

PRODUCT GUIDE



TAB.



TAB, TRUST, TRANSPARENCY

TAB

MORTGAGE

From **3.50% p.a.**
+ **BoE base rate**

TAB Mortgage is our long-term lending solution for residential, semi-commercial, and commercial properties. Backed by the TAB Tracker, your rate moves with the Bank of England base rate for flexibility and transparency in today's property financial market.

MAX
MAX
LOAN

£100,000
-
£5,000,000

First charge only
Interest-only
repayment

MAX
MAX
LTV

75%
Residential


70%
Commercial


Available in
England, Wales
and Mainland/
Non-Rural
Scotland

MAX
TERM

3-5
Years

Arrangement
Fee: 2.00%
Exit Fee: 2.00%
(ESG Discounts
available)

Residential property lending

Includes semi-commercial properties
with > 50% residential space

LTV	Margin from
Up to 50%	3.50%
Up to 60%	4.00%
Up to 70%	4.50%
Over 70%	5.00%

Commercial property lending

Includes semi-commercial properties
with < 50% residential space

LTV	Margin from
Up to 50%	4.00%
Up to 60%	4.50%
Up to 70%	5.00%
Over 70%	Not offered

Plus Bank of England base rate



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MORTGAGE

Eligibility & Criteria

Minimum property value:	£150,000
Customer type:	Individual, Ltd, or LLP registered in the UK
Tenure:	Freehold, Feuhold or Leasehold (min. 65 years remaining)
Legal charge:	First charge only
Servicing requirement:	DSCR 125% at pay rate (+1.00%)
Secured arrears:	None in the last 12 months
CCJ's:	None in the last 12 months; one over £750 in the last 24 months
Defaults:	As above
BKO/IVA/CVA:	None in the last three years
Associated company adverse:	Considered on a case-by-case basis e.g. background liquidations
Unsecured arrears:	Acceptable, subject to overall profile not being in decline

Property types

RESIDENTIAL

- Residential investment ✓
- HMO's
- Multi-unit freehold property (MUFB)
- Holiday lets and AirBnB
- Corporate lets

COMMERCIAL

- Warehouses ✓
- Industrial units
- Retail
- Hospitality
- Student accommodation

- Properties containing structural works ✗
- Grade I listed properties
- Restrictive occupancy covenants
- Planning required properties
- Properties < 10 years old without warranty/PCC
- Gambling or gaming premises



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MORTGAGE

ESG Discounts

There are three categories of ESG Discount:

EPC, Sustainability and Social.

Borrowers may be eligible for all three in respect of each loan

EPC

Discount

0.33%

Outcome

EPC rating A, B or C at expiry of the term

Evidence

This will be assessed by the borrower providing the EPC certificate

Sustainability

Discount

0.33%

Outcome

Environmental impact reduced through property upgrades or a clear sustainability plan

Evidence

Works done to be independently verified by a relevant expert

Social

Discount

0.33%

Outcome

Let to a social enterprise or charity, used for adult learning, or supporting health and wellbeing

Evidence

Site visit completed with documented evidence of legal occupation

* Outcomes in these buckets are examples of what is eligible for ESG Discount. Borrowers can present alternative outcomes provided they can be evidenced accordingly.



TAB

BRIDGE

Eligibility & Criteria

Customer type:	Individuals, LTDs & LLPs (UK tax registered)
Security:	First charge security (second charge considered)
Property location:	Property in England, Wales or mainland/ non-rural Scotland
Tenure:	Leasehold (min 65 years), Freehold or Feuhold
Secured arrears:	No secured arrears in 12 months
CCJs:	Max 1 CCJ >£750 in last 24 months
IVA/BKO/CVA:	None in last three years

Property types

RESIDENTIAL

- Residential investment ✓
- HMO's
- Multi-unit freehold property (MUFB)
- Holiday lets and AirBnB
- Corporate lets

COMMERCIAL

- Warehouses ✓
- Industrial units
- Retail
- Hospitality
- Student accommodation

- *
- Properties containing munda materials ✗
 - Land
 - Football clubs/ Training grounds
 - Mobile homes/Houseboats
 - Operating schools and childcare nurseries
 - Gambling or gaming premises

* Loans that fall outside these criteria will be considered on a case-by-case basis.



TAB SALES TEAM

Scan for more information
and contact details:



Michael Grant
Head of Sales

[✉](#) [in](#)



Aijan Aldridge
Corporate
Sales Director

[✉](#) [in](#)



Gary Melville
Business
Development
Specialist

[✉](#) [in](#)



Loren Lynch
Senior BDM -
Midlands

[✉](#) [in](#)



Ollie Reynolds
Senior BDM -
Home Counties

[✉](#) [in](#)



Sophie Meller
Senior BDM -
London

[✉](#) [in](#)



Kristofer Day
BDM - Scotland

[✉](#) [in](#)



Calum Knight
BDM -
South East

[✉](#) [in](#)



Ben Humphreys
BDM - North

[✉](#) [in](#)



Yohann Ifrah
Internal Sales
Manager

[✉](#) [in](#)



Russ Davis
Internal Sales

[✉](#) [in](#)



Rebecca Bradley
Internal Sales

[✉](#) [in](#)



Abby Alexander
Internal Sales

[✉](#) [in](#)



Charlotte Parker
Senior BDM -
South

[✉](#) [in](#)



Sarah Elerian
Internal Sales

[✉](#) [in](#)



Connor Williamson
Business
Development
Associate

[✉](#) [in](#)



James Faustino
Business
Development
Executive

[✉](#) [in](#)



PRODUCT GUIDE



TAB is committed to being the UK's leading specialist lender, empowering clients to finance property investments with confidence through an AI powered tech ecosystem.

We are committed to maximising access to property finance that drives sustainable growth.

With a dedication to transparency and service excellence, tailored to our customers, we aim to consistently execute with precision as we scale our offerings across real estate markets.

TAB is a trading name of TAB London Limited. Registered in England and Wales with registration number: 11225821 and whose registered office is at

101 New Cavendish Street, London W1W 6XH.

The information disclosed in this brochure is considered a true reflection of TAB's products and services at the date of publication - last updated on **03 March 2026**

TAB loans are unregulated. Any property used as security is at risk of repossession if you do not keep up with your payments.

Changes in circumstances after the time of publication may impact the accuracy of the information.

TAB can offer no guarantee, and the information enclosed may change without notice at the sole discretion of TAB London Limited.

TAB lending and rates will be on a case by case basis subject, inter alia, to borrower status

TAB. Trust. Transparency

tabhq.com

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and contact details:

