

## Commercial Mortgages Fixed Rate Pricing

### Term Pricing October 2018 (continued overleaf)

Residential investment	All-in variable rate	Fixed rate pricing					DSCR coverage
		LTV	3yr	4yr	5yr	7yr	
<b>RI0.1, RI0.3</b> Simple BTL/ MUB up to 4 units	up to 55%	3.79%	3.86%	3.93%	4.00%	4.12%	4.23%
	55.01% – 65%	4.04%	4.11%	4.18%	4.25%	4.37%	4.48%
	65.01% – 75%	4.19%	4.26%	4.33%	4.40%	4.52%	4.63%
<b>RI0.2</b> HMOs to 6 rooms	up to 55%	4.24%	4.31%	4.38%	4.45%	4.57%	4.68%
	55.01% – 65%	4.54%	4.61%	4.68%	4.75%	4.87%	4.98%
	65.01% – 75%	4.64%	4.71%	4.78%	4.85%	4.97%	5.08%
<b>RI1, RI3</b> Specialist BTL & portfolios (Max £750k)	up to 55%	4.24%	4.31%	4.38%	4.45%	4.57%	4.68%
	55.01% – 65%	4.49%	4.56%	4.63%	4.70%	4.82%	4.93%
	65.01% – 75%	4.64%	4.71%	4.78%	4.85%	4.97%	5.08%
<b>RI2</b> Specialist HMOs	up to 55%	4.69%	4.76%	4.83%	4.90%	5.02%	5.13%
	55.01% – 65%	4.89%	4.96%	5.03%	5.10%	5.22%	5.33%
	65.01% – 75%	5.04%	5.11%	5.18%	5.25%	5.37%	5.48%

For all DSCR calculations -  
Please refer to the DSCR Methodology on page 18 within the Full Product Guide

Residential investment	All-in variable rate	Fixed rate pricing					DSCR coverage
		LTV	3yr	4yr	5yr	7yr	
<b>LR11, LR13</b> BTLs/ MUBs / Portfolios (£750k+)	up to 55%	4.03%	4.10%	4.17%	4.24%	4.36%	4.47%
	55.01% – 65%	4.30%	4.37%	4.44%	4.51%	4.63%	4.74%
	65.01% – 75%	4.50%	4.57%	4.64%	4.71%	4.83%	4.94%
<b>LR12</b> HMOs (750k+)	up to 55%	4.24%	4.31%	4.38%	4.45%	4.57%	4.68%
	55.01% – 65%	4.50%	4.57%	4.64%	4.71%	4.83%	4.94%
	65.01% – 75%	4.60%	4.67%	4.74%	4.81%	4.93%	5.04%
<b>RR1</b> Resi refurbishment	up to 65%	5.35%	5.42%	5.49%	5.56%	5.68%	5.79%
	65.01% – 70%	5.49%	5.56%	5.63%	5.70%	5.82%	5.93%
	70.01% – 75%	5.65%	5.72%	5.79%	5.86%	5.98%	6.09%
<b>RR2</b> HMO refurbishment	up to 65%	5.45%	5.52%	5.59%	5.66%	5.78%	5.89%
	65.01% – 70%	5.55%	5.62%	5.69%	5.76%	5.88%	5.99%
	70.01% – 75%	5.79%	5.86%	5.93%	6.00%	6.12%	6.23%

For all DSCR calculations -  
Please refer to the DSCR Methodology on page 18 within the Full Product Guide

**Current 3 month Libor rate**
**0.80%**

Please note that these rates are eligible on new applications submitted from the 1st – 31st October, 2018.

#### Key criteria (TERM ONLY)

- Our fixed rates are available across all products, on loan sizes from £50k to £15m. For more detailed product criteria please refer to the Full Product Guide.
- Please refer to the Full Product Guide for all product details across the range.
- Loans from 3 – 30 year term available. The actual loan term can exceed the term of the fixed rate, with the rate reverting to the equivalent variable margin plus LIBOR\* rate of 0.80%.

