.34% | 7.04% | 6.84% | 6.44% |
| 10 Year Fixed | 7.19% | 7.09% | 6.84% | 7.29% | 7.19% | 6.94% |

**£1m to £2.5m**

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 2% | 3% | 5% | 2% | 3% | 5% |
| Variable** | 7.45% | 7.15% | 6.55% | 7.70% | 7.40% | 6.80% |
| 2 Year Fixed | 6.94% | 6.54% | 5.79% | 7.04% | 6.64% | 5.89% |
| 3 Year Fixed | 6.89% | 6.64% | 6.04% | 6.99% | 6.74% | 6.14% |
| 5 Year Fixed | 6.89% | 6.69% | 6.29% | 6.99% | 6.79% | 6.39% |
| 10 Year Fixed | 7.14% | 7.04% | 6.79% | 7.24% | 7.14% | 6.89% |

**Ex Pats:** 0.25% loading to be added to the rate

**Please see fees and charges page for more information

**For mortgages over £2.5m –** Click here for rates

# Specialist Structured Real Estate

## Key Highlights

- Premium service delivered by dedicated Relationship Management team led by **Dan Standing**
- AVMs available for up to 10 units or, on a larger portfolio, for up to 75% of the security properties
- Refinancing of recently completed developments
- Commercial property with short WAULTs considered
- Existing customer discount (0.25% off arrangement fee)

**Mortgages from £2.5m – £10m**

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.

### BTL £2.5m to £10m

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 2% | 3% | 5% | 2% | 3% | 5% |
| Variable** | 7.20% | 6.90% | 6.30% | 7.40% | 7.10% | 6.50% |
| 2 Year Fixed | 6.44% | 6.04% | 5.29% | 6.54% | 6.14% | 5.39% |
| 3 Year Fixed | 6.39% | 6.14% | 5.54% | 6.49% | 6.24% | 5.64% |
| 5 Year Fixed | 6.39% | 6.19% | 5.79% | 6.49% | 6.29% | 5.89% |
| 10 Year Fixed | 6.69% | 6.54% | 6.29% | 6.79% | 6.64% | 6.39% |

### Bridging £2.5m to £10m

| | Max LTV | |
|---|---|---|
| **Residential** Including Light Refurbishment | 75% | 0.69% |
| **Semi Commercial** Including Light Refurbishment | 75% | 0.69% |
| **Heavy Refurbishment** Residential | 75% | 0.79% |
| **Commercial** Including Light Refurbishment | 75% | 0.84% |
| **Heavy Refurbishment** Commercial & Semi Commercial | 75% | 0.89% |

**Arrangement fee:** 2% added to the loan outside of max LTVs.

### Commercial £2.5m to £10m

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 1% | 3% | 5% | 1% | 3% | 5% |
| Variable** | 8.94% | 8.34% | 7.74% | 9.64% | 9.04% | 8.44% |
| 2 Year Fixed | 7.99% | 7.24% | 6.49% | 8.19% | 7.44% | 6.69% |
| 3 Year Fixed | 7.89% | 7.34% | 6.74% | 8.09% | 7.54% | 6.94% |
| 5 Year Fixed | 7.79% | 7.39% | 6.99% | 7.99% | 7.59% | 7.19% |
| 10 Year Fixed | 7.99% | 7.74% | 7.49% | 8.19% | 7.94% | 7.69% |

### Semi-Commercial £2.5m to £10m

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 2% | 3% | 5% | 2% | 3% | 5% |
| Variable** | 7.35% | 7.05% | 6.45% | 7.70% | 7.40% | 6.80% |
| 2 Year Fixed | 6.74% | 6.34% | 5.59% | 6.84% | 6.44% | 5.69% |
| 3 Year Fixed | 6.69% | 6.44% | 5.84% | 6.79% | 6.54% | 5.94% |
| 5 Year Fixed | 6.69% | 6.49% | 6.09% | 6.79% | 6.59% | 6.19% |
| 10 Year Fixed | 6.94% | 6.84% | 6.59% | 7.04% | 6.94% | 6.69% |

**Please see fees and charges page for more information

# Complex Structured Real Estate

## Key Highlights

- Premium case management service via our expert team led by Tirath Singh
- Tailored loan structuring and pricing available
- Complex structures including institutional borrowers considered
- Stabilization loans considered
- BTL loans up to £50m, Commercial loans up to £35m, Bridging loans up to £25m

**Mortgages from £10m – £50m**

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.

### BTL £10m to £50m

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 2% | 3% | 5% | 2% | 3% | 5% |
| Variable** | 7.15% | 6.85% | 6.25% | 7.35% | 7.05% | 6.45% |
| 2 Year Fixed | 6.24% | 5.84% | 5.09% | 6.34% | 5.94% | 5.19% |
| 3 Year Fixed | 6.29% | 5.99% | 5.39% | 6.39% | 6.09% | 5.49% |
| 5 Year Fixed | 6.29% | 6.09% | 5.69% | 6.39% | 6.19% | 5.79% |
| 10 Year Fixed | 6.59% | 6.49% | 6.24% | 6.69% | 6.59% | 6.34% |

### Bridging £10m to £25m

| | Max LTV | |
|---|---|---|
| Residential Including Light Refurbishment | 75% | 0.69% |
| Semi Commercial Including Light Refurbishment | 75% | 0.69% |
| Heavy Refurbishment Residential | 75% | 0.79% |
| Commercial Including Light Refurbishment | 75% | 0.84% |
| Heavy Refurbishment Commercial & Semi Commercial | 75% | 0.89% |

