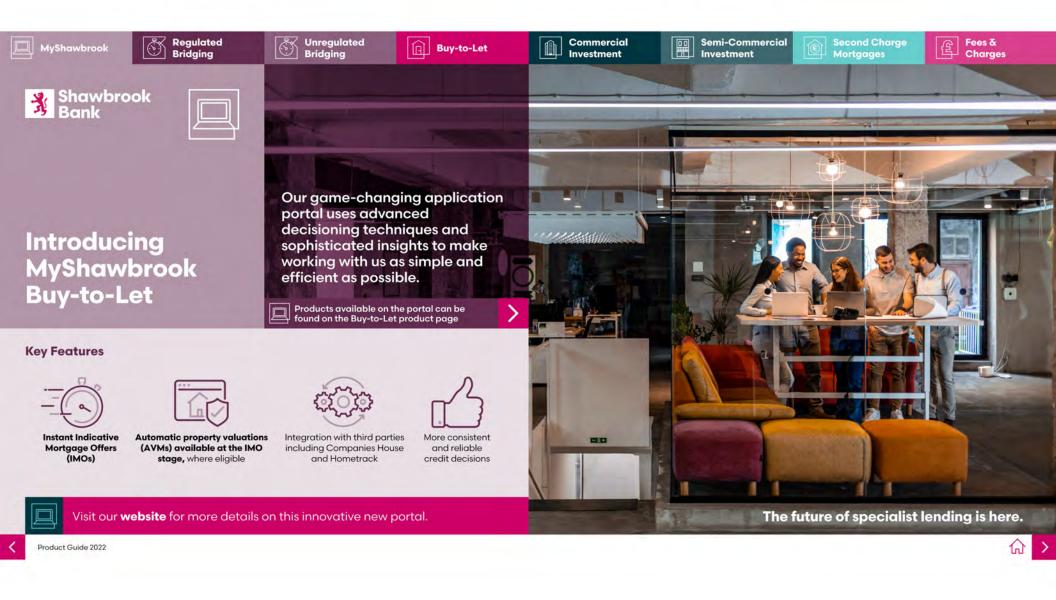
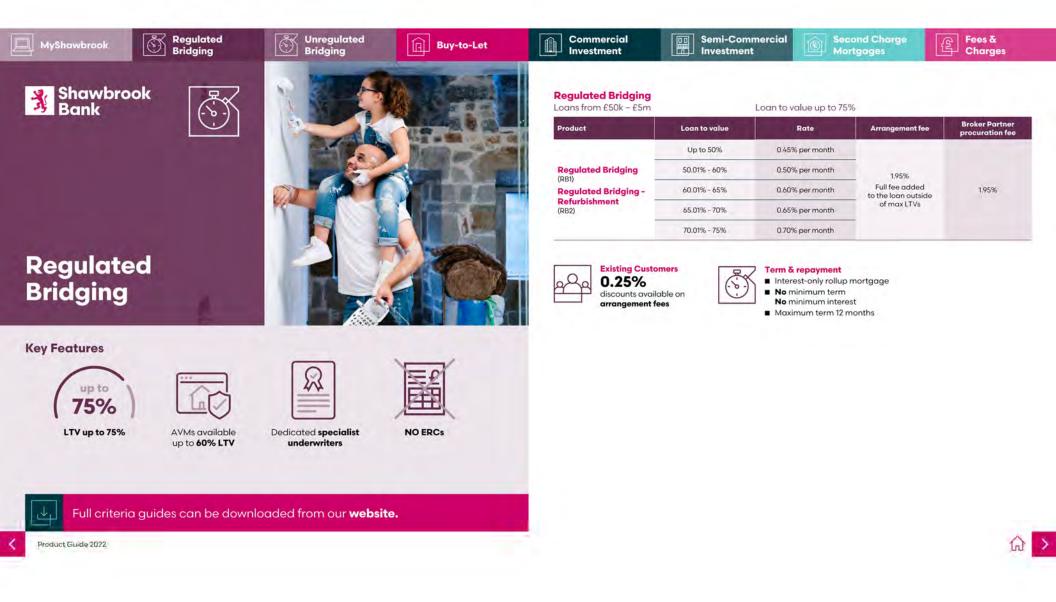
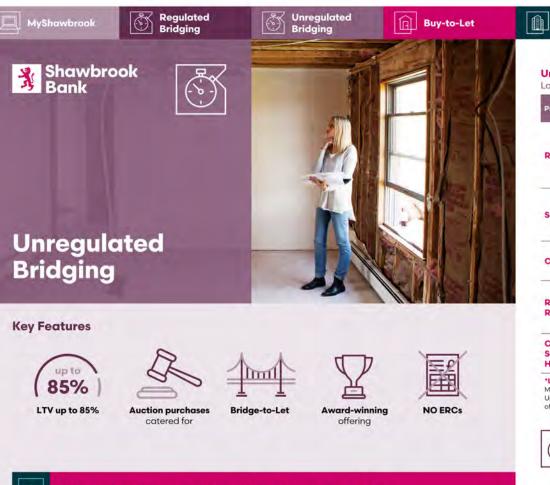


