

InterBay

product guide

The specialist lender that's determined to deliver

For support with commercial, semi-commercial, buy to let loans, bridging and developer exit finance cases, the experts at InterBay can help where other lenders may not.






However challenging a case may seem, we work with you to help find the best solution possible.

24 May 2024

All rates and product criteria are correct at the time of being published



Contents

	Commercial >	3		Buy to let >	13	
	Criteria	4		Criteria	14	
	Products	5		Products	15	
	Legal fee scale	7		Valuation fee scale	17	
	Semi-commercial >	8		Bridging finance >	19	
	Criteria	9			Contact us >	20
	Products	10				
	Legal fee scale	12				

[^ Previous page](#) |
 [Next page v](#)



Commercial mortgages

When it comes to commercial lending, we understand the demands and challenges your clients may face. There's no case too big or too complex for us, and we're determined to work with your client to offer them a tailored service and see their case through to the end.

Key features



Up to **75% LTV**
available



No maximum
loan amount



No maximum
property value



Most asset classes
considered



Owner occupier
and investment
applications accepted

[^ Previous page](#) | [Next page](#) [v](#)

Key commercial criteria

- Up to 75% LTV based on lower of vacant possession value, investment value or purchase price
- Available in England and Wales
- 2-30 years term available
- Owner occupier applications accepted where business been trading for 2 years and affordability calculated off adjusted net profit /EBITDA
- Investor deals accepted where the property is let out to a third party with a lease in place with at least 12 months to run with rental payments up to date.

Acceptable credit profile

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

***The restrictions may not apply in the following circumstances:**

- Where all CCJs/defaults were registered more than three years ago and satisfied prior to mortgage application;
- Where all CCJs/defaults were satisfied more than 12 months prior to application regardless of date of registration;
- Where the CCJs/defaults in aggregate amount to less than £300, regardless of date of registration, and satisfied prior to mortgage application.

ICR (and calculation)

Commercial rental income considered subject to validating that there is at least 12 months unexpired term on the current lease.

ICR will depend on the loan type:

- ICR will apply for 2 year rates based on 5%, or the initial pay rate - whichever is higher at 125%
- ICR will apply for 5 year rates at the initial pay rate at 125%
- Owner occupier – ICR based on market rent confirmed by valuer is 110% (market rent), borrower 125% (net profit/EBITDA).

Interest-only option available

Eligible applicants

- Individuals, limited companies, LLPs, partnerships and trusts and pension schemes (incl. SIPPs)
- Minimum two years' relevant sector experience.
- Must be tenanted or owner occupied
- The surveyor to confirm a sales and lettings marketability period of 12 months or less
- Property to be fit for immediate occupation
- Where the property is tenanted, solicitors must confirm that the lease is drawn on commercially acceptable terms.

Bankruptcy	Nil (6 year history)
IVA	Nil (6 year history)
Repossession	Nil (6 year history)
Debt Management Programme	Nil (6 year history)

[^ Previous page](#) |
 [Next page v](#)

Commercial products

LTV	Product	Starting rate	Arrangement fee	Minimum loan	Reversion rate	ERCs
65%	2-year fixed	8.39%	2%	£200,000	Starting rate or BBR + 3.14% whichever is higher	5%, 4%
		7.09%	5%		Starting rate or BBR + 1.84% whichever is higher	4%, 3%
	5-year fixed	8.19%	2%		Starting rate or BBR + 2.94% whichever is higher	5%, 4%, 4%, 3%, 3%
		7.79%	5%		Starting rate or BBR + 2.54% whichever is higher	5%, 4%, 3%, 1%, 1%
70%	2-year fixed	8.49%	2%	£200,000	Starting rate or BBR + 3.24% whichever is higher	5%, 4%
		7.19%	5%		Starting rate or BBR + 1.94% whichever is higher	4%, 3%
	5-year fixed	8.29%	2%		Starting rate or BBR + 3.04% whichever is higher	5%, 4%, 4%, 3%, 3%
		7.89%	5%		Starting rate or BBR + 2.64% whichever is higher	5%, 4%, 3%, 1%, 1%
75%	2-year fixed	8.59%	2%	£200,000	Starting rate or BBR + 3.34% whichever is higher	5%, 4%
		7.29%	5%		Starting rate or BBR + 2.04% whichever is higher	4%, 3%
	5-year fixed	8.39%	2%		Starting rate or BBR + 3.14% whichever is higher	5%, 4%, 4%, 3%, 3%
		7.99%	5%		Starting rate or BBR + 2.74% whichever is higher	5%, 4%, 3%, 1%, 1%

