



CELEBRATION.

Product Guide

**Confidently
Shawbrook.**

THIS DOCUMENT IS FOR PROFESSIONAL INTERMEDIARIES ONLY AND IS NOT INTENDED FOR PUBLIC OR CUSTOMER USE.

Contact information

www.impactpackaging.co.uk

01403 272625

impact
Specialist Finance
01403 27 26 25 www.impactsf.co.uk



Regulated Bridging

Loans from £50k – £5m

Loan to value up to 75%

Product	Loan to Value	Rate	Term & Repayment	Arrangement fee	ERCs	Broker Partner procurement fee
Regulated Bridging (RB1) Regulated Bridging - Refurbishment (RB2)	Up to 50%	0.50% per month	Interest-only rollup mortgage. No minimum term, No minimum interest. Maximum term 12 Months.	1.95%	None	1.95%
	50.01% - 60%	0.60% per month				
	60.01% - 70%	0.70% per month				
	70.01% - 75%	0.75% per month				
Existing Customers	0.25% discounts available on arrangement fees for existing customers					

Contact information

Email or call the sales desk on:
info@impactsf.co.uk / 01403 272625

Unregulated Bridging & Light Refurbishment

Term loans from £50k – £15m

Loan to value up to 75%*

Product	Loan to Value	Rate	Term & Repayment	Arrangement fee	ERCs	Broker Partner procuracy fee
Residential (STL1)	Up to 50%	0.50% per month	<p>Maximum term 24 months.</p> <p>No minimum interest, interest fully rolled up, part-rolled up or serviced (subject to affordability).</p> <p>We will calculate the total potential interest over the term & add the arrangement fee to calculate the gross loan amount. The net advance will be less this interest and fee.</p>	1.95%	None	1.95%
	50.01% - 60%	0.60% per month				
	60.01% - 70%	0.70% per month				
	70.01% - 75%	0.75% per month				
	75.01% - 85%*	0.85% per month				
Semi-Commercial (STL2)	Up to 50%	0.60% per month				
	50.01% - 60%	0.70% per month				
	60.01% - 70%	0.80% per month				
	70.01% - 75%	0.85% per month				
Commercial (STL3)	Up to 50%	0.80% per month				
	50.01% - 60%	0.90% per month				
	60.01% - 70%	1.00% per month				
Existing Customers	0.25% discounts available on arrangement fees for existing customers					
*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).					

Heavy Refurbishment

Product	Loan to Value	Rate	Term & Repayment	Arrangement fee	ERCs	Broker Partner procuracy fee
Residential Heavy Refurbishment (HR1)	Up to 50%	0.60% per month	<p>Maximum term 24 months.</p> <p>No minimum interest, interest fully rolled up, part-rolled up or serviced (subject to affordability).</p> <p>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.</p>	1.95%	None	1.95%
	50.01% - 60%	0.70% per month				
	60.01% - 70%	0.80% per month				
	70.01% - 75%	0.85% per month				
Commercial and Semi-Commercial Heavy Refurbishment (HR2)	Up to 50%	0.90% per month				
	50.01% - 60%	1.00% per month				
	60.01% - 70%	1.10% per month				
Existing Customers	0.25% discounts available on arrangement fees for existing customers					

Contact information

Email or call the sales desk on:
info@impactsf.co.uk / 01403 272625

****Exclusive to MyShawbrook Buy-to-Let****

Non-Portfolio Product	Loan to Value	Fixed rate pricing	Term & Repayment	Arrangement fee	Broker Partner procurement fee
		5 Yr			
Key Eligibility Criteria <ul style="list-style-type: none"> Non-portfolio landlords only Single dwellings only - house or flat in block up to four storeys Property must meet AVM criteria and proceed based on successful AVM result Individual, ltd co SPV and LLP applicants only 	75%	3.69%	5 - 30 years interest only, part capital repayment or full capital repayment.	1.50% (can be added to loan)	0.75%
<ul style="list-style-type: none"> Enhanced application experience via MyShawbrook Buy-to-Let 		<ul style="list-style-type: none"> Available to first time landlords 		<ul style="list-style-type: none"> AVM means no valuation costs 	