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Full criteria guides can be downloaded from our website.

Product Guide 2022

Commercial	Semi-Commercial	Second Charge	£
Investment	Investment	Mortgages	

Unregulated Bridging - Light & Heavy Refurbishment

Loans from £50k - £15m Loan to value up to 85%*

Product	Loan to value	Rate			Broker Partner
		Loans up to £1m	Loans over £1m	Arrangement fee	procuration fee
Residential	Up to 50%	0.50% per month	0.40% per month	1.95% Full fee added to the loan outside of max LTVs	1.95%
	50.01% - 60%	0.60% per month	0.50% per month		
	60.01% - 70%	0.70% per month	0.60% per month		
	70.01% - 75%	0.75% per month	0.65% per month		
	75.01% - 85%*	0.85% per month	0.75% per month		
Semi-Commercial	Up to 50%	0.60% per month	0.50% per month		
	50.01% - 60%	0.70% per month	0.60% per month		
	60.01% - 70%	0.80% per month	0.70% per month		
	70.01% - 75%	0.85% per month	0.75% per month		
Commercial	Up to 50%	0.80% per month	0.70% per month		
	50.01% - 60%	0.90% per month	0.80% per month		
	60.01% - 70%	1.00% per month	0.90% per month		
Residential Heavy Refurbishment	Up to 50%	0.60% per month	0.50% per month		
	50.01% - 60%	0.70% per month	0.60% per month		
	60.01% - 70%	0.80% per month	0.70% per month		
	70.01% - 75%	0.85% per month	0.75% per month		
Commercial and Semi-Commercial Heavy Refurbishment	Up to 50%	0.60% per month	0.50% per month		
	50.01% - 60%	0.70% per month	0.60% per month		
	60.01% - 70%	0.80% per month	0.70% per month		