In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate. The interest year for InterBay is calculated over 360 days. Bank of England Base Rate (BBR): 5.25%

BBR is subject to a floor of 0.75% (if BBR exceeds 3% the floor resets to 3%)

Physical valuations

For commercial cases, full physical inspections for valuations will continue, and shall be conducted via our panel manager by way of a bespoke valuation quote.

Fees

- A £145 administration fee is payable upon submission of the application and is non-refundable.
- The arrangement fee, which is non-refundable, is payable on completion and can be added to the loan. A 0.25% reduction in the arrangement fee applies to existing customers placing a new application.
- The valuation fee shall be paid directly by the applicant or broker to our panel manager at the point of instructing the valuation.

[^ Previous page](#) | [Next page v](#)

Products now revert to Bank of England Base Rate (BBR) trackers

- On expiry of the fixed rate (the Starting Rate*), the Term Loan will revert to a rate of interest which will be variable at a Margin above the Bank of England Base Rate
- The variable rate of interest will move up and down in line with the Bank of England Base Rate, however if the Bank of England Base Rate falls below 0.75% the interest rate you're charged won't change, this is referred to as the minimum floor
- If the Bank of England Base Rate reaches 3%, the minimum floor rate becomes 3%
- In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate
- Changes to the Bank of England Base Rate, subject to the minimum floors, will take effect from the 1st of the month immediately following the announcement of the change in the Bank of England Base Rate. Your new rate will be calculated by taking the Margin applicable to the Term Loan plus the Bank of England Base Rate.

*** The Starting Rate is the Margin plus the higher of either the Bank of England Base Rate at the date of commencement of the Term Loan or 0.75% and will be defined in the AIP and Facility Letter.**

[^ Previous page](#) | [Next page v](#)

Legal fee scale

Loan size	InterBay legal costs	Combined legal costs (InterBay and client)	
	Purchase or remortgage	Purchase	Remortgage
£200,000 - £300,001	£1,250	£3,000	£2,125
£300,001 - £500,000	£1,450	£3,500	£2,650
£500,001 - £750,001	£1,650	£4,125	£2,650
£750,001 - £1,000,000	£1,950	£4,650	£3,000
Over £1,000,000	£2,250 or 0.1% (whichever is greater)	POA	POA

Charges will apply for each additional title on the same loan – please see below.

Property value	Fees per additional title (excluding VAT and disbursements)
Up to £500,000	£350
£500,001 - £1,000,000	£650
£1,000,001 and over	£950

Please note the following assumptions:

1. VAT and Disbursements are payable in addition to the fee estimate
2. The fees quoted above are an estimate based on the following:
 - a) Title is not unduly onerous
 - b) Security comprises one property
 - c) Occupational leases are on commercially acceptable terms or properly granted AST's and no superior landlord consents need to be obtained
 - d) The loan proceeds to completion within a reasonable timescale and does not become unduly complicated
 - e) The transaction comprises an arm's length purchase at full market value with the consideration being paid in cash upon completion (on a purchase)
 - f) The planning status of the property is readily apparent with no outstanding elements and no development is ongoing or intended is not a new build/has not been subject to substantial works within the last five years.

These costs do not include any disbursements incurred in the course of the transaction. These will be in addition to the fees set out above. These costs are predicted on using No Search Insurance for re-finance transactions. The cost of the insurance will be charged in addition. Loans comprising multiple properties will be individually quoted. The fee quotes provided are on the basis that the matter is straightforward with no unforeseen complications. All legal fees will be deducted from the draw-down of the loan advance.

