



Property finance

Holiday lets

With staycations on the rise, the future potential of the UK's expanding holiday home market is becoming popular. Our holiday let mortgages are designed for properties that will be let out on a short-term basis. Built on an understanding of the market, we offer finance aimed at investors looking to buy and develop UK holiday lettings properties.

Key features



Fixed & variable rate options available (depending on the term)



Interest-only options available



No valuation fee payable until loan is approved



Lending available in England, Scotland & Wales



Equity release for purchase and refinance

Commercial loan interest rate options



Variable rate:
Terms from 12 months to 25 years



Fixed rate:
Terms of 3 or 5 years

Lending criteria

- ✓ Up to 70% LTV of an independent professional valuation
- ✓ Only available to experienced property investors
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Up to £15m borrowings per customer with no restriction on property numbers
- ✓ No minimum earned income required, however, resilience to loan repayments must be demonstrated
- ✓ Personal guarantees requested from business owners/directors but are not always mandatory
- ✓ Corporate borrowers must be registered in the UK or Crown dependencies
- ✓ For borrowing in personal name(s), individual must be a UK resident
- ✓ Secured by way of a first legal charge on a property located in England, Scotland or Wales

Commercial (C1 planning)

- ✓ Terms 12 months to 25 years dependent upon the repayment type
- ✓ Available for properties such as holiday villages, holiday parks, complexes and owner occupier with C1 planning permissions

Residential (C3 planning)

- ✓ Terms 12 months to 25 years dependent upon the repayment type
- ✓ Available for single self-contained properties only, with no restrictive covenants regarding occupancy in place
- ✓ The property must be capable of being let on an AST basis and have an acceptable level of rental demand

Let's talk

Interested in learning how our property finance team can help you get your project off the ground? Get in touch:

0344 225 3939 borrow@ccbank.co.uk ccbank.co.uk

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