



# PROPERTY FINANCE COMMERCIAL INVESTMENT



**Commercial property finance needn't be  
overcomplicated for experienced investors.**

Our knowledgeable relationship managers are  
here to help continue building a portfolio through  
straightforward and simple solutions.

## Key features



Equity release for purchase and refinance



Lending available in England, Scotland & Wales



No valuation fee payable until loan is approved



Short term leases or licences are acceptable



Borrowers can be registered in Crown dependencies



Gifted deposits permitted (between family members)



Interest-only options available

## Interest rate options



Variable rate:  
Terms from 12 months to 25 years



Fixed rate:  
3 & 5 year fixed rates available

## Lending criteria

- ✓ Up to 70% LTV of open market value
- ✓ 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
- ✓ 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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