[^ Previous page](#) |
 [Next page v](#)



Semi-commercial mortgages

When it comes to semi-commercial lending, we understand the demands and challenges your clients may face. There's no case too big or too complex for us, and we're determined to work with your client to offer them a tailored service and see their case through to the end.

Key features



Up to **75% LTV**
available



No maximum
loan amount



No maximum
property value



Owner occupier
and investment
applications accepted



Most asset classes
considered



Residential and commercial
income can be considered

[^ Previous page](#) |
 [Next page v](#)

Key semi-commercial criteria

- Owner occupier applications accepted where business been trading for 2 years and affordability calculated off adjusted net profit /EBITDA
- Investor deals accepted where the property is let out to a third party with a lease in place with at least 12 months to run with rental payments up to date
- Up to 75% LTV based on lower of vacant possession value, investment value or purchase price
- Available in England and Wales
- 2-30 years term available.

Interest-only option available

Acceptable credit profile

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

*The restrictions may not apply in the following circumstances:

- Where all CCJs/defaults were registered more than three years ago and satisfied prior to mortgage application;
- Where all CCJs/defaults were satisfied more than 12 months prior to application regardless of date of registration;
- Where the CCJs/defaults in aggregate amount to less than £300, regardless of date of registration, and satisfied prior to mortgage application.

ICR (and calculation)

Commercial rental income considered subject to validating that there is at least 12 months unexpired term on the current lease.

ICR will depend on the loan type:

- ICR will apply for 2 year rates based on 5%, or the initial pay rate - whichever is higher at 125%
- ICR will apply for 5 year rates at the initial pay rate at 125%
- Owner occupier – ICR based on market rent confirmed by valuer is 110% (market rent), borrower 125% (net profit/EBITDA).

Eligible applicants

- Individuals, limited companies, LLPs, partnerships and trusts
- Minimum two years' relevant sector experience.

Commercial element

- Must be tenanted or owner occupied
- The surveyor to confirm a sales and lettings marketability period of 12 months or less
- Property to be fit for immediate occupation
- Where the property is tenanted, solicitors must confirm that the lease is drawn on commercially acceptable terms.

Bankruptcy	Nil (6 year history)
IVA	Nil (6 year history)
Repossession	Nil (6 year history)
Debt Management Programme	Nil (6 year history)

[^ Previous page](#) | [Next page](#) [v](#)

Semi-commercial products

LTV	Product	Starting rate	Arrangement fee	Loan amounts	Reversion rate	ERCs
65%	2-year fixed	7.69%	2%	£200,000 minimum loan. No maximum loan.	Starting rate or BBR + 2.44% whichever is higher	4%, 3%
		7.19%	3%		Starting rate or BBR + 1.94% whichever is higher	
	5-year fixed	7.39%	2%		Starting rate or BBR + 2.14% whichever is higher	4%, 3%, 3%, 3%, 3%
		7.19%	3%		Starting rate or BBR + 1.94% whichever is higher	
75%	2-year fixed	7.89%	2%	£200,000 minimum loan. No maximum loan.	Starting rate or BBR + 2.64% whichever is higher	4%, 3%
		7.39%	3%		Starting rate or BBR + 2.14% whichever is higher	
	5-year fixed	7.59%	2%		Starting rate or BBR + 2.34% whichever is higher	4%, 3%, 3%, 3%, 3%
		7.39%	3%		Starting rate or BBR + 2.14% whichever is higher	

In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate. The interest year for InterBay is calculated over 360 days. Bank of England Base Rate (BBR): 5.25%

BBR is subject to a floor of 0.75% (if BBR exceeds 3% the floor resets to 3%)

Physical valuations

For semi-commercial cases, full physical inspections for valuations will continue, and shall be conducted via our panel manager by way of a bespoke quote.

Fees

- A £145 administration fee is payable on submission of the application and is non-refundable.
- The arrangement fee, which is non-refundable, is payable on completion and can be added to the loan. A 0.25% reduction in the arrangement fee applies to existing customers placing a new application.
- The valuation fee shall be paid directly by the applicant or broker to our panel manager at the point of instructing the valuation.

