

Semi-commercial products

We're offering up to 60% LTV for properties with a value up to £1m



With physical valuations now re-introduced in England and Wales, we can underwrite your semi-commercial cases to valuation instructed stage and work closely with you to ensure that we can proceed quickly when we're in a position to do so.

A range of semi-commercial products are available up to **60% LTV** for properties with a value of up to **£1m**.

Key features



Up to
60% LTV



Min loan
size £150k



Max loan
size £600k



Max property
value £1m

Semi-commercial products

Product	LTV	Rate	Fee
2-year fixed	60%	4.85%	1.5% (1.25% existing borrowers)
5-year fixed	60%	4.95%	1.5% (1.25% existing borrowers)

Please note both Tier 1 and Tier 2 products are the same rate.

0.25%

Existing borrower fee reduction

Clear six-month InterBay payment history required

Acceptable credit profile

Adverse credit	Allowable limit
CCJs	Nil (3 year history)
Defaults	Nil (3 year history)
Missed mortgage payments	None in the last 12 months
Missed secured loan payments	None in the last 12 months
Unsecured arrears	N/A

Exclusions

Additional exclusions may apply, please contact your senior business development manager for details.

Important things to note

If the below guidance isn't adhered to (e.g., the property is occupied or doors have been left closed), the surveyor may not go ahead with the valuation but will still charge the valuation fee for the on-site visit:

<https://www.interbay.co.uk/media/1486/property-inspection-protocol.pdf>

Long form valuations

The investment method of valuation will be used. Visit <https://www.interbay.co.uk/media/1435/valuation-fee-scale.pdf> for more information on fee scales and current valuation protocols.



Need some extra help?

If you need some additional support, we're here to help.

Please visit [interbay.co.uk](https://www.interbay.co.uk) and go to our dedicated COVID-19 page, which includes our **latest FAQs**, to answer any queries you may have.

You can also contact your local **senior business development manager** for any further support, telephone our broker sales support team on **0345 878 7000** or use **Live Chat** on our website to speak to a member of our broker liaison team.