*Lending for Refurbishment Costs

Maximum loan size £500k. 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 &

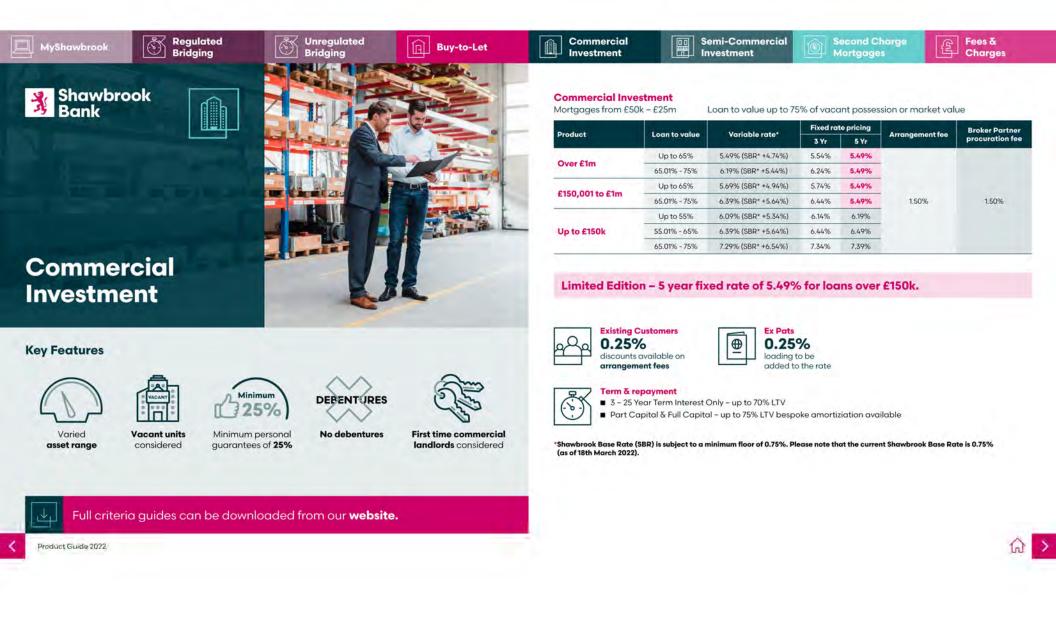
Charges

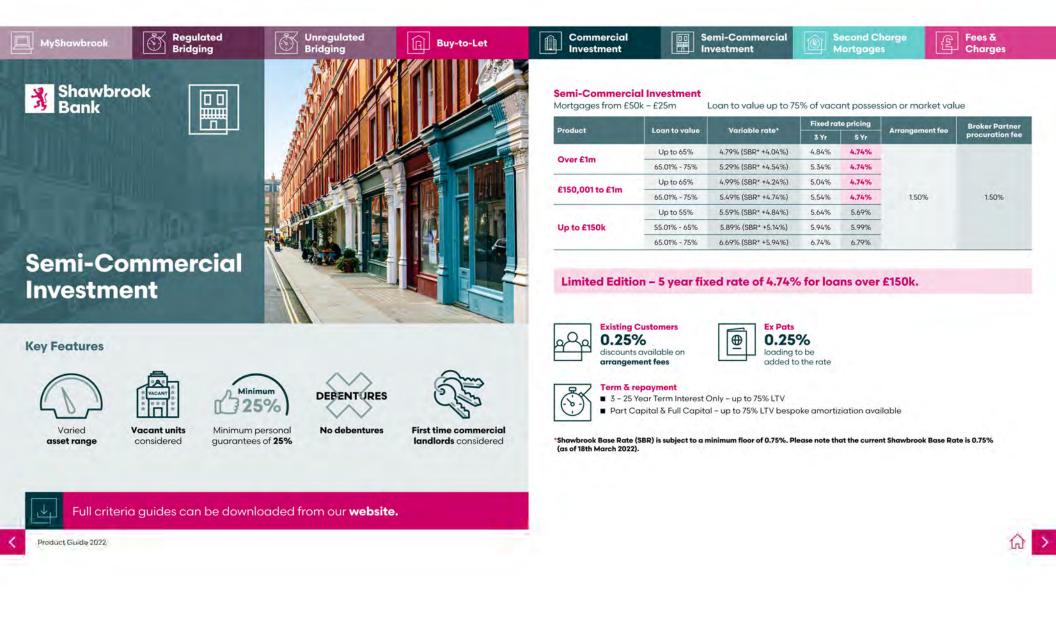
Term & repayment 묘 (->

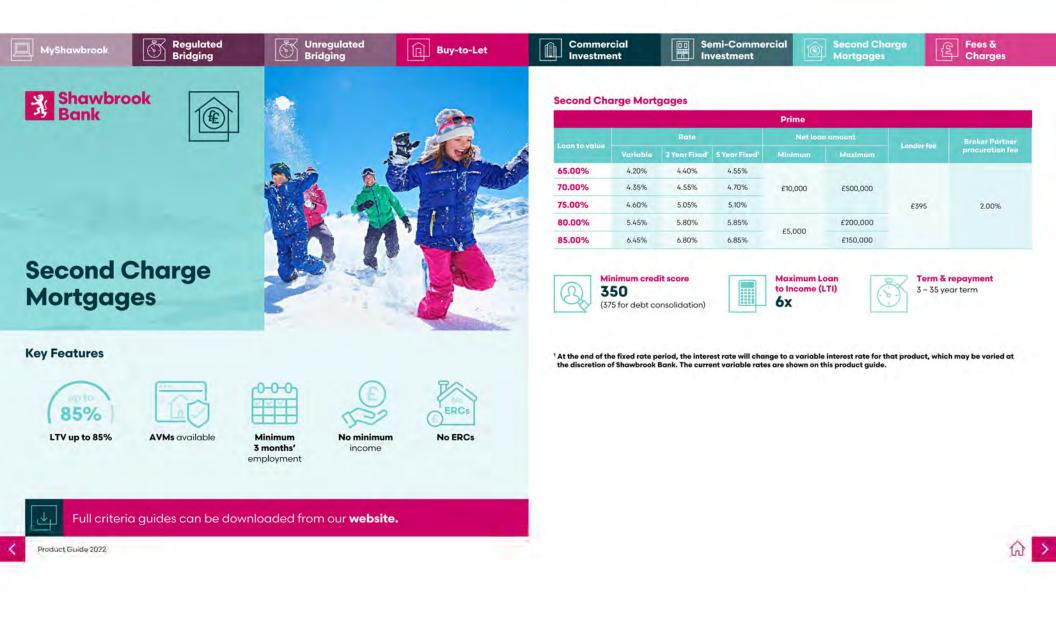
- Maximum term 24 months
- No minimum interest, interest fully rolled up, part-rolled up or serviced (subject to affordability) The net advance will be less total potential interest over the term with the gross loan calculated
- as interest for the entire term and the arrangement fee added













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Fees & Charges

Fees and charges

Second Charge Mor	80869			
Valuation Fee	Valuation fee scale available upon request to rm.sales@shawbrook.co.uk			
Valuation Panel Managers	Pure Panel Management T 0191 214 2459 www.pure-pm.com Further panel management information is available u	pon request to rm.sales@shawbrook.co.uk		
Lender Legal Fees	Lender fee £395 (outlined on product page) is charge	d on all applications and covers the legal costs for our solicitors.		
Panel Solicitors	England and Wales: Pure Law T 01277 897 300 enquiries@purelawllp.co.uk	Scotland: Wilson McKendrick T 0141 222 7950 info@wilsonmckendrick.co.uk		

Bridging, Buy-to-Let	& Commercial Investment				
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 Buy-to-Let & Commercial Investment: Appraisers T 01642 262 217 https://manager.vas-panel.com T 01454 855 444 www.appraisersuk.com				
Lender Legal Fees	Loan size	Commercial & Semi-Commercial & Semi-Commercial	cial Buy-to-Let		