[^ Previous page](#) | [Next page v](#)

Products now revert to Bank of England Base Rate (BBR) trackers

- On expiry of the fixed rate (the Starting Rate*), the Term Loan will revert to a rate of interest which will be variable at a Margin above the Bank of England Base Rate
- The variable rate of interest will move up and down in line with the Bank of England Base Rate, however if the Bank of England Base Rate falls below 0.75% the interest rate you're charged won't change, this is referred to as the minimum floor
- If the Bank of England Base Rate reaches 3%, the minimum floor rate becomes 3%
- In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate
- Changes to the Bank of England Base Rate, subject to the minimum floors, will take effect from the 1st of the month immediately following the announcement of the change in the Bank of England Base Rate. Your new rate will be calculated by taking the Margin applicable to the Term Loan plus the Bank of England Base Rate.

*** The Starting Rate is the Margin plus the higher of either the Bank of England Base Rate at the date of commencement of the Term Loan or 0.75% and will be defined in the AIP and Facility Letter.**

[^ Previous page](#) | [Next page v](#)

Legal fee scale

Loan size	InterBay legal costs	Combined legal costs (InterBay and client)	
	Purchase or remortgage	Purchase	Remortgage
£200,000 - £300,001	£1,250	£3,000	£2,125
£300,001 - £500,000	£1,450	£2,500	£2,650
£500,001 - £750,001	£1,650	£4,125	£2,650
£750,001 - £1,000,000	£1,950	£4,650	£3,000
Over £1,000,000	£2,250 or 0.1% (whichever is greater)	POA	POA

Charges will apply for each additional title on the same loan – please see below.

Property value	Fees per additional title (excluding VAT and disbursements)
Up to £500,000	£350
£500,001 - £1,000,000	£650
£1,000,001 and over	£950

Please note the following assumptions:

1. VAT and Disbursements are payable in addition to the fee estimate
2. The fees quoted above are an estimate based on the following:
 - a) Title is not unduly onerous
 - b) Security comprises one property
 - c) Occupational leases are on commercially acceptable terms or properly granted AST's and no superior landlord consents need to be obtained
 - d) The loan proceeds to completion within a reasonable timescale and does not become unduly complicated
 - e) The transaction comprises an arm's length purchase at full market value with the consideration being paid in cash upon completion (on a purchase)
 - f) The planning status of the property is readily apparent with no outstanding elements and no development is ongoing or intended is not a new build/has not been subject to substantial works within the last five years.

These costs do not include any disbursements incurred in the course of the transaction. These will be in addition to the fees set out above. These costs are predicted on using No Search Insurance for re-finance transactions. The cost of the insurance will be charged in addition. Loans comprising multiple properties will be individually quoted. The fee quotes provided are on the basis that the matter is straightforward with no unforeseen complications. All legal fees will be deducted from the draw-down of the loan advance.

[^ Previous page](#) |
 [Next page v](#)



Buy to let mortgages

With experience in high-value cases and complex ownership structures, we can help your clients with more than just standard buy to lets. We could also support large portfolio cases where properties are on either a single freehold or in multiple locations.

Please speak to your specialist finance account manager for more information.

Key features



Up to **75% LTV**
available



No maximum
loan size



Multiple properties
accepted on a single loan



HMOs/MUFBs
of any size accepted



No maximum
property value



More involved **ownership**
structures permitted

[^ Previous page](#) |
 [Next page](#)
[v](#)

Key buy to let criteria

- Available to HMOs/MUFBs with no limit on the number of bedrooms/units
- Student lets considered - discuss with your specialist finance account manager
- Available as purchase and remortgage
- Long form valuations for complex buy to let properties
- Available in England and Wales
- 2-30 years term available.

Additional underwriting

- Portfolio assessed to understand the liquidity position and the ability to cover rental voids
- Tenant profile assessed to ensure the ongoing sustainability of the rental income.

Additional underwriting may apply.

Interest-only option available

Eligible applicants

- Individuals, limited companies, LLPs, partnerships trusts and trading companies
- Minimum two years' relevant sector experience dependant on property type.

