



Property finance VAT loans

The flexibility of a VAT loan takes the pressure off cash reserves, allowing you to retain working capital to invest in other important business areas. As an alternative funding line, it smooths cash flow peaks and troughs without using up existing funds.

Key features



Funding for up to 100% of the VAT bill due to HMRC

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Maximum 5 month term or until the next rebate is due



Only available in conjunction with a new Cambridge & Counties Bank commercial loan*

Lending criteria

VAT loan - Funding up to 100% of the Confirmation that the property purchase \checkmark VAT bill due to HMRC is VAT inclusive from the Bank's Solicitors Only available for VAT registered Confirmation of the amount \checkmark \checkmark businesses taking out a new Cambridge & recoverable and date due from the Counties Bank commercial loan* borrower's accountant Commercial loan up to 70% LTV of the The commercial property purchase is open market value, plus an additional subject to our commercial loan criteria linked VAT loan up to 20%, providing a combined maximum 90% LTV inclusive of Available in England, Scotland or Wales \checkmark all fees Maximum term is 5 months from the date of draw down or until the next rebate is due

*A VAT loan is not available for commercial bridging and commercial refurbishment loans.

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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