



# PROPERTY FINANCE SECURED PENSION LENDING



Purchasing trading premises or a commercial investment property via a pension fund can be a tax efficient way in which to borrow.

This straightforward and simple solution offers the opportunity to preserve capital that can be used for other projects.

## Key features



Purchase of trading premises for established businesses or investment properties



Interest only options available



Equity release for purchase and refinance



No valuation fee payable until loan is approved

## Lending criteria

- ✓ Up to 70% LTV of market value
- ✓ Up to 50% of the scheme value, or the maximum allowed under the current HMRC law
- ✓ Only available to experienced property investors or owner occupiers
- ✓ Minimum loan £250k
- ✓ Up to £15m borrowings per customer with no restriction on property numbers
- ✓ Terms from 12 months to 25 years
- ✓ Borrowers must be in an approved HMRC pension scheme (e.g. SIPP/SSAS)
- ✓ The pension fund must be registered in the UK or Crown dependencies.
- ✓ 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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