

Real Estate Product Guide



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For **PRO**fessionals, by **PRO**fessionals. Putting the **PRO** in **PRO**perty finance

Your go-to lender for **Property Finance**

Offering the best of both worlds through cutting-edge technology and a specialist team of real-estate experts.

Our innovative portal – MyShawbrook – uses advanced decisioning and sophisticated insights to streamline the application process.

Product* applications benefit from:





Maximum loan calculator

Instant heads of terms or indicative mortgage offers (IMOs)

MyShawbrook Buy-to-Let and Bridging applications also benefit from:



Automatic property

valuations (AVMs)



Integration with Hometrack





Integration with third parties, incl. Experian and Companies House



*Excluding Development Finance.

Unregulated Bridging

Key Features



Auto-decisioning with MyShawbrook (subject to criteria being met)



Bridge-to-Let



LTV up to 85%



NO ERCs



Auction purchases catered for



Existing customer discount 0.25% off arrangement fee

Unregulated Bridging

Mortgages from £50k - £25m

Product	Loans up	to £25m
Froduct	Max LTV	Rate
	65%	0.69%
Residential Including light refurbishment	75%	0.79%
	85%	0.94%
Semi-Commercial Including light refurbishment	65%	0.84%
	75%	0.94%
Heavy Refurbishment	65%	0.89%
Residential	75%	0.99%
Commercial	60%	0.94%
Including light refurbishment	70%	0.99%
Heavy Refurbishment	60%	0.89%
Commercial and Semi-Commercial	70%	0.99%

*Lending for refurbishment costs

Max 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 65% of the post works value (whichever is lower)



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

Broker Partner procuration fee:
1.95% (payable to broker by Shawbrook)



The net advantage of the term with the entire term

Term and repayment

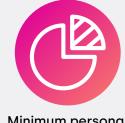
- Maximum term 24 months
- No minimum interest, interest fully rolled up, part-rolled up or serviced (subject to affordability)
- The net advance will be less total potential interest over
- the term with the gross loan calculated as interest for
- the entire term and the arrangement fee added

Digital Buy-to-Let

Key Features



Auto-decisioning with MyShawbrook (subject to criteria being met)



Minimum personal guarantees of 25%



Energy Efficiency Discount on arrangement fee



Product switches available



AVMs available for qualifying security



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

Digital Buy-to-Let

Mortgages from £40k - £25m

Digital Products	Max LTV	5 Year	Fixed
for straightforward cases		Up to £150,000	Over £150,000
Non-Portfolio Customers with 3 or less mortgaged BTL properties	75%	6.49%	5.99%
Portfolio Customers with 4 or more mortgaged BTL properties	75%	6.49%	5.99%

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 procuration fee:
- Non-Portfolio: 0.75%
- Portfolio: 1.00%

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



Energy Efficiency Discount

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

• Works in conjunction with the existing customer discount

Complex Buy-to-Let

Key Features



Auto-decisioning with MyShawbrook (subject to criteria being met)



Energy **Efficiency Discount** on arrangement fee



Product switches available



Minimum personal

Existing customer discount 0.25% off arrangement fee

Complex Buy-to-Let

Mortgages from £40k - £25m

Complex Product powered by expert people	Max LTV	Variable	2 Year Fixed	3 Year Fixed	5 Year Fixed	10 Year Fixed
La ma avec Ofm	65%	8.35%	6.79%	6.74%	6.59%	6.59%
Loans over £1m	75%	8.55%	6.94%	6.89%	6.74%	6.74%
	65%	9.00%	6.94%	6.89%	6.74%	6.74%
£150,001 to £1m	75%	9.20%	7.04%	6.99%	6.84%	6.84%
	65%	10.00%	7.29%	7.24%	7.09%	7.09%
Loans up to £150,000	75%	10.20%	7.39%	7.34%	7.19%	7.19%

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

- Arrangement fee: 3% added to the loan outside of mo
- Broker Partner procuration fee:
- Complex: 1.50% (all payable to broker by Shawbrook)
- Ex Pats: 0.25% loading to be added to the rate (Complex
- Limited Edition Products: 1%

