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# Premier.

## Product guide

The home of high-value lending for £1m+* personal and commercial cases.

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For use by professional finance and mortgage intermediaries only. This document and the information it contains should not be shared with clients. This pack and its contents supersedes all previous packs, criteria, special plans and commissions.

*Regulated Second Charge max loan size £750K

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# Unregulated Residential Bridging

| | |
|---|---|
| **LTV** | Up to 75% |
| **Maximum term** | 12 months (higher by referral) |
| **Rates from** | 0.73% |
| **Arrangement fee** | 2% |
| **Minimum loan** | £1m |
| **Maximum loan** | £5m (up to £15m by referral) |
| **Location** | England, Scotland and Wales |
| **Charge type** | 1st and 2nd |

In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.

## Strategic bridging for standout developments.

We helped a property entrepreneur with an exit on their luxury development with a bridging loan, repaid in full once the multi-million pound home sold

### Large loan expertise

We can structure high-value transactions for wealthy individuals and businesses.

### Premium properties

We lend against high-value assets, including premium homes, commercial properties, and listed buildings.

### Up to £5m

Our unregulated residential bridging option allows clients to borrow up to £5m across England, Wales and Scotland, with larger amounts available on referral.

### Bespoke service

Our specialist team personally manages each large loan from application to completion for a smooth, fast process.

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# Unregulated Commercial Bridging

| | Fully commercial | Semi-commercial |
|---|---|---|
| **LTV** | Up to 70% | Up to 70% |
| **Maximum term** | 12 months (higher by referral) | 12 months (higher by referral) |
| **Rates from** | 0.90% | 0.80% |
| **Arrangement fee** | 2% | 2% |
| **Minimum loan** | £1m | £1m |
| **Maximum loan** | £5m (up to £15m by referral) | £5m (up to £15m by referral) |
| **Location** | England, Scotland and Wales | England, Scotland and Wales |
| **Charge type** | 1st and 2nd | 1st and 2nd |

In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.

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| | Portfolio BTL 1st | Portfolio BTL 2nd |
|---|---|---|
| **LTV** | Up to 75% | |
| **Maximum term** | 30 years | |
| **Rates from** | 4.99% | 5.24% |
| **Arrangement fee** | 2.5%, 5%, 7% | |
| **Minimum loan** | £1m | |
| **Maximum loan** | £4.5m (up to £10m by referral) | |
| **Location** | England, Scotland and Wales | |

Together's definition of Portfolio to qualify for this product is 2 or more properties.

Rates shown are dependent on the fee option chosen. In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.

## Portfolio Lending at scale.

We supported a property investor with the purchase of a £4m Buy to Let portfolio from a retiring landlord. By funding multiple properties under a single facility, we provided a streamlined solution with one affordability assessment, one monthly payment and one maturity date.

### One Loan | One Underwrite | One DDM

Our dedicated team brings deep market insight and technical expertise to deliver solutions with clarity and assurance.

### AVMs Accepted

Speed up the process with AVMs available on eligible properties across the portfolio. By reducing the need for physical valuations where criteria are met, we can help deliver quicker decisions.

### Residential Properties

This proposition is available for portfolios made up of 100% residential properties, providing a straightforward solution for investors looking to purchase or refinance multiple residential assets under a single facility.

### All Ownership Structures

We support landlord clients with unconventional profiles, intricate ownership structures, and unique business strategies.

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| | BTL | HOBL |
|---|---|---|
| **LTV** | Up to 75% | Up to 70% |
| **Maximum term** | 30 years | 30 years |
| **Rates from** | 6.09% | 10.04% |
| **Arrangement fee** | 2.5%, 5%, 7% | 2.5% |
| **Minimum loan** | £1m | £1m |
| **Maximum loan** | £4.5m (up to £10m by referral) | £2m (up to £10m by referral) |
| **Location** | England, Scotland and Wales | England, Scotland and Wales |
| **Charge type** | 1st and 2nd | 1st and 2nd |

Rates shown are dependent on the fee option chosen. In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.

## Buy to Let at scale.

We refinanced a landlord's multi-million pound Buy to Let portfolio after their lender changed its risk appetite, supporting multiple ownership structures and keeping their strategy on track.

### Complex cases

We support landlord clients with unconventional profiles, intricate ownership structures, and unique business strategies.

### Real-life decisions

We look at the full financial picture to back clients with strong assets and clear plans.

### Bespoke solutions

Our deep understanding of complex financial landscapes means there aren't a lot of situations we haven't seen and found a solution for.

### Certainty

Our dedicated team brings deep market insight and technical expertise to deliver solutions with clarity and assurance.

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## Commercial Term loans

| | |
|---|---|
| **LTV** | Up to 70% |
| **Maximum term** | 30 years |
| **Rates from** | 8.24% |
| **Arrangement fee** | 2.5%, 5%, 7% |
| **Minimum loan** | £1m |
| **Maximum loan** | £5m (up to £10m by referral) |
| **Location** | England, Scotland and Wales |
| **Charge type** | 1st and 2nd |

Rates shown are dependent on the fee option chosen. In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.