	Up to £100k	£950 + VAT	£650 + VAT		
	£101k - £300k	£1250 + VAT	£750 + VAT		
	£301k - £500k	£1450 + VAT	£850 + VAT		
	£501k - £750k	£1650 + VAT	£950 + VAT		
	£751k - £1m	£1950 + VAT	£1050 + VAT		
	>£1m	The fees are confirmed on a case by case basis depending on the structure of the application.			
	 Applicants require their own solicita On re-mortgages, individuals applic Freehold blocks of flats and HMOs fr 	cants can proceed without separat	e solicitors (Non-Rep)		
Panel Solicitors	England and Wales: Pure Law T 01277 897 300 enquiries@purelaw		Scotland: Wilson McKendrick uk T 0141 222 7950 info@wilsonmckendrick.co.uk		
ERCs	2 Year Term - 3%, 3%.				
Buy-to-Let &	3 Year Term - 3%, 3%, 1%.				
Commercial Investment	4 Year Term - 3%, 3%, 3%.				
	5 Year Term - 3%, 3%, 3%, 3%, 1%.				
	Terms in excess of 5 years - 3% for the first 5 years, 0% thereafter.				
	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.				
Overpayments Buy-to-Let &	territ manout mourning an early repay		as a partial redemption and an early		

Semi-Commercial

Shawbrook Bank Limited

Commercial Investment

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Registered office: Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE. Registered in England and Wales - Company Number 388466. Shawbrook is authorised by the Prudential Regulation Authority and Regulated by the Financial Canduct Authority and the Prudential Regulation Authority. 20220314 DEF INT COLL GAF PRODUCTGUIDE GC FP

Fees & Charges

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Mortgages