Property types

- Houses, flats, blocks of flats, multiple units on one freehold, new-build, converted during past two years are all acceptable
- Multiple units must all be individually marketable and mortgageable for us to consider lending against the sum of individual values, otherwise lending may be based on the lower of vacant possession value (VP), investment value or purchase price.

Acceptable credit profile

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
Bankruptcy	Nil (6 year history)
IVA	Nil (6 year history)
Repossession	Nil (6 year history)
Debt Management Programme	Nil (6 year history)

*The restrictions may not apply in the following circumstances:

- Where all CCJs/defaults were registered more than three years ago and satisfied prior to mortgage application;
- Where all CCJs/defaults were satisfied more than 12 months prior to application regardless of date of registration;
- Where the CCJs/defaults in aggregate amount to less than £300, regardless of date of registration, and satisfied prior to mortgage application.

[^ Previous page](#) |
 [Next page v](#)

Buy to let products

LTV	Product	Starting rate	Arrangement fee	Minimum loan	Reversion rate	ERCs	Assessment rate
75%	2-year fixed	6.79%	3.00%	£1,000,000	Starting rate or BBR + 1.54% whichever is higher	4%, 3%	8.34%
	5-year fixed	6.59%	4.00%	£1,000,000	Starting rate or BBR + 1.34% whichever is higher	4%, 3%, 3%, 3%, 3%	6.59%
		6.39%	5.00%	£1,000,000	Starting rate or BBR + 1.14% whichever is higher	4%, 3%, 3%, 3%, 3%	6.39%

In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate. The interest year for InterBay is calculated over 360 days. Bank of England Base Rate (BBR): 5.25%

BBR is subject to a floor of 0.75% (if BBR exceeds 3% the floor resets to 3%)

Minimum ICR requirements

	Individual borrower	Limited company
Standard buy to let: A single dwelling, HMO with 6 or less lettable rooms or 6 or less units in a MUFB	140%	125%
Complex buy to let: HMO with more than 6 lettable rooms or more than 6 units in a MUFB	175%	145%

Fees

- A £145 administration fee is payable on submission and is non-refundable.
- The arrangement fee, which is non-refundable, is payable on completion and can be added to the loan. A 0.25% reduction in the arrangement fee applies to existing customers placing a new application.

[^ Previous page](#) | [Next page v](#)

Products now revert to Bank of England Base Rate (BBR) trackers

- On expiry of the fixed rate (the Starting Rate*), the Term Loan will revert to a rate of interest which will be variable at a Margin above the Bank of England Base Rate
- The variable rate of interest will move up and down in line with the Bank of England Base Rate, however if the Bank of England Base Rate falls below 0.75% the interest rate you're charged won't change, this is referred to as the minimum floor
- If the Bank of England Base Rate reaches 3%, the minimum floor rate becomes 3%
- In all cases the Starting Rate at completion is the lowest rate payable regardless of future changes to the Bank of England Base Rate
- Changes to the Bank of England Base Rate, subject to the minimum floors, will take effect from the 1st of the month immediately following the announcement of the change in the Bank of England Base Rate. Your new rate will be calculated by taking the Margin applicable to the Term Loan plus the Bank of England Base Rate.

*** The Starting Rate is the Margin plus the higher of either the Bank of England Base Rate at the date of commencement of the Term Loan or 0.75% and will be defined in the AIP and Facility Letter.**

[^ Previous page](#) | [Next page v](#)

Valuation fee scale

The valuation fee is payable by the applicant or the broker, prior to valuation instruction. The prices listed below are for guidance only and may be subject to change. Fees are non-refundable once the valuer has visited the property but an abortive fee may be payable. Valuations are conducted for lending purposes only and can only be relied upon by the Bank. No copy of valuation reports will be provided to third parties.

Where a property does not fit within the criteria listed below, a bespoke fee quote will be required. This will also be the case for unusual or complex properties, and specialist properties valued on a trading-related basis. Where a bespoke fee quote is needed, please contact the sales team to confirm the cost.