## A hospitable welcome home for ex-pats investing in the UK.

We helped an expat purchase a vacant but previously successful hotel in Scotland with a commercial term loan, using projected income and their overseas hospitality experience.

### Expat lending

Support for Brits living abroad, including those with overseas income or limited UK credit history, secured against UK property.

### Vacant properties

We lend on vacant commercial properties with strong potential, including hotels, pubs, and guesthouses, that are often excluded by mainstream lenders.

### Projected income

We assess future trading potential and accept certified projected income, with no trading history required.

### Flexible approach

We work with unconventional profiles, complex ownership structures, and non-standard business plans.

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# Semi-commercial Term loans

| | |
|---|---|
| **LTV** | Up to 70% |
| **Maximum term** | 30 years |
| **Rates from** | 8.24% |
| **Arrangement fee** | 2.5%, 5%, 7% |
| **Minimum loan** | £1m |
| **Maximum loan** | £5m (up to £10m by referral) |
| **Location** | England, Scotland and Wales |
| **Charge type** | 1st and 2nd |

Rates shown are dependent on the fee option chosen. In certain circumstances, we may be able to negotiate rates on an individual case basis. To explore your options, please get in touch with us.

## High-value loans made simple.

We helped a self-employed customer repay the bridging loan used to buy their property, consolidate debts and improve their home using a seven-figure regulated first charge mortgage.

### Large loans

We can support customers looking to purchase their dream home or even a second property with mortgages ranging from £1m - £3m.

### Versatile solutions

Whether it's purchasing a personal property, funding home improvements, or consolidating debt, our first charge mortgages offer flexible finance tailored to your customers' needs.

### Complex income

We specialise in handling complex income situations. Whether you're self-employed, contracting, or earning from several sources, we're here to help.

### Self-Employed

We can accept self-employed income with a minimum of 12 months' trading history. This means newer business owners, contractors, and sole traders don't have to wait for multiple years of accounts before applying for a mortgage.

## Regulated First Charge

| | |
|---|---|
| **LTV** | Up to 60% |
| **Maximum term** | 40 years |
| **Minimum loan** | £1m |
| **Maximum loan** | £3m (higher by referral) |
| **Location** | England, Scotland and Wales |
| **Commission** | 1.25% (max £7,500) |

| **Rates** | **£9,995 Fee** | **£19,995 Fee** |
|---|---|---|
| **2 Year Fixed** | 8.44% | 8.14% |
| **5 Year Fixed** | 8.44% | 8.29% |


**Regulated First Charge** Rates table

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## Larger loans that unlock big possibilities.

We helped a landlord couple access the equity locked in their personal home to repay an existing loan, complete home improvements and invest back into their Buy to Let portfolio.

### High-value loans

We can support customers looking to make significant property improvements with high-value loans, including Consumer Buy to Let Second Charges.

### A variety of scenarios

Whether it's funding home improvements, consolidating debt or extending a lease, our second charge mortgages offer flexible finance tailored to your customers' needs.

### Complex income

We welcome complex income scenarios. Whether you're self-employed, a contractor, or have multiple income sources, we can help.

### Consent to follow

We can offer ahead of receiving consent from the first mortgage lender, subject to being in receipt before completion.

## Regulated Second Charge

| | |
|---|---|
| **LTV** | Up to 75% |
| **Maximum term** | 30 years |
| **Rates from** | 8.99% |
| **Arrangement fee** | £1,995 |
| **Maximum loan** | £750K (higher by referral) |
| **Location** | England, Scotland and Wales |
| **Commission** | 2% (max £7,500) |


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## Breaking the chain and moving on up the ladder.

We helped a customer buy their multi-million pound dream home with a chain-breaking regulated bridging loan, using their property sale and refinancing as the exit strategy to cover any shortfall.

### Loan purpose

Our regulated bridging loans support purchases, refinancing, investment acquisitions, and home improvements.

### Exit strategies

We structure loans around a range of exits, including property sales, inheritance and pension drawdowns.

### Refurbishing to sell

If the exit is a sale, we allow up to eight weeks for improvements before the property goes to market.

### No extra fees

There are no early repayment charges or lender legal fees on our regulated bridging solutions.

## Regulated Bridging

| | |
|---|---|
| **LTV** | Up to 60% |
| **Maximum term** | 12 months |
| **Minimum loan** | £1m |
| **Maximum loan** | £3m (higher by referral) |
| **Location** | England, Scotland and Wales |
| **Charge types** | 1st Charge |
| **Commission** | 2% |

| **Rates** | **2% Fee** | **3% Fee** |
|---|---|---|
| **<60% LTV** | 0.83% | 0.73% |


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