



Property finance

# Commercial owner occupier

Purchasing a commercial property that will be the trading hub of a business is a great way to invest in property and business at the same time. It can be a valuable asset as well as the key to supporting business growth. Our finance offers a simple solution, designed to meet the differing requirements of individual businesses.

## Key features



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



Businesses with only 12 months trading considered



Opco and propco structures are acceptable



Interest-only options available



Equity release for purchase and refinance



Lending available in England, Scotland & Wales



No valuation fee payable until loan is approved



Standalone transaction, no need to move the trading current account

## 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 vacant possession value
- ✓ All borrowers must have been trading for a minimum of 12 months
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Up to £15m borrowings per customer with no restriction on property numbers
- ✓ Terms from 12 months to 25 years
- ✓ 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

## Let's talk

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

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