Max value/purchase price	Standard	Specialist	Complex
£0 - £100,000	£175	£440	£1,500
£100,001 - £150,000	£200	£440	£1,500
£150,001 - £200,000	£225	£455	£1,500
£200,001 - £250,000	£250	£455	£1,500
£250,001 - £300,000	£275	£525	£1,500
£300,001 - £350,000	£300	£585	£1,500
£350,001 - £400,000	£325	£585	£1,500
£400,001 - £450,000	£350	£645	£1,500
£450,001 - £500,000	£375	£645	£1,500
£500,001 - £600,000	£485	£710	£2,000
£600,001 - £700,000	£585	£770	£2,000
£700,001 - £800,000	£650	£880	£2,000
£800,001 - £900,000	£710	£965	£2,000
£900,001 - £1,000,000	£825	£1,025	£2,000
£1,000,001 - £1,500,000	£1,225	£1,425	£2,750
£1,500,001 - £2,000,000	£1,625	£1,825	£3,250

Standard

- Single houses or flats.

Specialist

- Blocks of up to 6 flats/HMOs up to 6 lettable rooms
- Light/medium refurbishment.

Complex

- Blocks of 7 to 10 flats/HMOs with 7 to 10 lettable rooms
- Multiple houses on a single freehold.

Property values over £2,000,000: Quotes available on request.

Blocks over 10 lettable units or HMOs over 10 lettable rooms: Quotes available on request

[^ Previous page](#) | [Next page v](#)

Legal fee scale

	InterBay legal costs	Combined legal costs (InterBay and client)
Loan size	Purchase or remortgage	Purchase or remortgage
£1,000,000	£1,050	£2,175
Over £1,000,000	£1,150 or 0.1% (whichever is greater)	£POA

Minimum £850 for limited company or partnership loans. ** Minimum £1,750 for limited company or partnership loans. Charges will apply for each additional title on the same loan – please see below.

Property value	Fees per additional title (excluding VAT and disbursements)
Up to £500,000	£350
£500,001 - £1,000,000	£650
£1,000,001 and over	£950

Please note the following assumptions:

1. VAT and Disbursements are payable in addition to the fee estimate
2. The fees quoted above are an estimate based on the following:
 - a) Title is not unduly onerous
 - b) Security comprises one property
 - c) Occupational leases are on commercially acceptable terms or properly granted AST's and no superior landlord consents need to be obtained
 - d) The loan proceeds to completion within a reasonable timescale and does not become unduly complicated
 - e) The transaction comprises an arm's length purchase at full market value with the consideration being paid in cash upon completion (on a purchase)
 - f) The planning status of the property is readily apparent with no outstanding elements and no development is ongoing or intended is not a new build/has not been subject to substantial works within the last five years

These costs do not include any disbursements incurred in the course of the transaction. These will be in addition to the fees set out above. These costs are predicted on using No Search Insurance for re-finance transactions. The cost of the insurance will be charged in addition. Loans comprising multiple properties will be individually quoted. The fee quotes provided are on the basis that the matter is straightforward with no unforeseen complications. All legal fees will be deducted from the draw-down of the loan advance.

[^ Previous page](#) |
 [Next page v](#)



Bridging and developer exit finance

The combination of our extensive bridging experience with a breadth of products, means we could support your clients' bridging needs. From large refurbishments to developer exit finance to commercial and semi-commercial bridging, we have all bases covered.

Our bridging range can be accessed through our Select partners only.

Our Select partners



A howden company

[^ Previous page](#) |
 [Next page v](#)



Contact us

At **InterBay**, we pride ourselves on offering a personal service to all our intermediaries. If you'd like more information about our products and services, or to discuss a complex case you're working on, please speak to your specialist finance account manager - their expertise in our broader criteria could help you find the best way to handle complex cases.

Alternatively, call us on **0345 878 7000** to speak to our team of experts.

[^](#) Previous page

For customer service and training purposes, calls with InterBay Commercial may be monitored and/or recorded.

InterBay Commercial is a trading name of InterBay Funding Limited, which is registered in England and Wales (company number 05595882). Registered Office: Reliance House, Sun Pier, Chatham, Kent, ME4 4ET. InterBay Funding Limited is part of the OneSavings Bank Plc group (Company Number 07312896). OneSavings Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registered number 530504).

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