



# Real Estate Product Guide



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Version : 8 February 2024





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)

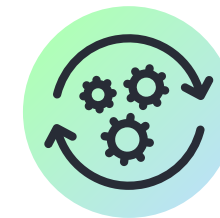


Integration with third  
parties, incl. Experian  
and Companies House

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



Automatic property  
valuations (AVMs)



Integration with  
Hometrack

\*Excluding Development Finance.

# Unregulated Bridging

## Key Features



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



LTV up to 85%



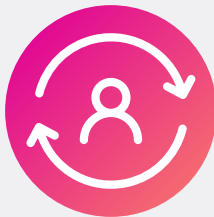
Auction purchases catered for



Bridge-to-Let



NO ERCs



Existing customer discount 0.25% off arrangement fee

## Unregulated Bridging

Mortgages from £50k – £25m

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

# Digital Buy-to-Let

## Key Features



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



Energy Efficiency Discount on arrangement fee



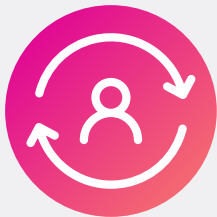
AVMs available for qualifying security



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 – £25m

Digital Products for straightforward cases	Max LTV	5 Year Fixed	
		Up to £150,000	Over £150,000
<b>Non-Portfolio</b> Customers with 3 or less mortgaged BTL properties	75%	6.49%	5.99%
<b>Portfolio</b> 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 procurement fee:**
  - **Non-Portfolio:** 0.75%
  - **Portfolio:** 1.00%

### 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 MyShawbrook  
(subject to criteria being met)



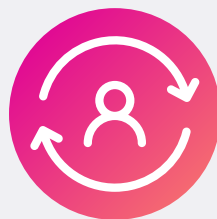
Energy Efficiency Discount  
on arrangement fee



Minimum personal guarantees of 25%



Product switches available



Existing customer discount 0.25% off arrangement fee

## Complex Buy-to-Let

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
Loans over £1m	65%	8.35%	6.79%	6.74%	6.59%	6.59%
	75%	8.55%	6.94%	6.89%	6.74%	6.74%
£150,001 to £1m	65%	9.00%	6.94%	6.89%	6.74%	6.74%
	75%	9.20%	7.04%	6.99%	6.84%	6.84%
Loans up to £150,000	65%	10.00%	7.29%	7.24%	7.09%	7.09%
	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 max LTVs
- **Broker Partner procurement fee:**
  - **Complex:** 1.50%  
(all payable to broker by Shawbrook)
  - **Ex Pats:** 0.25% loading to be added to the rate (Complex product only)
  - **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 discount

## Limited Edition Product

Complex Loans	LTV	2 year Fixed	5 Year Fixed
Over £1m	65%	5.69%	6.09%
	70%	5.84%	
	75%		6.24%
£150,000 to £1m	65%	5.84%	6.24%
	70%	5.94%	
	75%		6.34%
Arrangement fee: 5%			

\*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 5.25% (as of 4 August 2023).

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

**\*Shawbrook Base Rate (SBR)** is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 5.25% (as of 4 August 2023).

# Semi-Commercial Investment

## Key Features



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



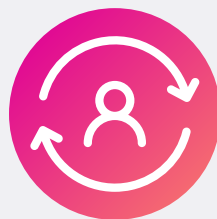
Varied  
asset range



Minimum personal  
guarantees of 25%



No debentures



Existing customer  
discount 0.25% off  
arrangement fee

## 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
Loans over £1m	65%	8.40%	6.99%	6.94%	6.79%	6.79%
	75%	8.65%	7.09%	7.04%	6.89%	6.89%
£250,000 to £1m	65%	8.65%	7.29%	7.24%	7.09%	7.09%
	75%	8.90%	7.44%	7.39%	7.24%	7.24%
Loans up to £250,000	65%	9.75%	7.34%	7.29%	7.14%	7.14%
	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 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.

**\*Shawbrook Base Rate (SBR)** is subject to a minimum floor of 0.75%. Please note that the current Shawbrook Base Rate is 5.25% (as of 4 August 2023).

# 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

## Our award winning offering:





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. Overpayments will incur a £200 administration fee.