**Arrangement fee:** 2% added to the loan outside of max LTVs.

### Commercial £10m to £35m

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 1% | 3% | 5% | 1% | 3% | 5% |
| Variable** | 8.29% | 7.69% | 7.09% | 8.49% | 7.89% | 7.29% |
| 2 Year Fixed | 7.74% | 6.99% | 6.24% | 7.94% | 7.19% | 6.44% |
| 3 Year Fixed | 7.69% | 7.14% | 6.54% | 7.89% | 7.34% | 6.74% |
| 5 Year Fixed | 7.64% | 7.24% | 6.84% | 7.84% | 7.44% | 7.04% |
| 10 Year Fixed | 7.89% | 7.64% | 7.39% | 8.09% | 7.84% | 7.59% |

### Semi-Commercial £10m to £35m

| Max LTV | 65% | | | 75% | | |
|---|---|---|---|---|---|---|
| Fee | 2% | 3% | 5% | 2% | 3% | 5% |
| Variable** | 7.19% | 6.89% | 6.29% | 7.39% | 7.09% | 6.49% |
| 2 Year Fixed | 6.44% | 6.04% | 5.29% | 6.54% | 6.14% | 5.39% |
| 3 Year Fixed | 6.49% | 6.19% | 5.59% | 6.59% | 6.29% | 5.69% |
| 5 Year Fixed | 6.49% | 6.29% | 5.89% | 6.59% | 6.39% | 5.99% |
| 10 Year Fixed | 6.79% | 6.69% | 6.44% | 6.89% | 6.79% | 6.54% |

**Please see fees and charges page for more information

# Development Finance

## Key Highlights

- Experienced property developers
- New build, conversions and refurbishment
- Mixed-use developments
- Student housing, senior living and co-living
- Phased development schemes
- Existing customer discount (0.25% off arrangement fee)

**Loans from £1m – £30m**

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

Rates are negotiable

### 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.



**Available for mainland UK**

**Planning gain can be taken into account**

# Debt Service Ratio Cover



## Affordability

The loan must meet the minimum Debt Service Cover Ratios (DSCR) in order that affordability is confirmed.
The following information may be used to assess affordability and calculate the Debt Service Cover Ratio.

| Product type | | 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 | | |
| | | 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 and CT2 | 145% | 125% | Pay Rate Only | 125% | | Commercial & Semi-Commercial – Pay Rate plus 1% |
| Commercial | CI1 and CT1 | 125% or 150%* | | | | | |
| BTL, multi-unit blocks and portfolios | Single BTL, Complex BTL | 140% | 125% | | 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, PBSA and Multi-let units on licenses

# Fees and charges

***Shawbrook Base Rate (SBR)** is subject to a minimum floor of 0.75%.
Please note that the current Shawbrook Base Rate is 4.00% (as of 6 November 2026).

## Valuation Fee

- Payable by applicant
- Broker Partner to confirm and instruct valuation via Broker Hub.
- Please see Valuation Fee Scales on the Broker Hub for guideline pricing.
- Single residential properties valued in excess of £2m will require a commercial valuation.

## Lender Legal Fees

| 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.

## 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

## 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.

## Broker Commissions and Term Repayment

| | Loan Term – Capital Repayment | Loan Term – Interest Only | Broker Commission BP |
|---|---|---|---|
| Bridging | N/A | Up to 24 Months | 1.95% |
| SB1 Specialist BTL, HMO & MUFB | 3 – 30 Years | 3 – 30 Years | 1.25% |
| SB2 Complex and Large BTL | 3 – 30 Years | 3 – 30 Years | 1.50% |
| Semi- and Commercial Investment & Trading | 3 – 25 Years | 3 – 12 Years | 1.50% |
| SRE Specialist BTL (£2.5m – £10m) | 3 – 30 Years | 3 – 30 Years | 1.50% |
| SRE Specialist Semi- & Commercial (£2.5m – £10m) | 3 – 25 Years | 3 – 12 Years | 1.50% |
| SRE Complex BTL (£10m+) | 3 – 30 Years | 3 – 30 Years | 1.00% |
| SRE Complex Semi- & Commercial (£10m+) | 3 – 25 Years | 3 – 12 Years | 1.00% |
| SRE Bridging (£2.5m+) | N/A | Up to 24 Months | 1.75% |
| Shawbrook Bridge to Term (paid on term) | N/A | N/A | 1.00% |

# Existing customers



| Refinance options | | | |
|---|---|---|---|
| | **Product Transfer** | **Shawbrook Refinance** | **New Loan** |
| **What is it for?** | Choosing a new fixed rate product on an existing Shawbrook loan with no additional borrowing or extensions to the contractual term. | Refinancing an existing Shawbrook loan:<br>1. Bridge to Term<br>2. Development to Term<br>3. Capital raising on an existing Shawbrook term loan (subject to max 50% increase in loan amount).<br>4. Incorporations<br>5. Term Extensions<br>6. Change of use<br>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 | Broker Hub | |
| **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** | Click here to see the Product Transfer Product Guide. | 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**
Floor 10,
40 Leadenhall Street,
London
EC3A 2BJ

or call us on;

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

**Sales Desk**
0330 123 4521
cm.broker@shawbrook.co.uk

**Shawbrook Bank Limited**

Registered office: Floor 10, 40 Leadenhall Street, London EC3A 2BJ.
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