Specialist Product	Loan to Value	Variable rate*	Fixed rate pricing		Term & Repayment	Arrangement fee	Broker Partner procurement fee
			3 Yr	5 Yr			
Key Product Information <ul style="list-style-type: none"> All property types considered, including complex BTL, HMOs, blocks of flats and student accommodation Complex applicant types considered, including trusts, pensions and charities Unlimited properties on single application Expat borrowers (0.25% loading added to the rate) 	65%	4.14% (SBR* + 3.39%)	4.19%	4.24%	3 - 30 years interest only, part capital repayment or full capital repayment.	1.50% - loans up to £1m 2.00% - £1m plus (can be added to loan)	1.50%
	75%	4.24% (SBR* + 3.49%)	4.29%	4.34%			

Early Repayment Charges

- 3 year term - 3% for the first 2 years, 1% in year 3
- 4 year term - 3% for 4 years
- 5 year term - 3% for 4 years, 1% in year 5
- 6 - 30 year term - 3% for first 5 years, 0% thereafter

Existing Customers

0.25% arrangement fee discount for existing Shawbrook customers

***Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. This means that if SBR is lower than 0.75% the rate we charge on SBR linked products will remain at 0.75% plus margin. Please note that the current Shawbrook Base Rate is 0.10% (as of March 2020).**

Contact information

Email or call the sales desk on:
info@impactsf.co.uk / 01403 272625

Commercial Investments (subject to criteria)

Mortgages from £50k – £25m

Loan to value up to 75% of vacant possession or market value

Product	Loan to Value	Variable rate*	Fixed rate pricing		Term & Repayment	Arrangement fee	ERCs	Broker Partner procurement fee
			3 Yr	5 Yr				
Over £1m	Up to 55%	5.49% (SBR* +4.74%)	5.52%	5.54%	3 - 25 Year Term Interest Only - Up to 70% LTV Part Capital & Full Capital Up to 75% LTV Bespoke amortization available.	2.00%	2 Year Term - 3%, 3% 3 Year Term - 3%, 3%, 1% 4 Year Term - 3%, 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 *Please note, ERCs apply to the term of the mortgage, NOT the fixed rate period.	1.50%
	55.01% - 65%	5.69% (SBR* +4.94%)	5.72%	5.74%				
	65.01% - 75%	6.19% (SBR* +5.44%)	6.22%	6.24%				
£150,001 to £1m	Up to 55%	5.69% (SBR* +4.94%)	5.72%	5.74%		1.50%		
	55.01% - 65%	5.89% (SBR* +5.14%)	5.92%	5.94%				
	65.01% - 75%	6.39% (SBR* +5.64%)	6.42%	6.44%				
Up to £150k	Up to 55%	6.09% (SBR* +5.34%)	6.12%	6.14%		1.50%		
	55.01% - 65%	6.39% (SBR* +5.64%)	6.42%	6.44%				
	65.01% - 75%	7.25% (SBR* +6.50%)	7.28%	7.30%				
Existing Customers	0.25% discounts available on arrangement fees for existing customers				Ex Pats	0.25% loading to be added to the rate		

*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. This means that if SBR is lower than 0.75% the rate we charge on SBR linked products will remain at 0.75% plus margin. Please note that the current Shawbrook Base Rate is 0.10% (as of March 2020).

Contact information

Email or call the sales desk on:
 info@impactsf.co.uk / 01403 272625

****Limited Edition******70% LTV available on a 5 year fixed at 5.34%**

Product	Loan to Value	Variable rate*	Fixed rate pricing		Term & Repayment	Arrangement fee	ERCs	Broker Partner procurement fee	
			3 Yr	5 Yr					
Over £1m	Up to 55%	4.89% (SBR* + 4.14%)	4.92%	4.94%	3 - 25 Year Term Interest Only - Up to 75% LTV Part Capital & Full Capital Up to 75% LTV Bespoke amortization available.	2.00%	2 Year Term - 3%, 3%	1.50%	
	55.01% - 65%	4.89% (SBR* + 4.14%)	4.92%	4.94%			3 Year Term - 3%, 3%, 1%		
	65.01% to 70% Limited Edition			5.34%			4 Year Term - 3%, 3%, 3%, 3%		
	65.01% - 75%	5.49% (SBR* + 4.74%)	5.52%	5.54%			5 Year Term - 3%, 3%, 3%, 3%, 1%		
£150,001 to £1m	Up to 55%	5.19% (SBR* + 4.44%)	5.22%	5.24%		1.50%	Terms in excess of 5 years - 3% for the first 5 years, 0% thereafter		
	55.01% - 65%	5.19% (SBR* + 4.44%)	5.22%	5.24%			*Please note, ERCs apply to the term of the mortgage, NOT the fixed rate period.		
	65.01% to 70% Limited Edition			5.34%					
	65.01% - 75%	5.79% (SBR* + 5.04%)	5.82%	5.84%					
Up to £150k	Up to 55%	5.70% (SBR* + 4.95%)	5.73%	5.75%		1.50%			
	55.01% - 65%	6.00% (SBR* + 5.25%)	6.03%	6.05%					
	65.01% - 75%	6.69% (SBR* + 5.94%)	6.72%	6.74%					
Existing Customers	0.25% discounts available on arrangement fees for existing customers					Ex Pats	0.25% loading to be added to the rate		

*Shawbrook Base Rate (SBR) is subject to a minimum floor of 0.75%. This means that if SBR is lower than 0.75% the rate we charge on SBR linked products will remain at 0.75% plus margin. Please note that the current Shawbrook Base Rate is 0.10% (as of March 2020).

Contact information

Email or call the sales desk on:
info@impactsf.co.uk / 01403 272625

Fees and charges

Fees																								
Valuation Fee	<ul style="list-style-type: none"> Payable by applicant Broker partner to confirm and instruct valuation via Broker Hub 	<ul style="list-style-type: none"> Please see the Valuation Fee Scale on the broker hub for guideline pricing 	<ul style="list-style-type: none"> Single residential properties valued in excess of £2m will require a commercial valuation 																					
Panel Managers	Term Transactions: Appraisers UK Ltd T 01454 855 444 www.appraisersuk.com	Bridging Transactions: VAS Group T 01642 262 217 https://manager.vas-panel.com																						
Lender Arrangement Fee	Arrangement fees are added to the loan, outside of LTVs. Bridging: 1.95% BTL Specialist up to £1m: 1.50% BTL Specialist £1m plus: 2.00% BTL Non-Portfolio: 1.50% Commercial Investment under £1m: 1.50% Commercial Investment over £1m: 2.00%																							
Lender Legal Fees	<table border="1"> <thead> <tr> <th>Loan size</th> <th>Commercial & semi commercial property</th> <th>Residential investment property</th> </tr> </thead> <tbody> <tr> <td>Up to £100k</td> <td>£950 + VAT</td> <td>£650 + VAT</td> </tr> <tr> <td>£101k – £300k</td> <td>£1250 + VAT</td> <td>£750 + VAT</td> </tr> <tr> <td>£301k – £500k</td> <td>£1450 + VAT</td> <td>£850 + VAT</td> </tr> <tr> <td>£501k – £750k</td> <td>£1650 + VAT</td> <td>£950 + VAT</td> </tr> <tr> <td>£751k – £1m</td> <td>£1950 + VAT</td> <td>£1050 + VAT</td> </tr> <tr> <td>>£1m</td> <td colspan="2">The fees are confirmed on a case by case basis depending on the structure of the application.</td> </tr> </tbody> </table>	Loan size	Commercial & semi commercial property	Residential investment property	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.			
Loan size	Commercial & semi commercial property	Residential investment property																						
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.																							
	<ul style="list-style-type: none"> Plus disbursements including title insurance (costs range from £160 – £520) and any additional security being taken. Legal fees deducted from loan advance. Applicants require their own solicitor to act for them on purchase applications (including transfer of equity). On re-mortgages, individual applicants can proceed without separate solicitors (Non-Rep). Freehold blocks of flats and HMOs fall under the commercial & semi-commercial property fee scale. 																							
Shawbrook's 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																						
Early Repayment Charges	Term 2 year term - 3%, 3% 3 year term - 3%, 3%, 1% 4 year term - 3%, 3%, 3%, 3% 5 year term - 3%, 3%, 3%, 3%, 1% 6-30 year term - 3%, 3%, 3%, 3%, 3%, 0%	Overpayments 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, the charge will be as follows:- <ul style="list-style-type: none"> For unregulated bridging products the client will not incur an early repayment charge Overpayments will incur a £200 administration fee 																						
Interest only, part capital and full capital payment profiles available, please refer to online mortgage calculator or call the sales desk.																								

THIS DOCUMENT IS FOR PROFESSIONAL INTERMEDIARIES ONLY AND IS NOT INTENDED FOR PUBLIC OR CUSTOMER USE.

Shawbrook Bank Limited

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 Conduct Authority and the Prudential Regulation Authority.

20210906_B2B_COLLATERAL_GUIDESFORMS_PRODUCTGUIDE_GC_FP