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 discou

ax LTVs	Limited Edition P	Product		
ex product only)	Complex Loans	LTV	2 year Fixed	5 Year Fixed
		65%	5.69%	6.09%
of C or above,	Over £1m	70%	5.84%	
fee only:		75%		6.24%
		65%	5.84%	6.24%
	£150,000 to £1m	70%	5.94%	
unt		75%		6.34%
	Arrangement fee: 5	5%		

Commercial Investment

Key Features



Auto-decisioning with MyShawbrook (subject to criteria being met)



Varied asset range



Minimum personal guarantees of 25%



No debentures



Existing customer discount 0.25% off arrangement fee

Commercial Investment

Mortgages from £150k - £25m

Loan to value up to 65% of vacant possession

Product	Max LTV	Variable	2 Year Fixed	3 Year Fixed	5 Year Fixed	10 Year Fixed
Loans over £1m	65%	9.64%	7.64%	7.59%	7.44%	7.44%
£250,000 to £1m	65%	9.84%	7.94%	7.89%	7.74%	7.74%
Loans up to £250,000	65%	10.54%	7.99%	7.94%	7.79%	7.79%



Fees

• Arrangement fee: 3% added to the loan outside of max LTVs

- Broker Partner procuration 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 65% LTV
- 3 25 Year Term on Part Capital and
- Full Capital Repayment up to 65% LTV, bespoke amortization available.

Semi-Commercial Investment

Semi-Commercial Investment

Mortgages from £150k - £25m

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
Logns over £1m	65%	8.40%	6.99%	6.94%	6.79%	6.79%
Loans over £ Im	75%	8.65%	7.09%	7.04%	6.89%	6.89%
6250 000 to 61m	65%	8.65%	7.29%	7.24%	7.09%	7.09%
£250,000 to £1m	75%	8.90%	7.44%	7.39%	7.24%	7.24%
	65%	9.75%	7.34%	7.29%	7.14%	7.14%
Loans up to £250,000	75%	10.25%	7.49%	7.44%	7.29%	7.29%



Fees

- Arrangement fee: 3% added to the loan outside of max LTVs
- Broker Partner procuration 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.

Key Features



Auto-decisioning with MyShawbrook (subject to criteria being met)



Varied asset range



Minimum personal guarantees of 25%



No debentures



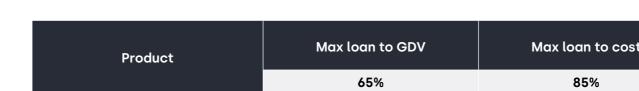
Existing customer discount 0.25% off arrangement fee

Development Finance

Development Finance

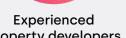
Rates are negotiable

Term loans from £1m to £30m

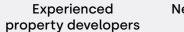


Development Finance for











Student housing, senior living and co-living



New build, conversions and refurbishment



Mixed-use developments



Phased development schemes



Available for mainland UK



Planning gain can be taken into account

Our award winning offering:



o cost	Loan terms
I	Up to 36 months

Fees and Charges

Fees and Charges

Valuation Fee	 Payable by applicant Broker partner to confirminstruct valuation via Broker 					ee Scales o eline pricinç		va	ued in exc	ntial prope ess of £2m nmercial vo	will
Valuation Panel Managers	T 01642 262 217 https://manager.vas-panel.com T 0333 900 2000 w							d Commercial Investment: Appraisers UK Ltd 000 www.appraisersuk.com			
Lender Legal Fees			Legal Fees								
	Loan size	Commercial/Semi-Commercial						Buy-to-Let			
	Up to £300k				£1,350 +	VAT			£90	0 + VAT	
	£301k – £500k				£1,550 +	VAT			£1,0	00 + VAT	
	£501k – £750k				£1,750 +	VAT			£1,10	00 + VAT	
	>£751k		The fee	es are conf	irmed on a	bespoke bo	asis, deper	nding on th	e structure	of the app	licatio
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