- ERCs are based on the full term of the loan as per Shawbrook's variable rate options. This also applies to instances where the total term exceeds that of the fixed rate.
- Fixed rates are based on a price loading above the equivalent variable margin plus LIBOR\* rate of 0.80%. Where the margin of the underlying Variable product changes, we reserve the right to change the fixed rates accordingly.

\*Shawbrook Bank applies a minimum floor of 0.75% to the LIBOR rate. If and for so long as the LIBOR rate falls below 0.75%, LIBOR will be deemed to be 0.75%

## Commercial Mortgages Fixed Rate Pricing

### Term Pricing October 2018

Commercial investment	LTV	All-in variable rate	Fixed rate pricing					DSCR coverage
			3yr	4yr	5yr	7yr	10yr	
<b>CI1</b> Commercial Investment	up to 55%	5.20%	5.27%	5.34%	5.41%	5.53%	5.64%	For all DSCR calculations -  Please refer to the DSCR Methodology on page 18 within the Full Product Guide
	55.01% – 65%	5.50%	5.57%	5.64%	5.71%	5.83%	5.94%	
	65.01% – 75%	5.99%	6.06%	6.13%	6.20%	6.32%	6.43%	
<b>CI2</b> Semi-commercial Investment	up to 55%	4.90%	4.97%	5.04%	5.11%	5.23%	5.34%	
	55.01% – 65%	5.20%	5.27%	5.34%	5.41%	5.53%	5.64%	
	65.01% – 75%	5.54%	5.61%	5.68%	5.75%	5.87%	5.98%	
<b>TB1</b> Commercial Trading Business	up to 50%	6.10%	6.17%	6.24%	6.31%	6.43%	6.54%	
	50.01% – 60%	6.20%	6.27%	6.34%	6.41%	6.53%	6.64%	
	60.01% – 70%	6.70%	6.77%	6.84%	6.91%	7.03%	7.14%	
<b>TB2</b> Semi-commercial Trading Business	70.01% – 75%	7.30%	7.37%	7.44%	7.51%	7.63%	7.74%	
	up to 60%	5.70%	5.77%	5.84%	5.91%	6.03%	6.14%	
	60.01% – 70%	5.95%	6.02%	6.09%	6.16%	6.28%	6.39%	
<b>TB3</b> Pub Trading Business	70.01% – 75%	6.70%	6.77%	6.84%	6.91%	7.03%	7.14%	
	up to 60%	7.20%	7.27%	7.34%	7.41%	7.53%	7.64%	

Current 3 month Libor rate

0.80%

Please note that these rates are eligible on new applications submitted from the 1st – 31st October, 2018.

#### Key criteria (TERM ONLY)

- Please refer to previous page's Key Criteria for term products

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### Short Term & Regulated Bridging Pricing October 2018

	LTV		
	0 – 50%	50.01% – 65%	65.01% – 75%
**Refers to all STL & RB rates			
<b>STL1</b> Residential	0.43% pm	0.53% pm	0.70% pm
<b>STL2</b> Semi-commercial	0.75% pm	0.75% pm	0.81% pm
	<b>0 – 50%</b>	<b>50.01% – 65%</b>	<b>65.01% – 70%</b>
<b>STL3</b> Commercial	0.83% pm	0.83% pm	0.83% pm
	<b>0 – 50%</b>	<b>50.01% – 65%</b>	<b>65.01% – 75%</b>
<b>HR1</b> Residential heavy refurbishment	0.60% pm	0.65% pm	0.75% pm
	<b>0 – 50%</b>	<b>50.01% – 65%</b>	<b>65.01% – 70%</b>
<b>HR2</b> Commercial and semi-commercial heavy refurbishment	0.83% pm	0.83% pm	0.83% pm
	<b>0 – 45%</b>	<b>45.01% – 55%</b>	<b>55.01% – 70%</b>
<b>RB1</b> Regulated bridging – purchase	0.59%	0.65%	0.69%
<b>RB2</b> Regulated bridging – refurbishment	0.65%	0.69%	0.73%

**\*\* Once offered, the rate will remain fixed at the offered rate for the term of the loan (subject to Shawbrook Terms & Conditions).**