CHARLES STREET FINANCE
EST. 1983

Your Solution to Fast Funding

PRODUCT GUIDE

RATES 2026

PRODUCT SUMMARY

Product Guide - 2026 Rates

CHARLES STREET FINANCE
EST. 1983

1st CHARGE

MINIMUM LOAN SIZE £50K - MAXIMUM £10M

	Rates From (Variable)	Arrangement Fee	Exit Fee / ERC	Max LTV Purchase	Max LTV Refinance	Term
RESIDENTIAL BRIDGE '50'	0.75% per month	1% (min £1,500)	1%	50%	50%	1 - 6 months
RESIDENTIAL BRIDGE	0.99% per month	1% (min £1,500)	1 month	75%	70%	1 - 12 months
COMMERCIAL BRIDGE	0.99% per month	1% (min £1,500)	1 month	65%	60%	1 - 12 months
BTL*	8.99% per annum	2.5% (min £1,500)	4%, 4%, 4%, 3%, 2%, 1%	75%	70%	5 - 30 years
COMMERCIAL TERM	8.99% per annum	2.5% (min £1,500)	4%, 4%, 4%, 3%, 2%, 1%	65%	60%	5 - 30 years
HOMEOWNER BUSINESS LOAN Limited Company Only	8.99% per annum	2.5% (min £1,500)	4%, 4%, 4%, 3%, 2%, 1%	75%	65%	5 - 30 years
REVOLVING CREDIT FACILITY	0.99% per month	2% (min £1,500)	1 month	75%	70%	1 - 36 months
EPC REFURB BRIDGE	0.99% per month	2% (min £1,500)	1 month	75%	70%	1 - 18 months

* Limited affordability options available at lower LTV subject to referral

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PRODUCT SUMMARY

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2nd CHARGE

MINIMUM LOAN SIZE £50K - MAXIMUM £10M / £1M HOMEOWNER BUSINESS LOAN

	Rates From (Variable)	Arrangement Fee	Exit Fee / ERC	Max LTV Purchase	Max LTV Refinance	Term
RESIDENTIAL BRIDGE	1.25% per month	1% (min £1,500)	1 month	65%	60%	1 - 12 months
HOMEOWNER BUSINESS LOAN Max lend £1m	10.99% per annum	2.5% (min £1,500)	4%, 4%, 4%, 3%, 2%, 1%	65%	60%	Max. 5 years

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CRITERIA OVERVIEW

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PROPERTY

- Residential Bridge: Residential / residential investment / Buy-to-Let in England, Scotland and Wales.
- Standard property: All standard construction houses, bungalows (including ex-council), flats, maisonettes, up to 6 stories (ex-council up to 4 stories) and purpose built apartments (excluding ex-council).
- Non-standard property: All other property types, including ex-council flats and maisonettes (over 4 stories), non-standard construction, defective, high-rise (over 6 stories), or poor remarks on valuation. LTV for non-standard properties reduced by 10%. This could be reduced further subject to further assessment.
- Commercial Bridge & Term: Commercial Investment property and owner occupied commercial properties, investment portfolios.
- Land and all other commercial property types considered on a case by case basis.

VALUATIONS

- We offer a variety of options on our property valuations, please speak to a member of the Charles Street team for more information.

CUSTOMER

- Individuals, sole traders, LLP's, partnerships and limited companies accepted.
- Employed and self-employed applicants and portfolio landlords accepted.
- Expats and non UK residents accepted upon referral.
- Minimum age 18 years and no maximum age. If income is required a maximum age of 80 upon expiry of the loan applies.

AFFORDABILITY

- Affordability will be assessed on an individual basis, to ensure that the applicant can afford the loan payments. If there is a plausible and secured exit strategy and acceptable loan to value, retained interest to service the loan to satisfy affordability criteria will be accepted.
- There are flexible and limited affordability options available on specific products and please speak to a member of the Charles Street team for more information.

CREDIT PROFILE

- We offer a flexible approach to credit impairment or defaults including CCJ's and this will be considered on an individual case by case basis.

FEES

- All fees are based on the net loan amount.
- Legal costs charged will include VAT where applicable. These will be paid by the applicants and added to the advance.
- For Scottish applications a minimum legal fee of £600 will be applicable
- Telegraphic transfer fee £30
- Renewal fees – At the end of the agreed term the loan may be renewed and a fee of 5% of the original total loan facility will apply.
- For further details please refer to the full Charles Street Finance agreed tariff of charges.

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