



# Secured Pension Lending

As a business owner or experienced investor buying your own trading premises or a commercial investment property via your pension fund can be a tax efficient way in which to borrow. This straightforward and simple solution also offers you the opportunity to preserve capital that you may want to use for other projects.

## Key features

- Interest only options available
- Long term committed loan term, up to 25 years
- Monthly or quarterly repayment options
- Equity release purposes allowed as well as purchase and refinance
- Purchase of trading premises for established businesses

### Who do we lend to?

Borrowers must also be in an approved HMRC pension scheme (e.g. SIPP/SSAS)

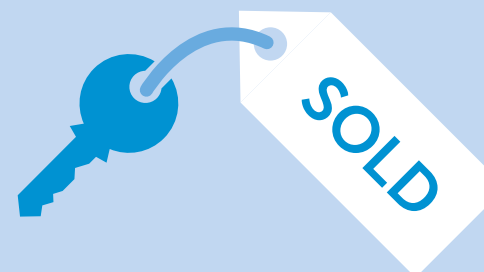


Terms  
**12 months**  
to **25 years**

**Monthly or quarterly**  
repayment



**Purchase**  
of **trading premises**



## Lending criteria

- Loans from £150k to £5m
- Experienced property investors or owner occupiers
- Borrowers must be in an approved HMRC pension scheme (e.g. SIPP/SSAS)
- Terms from minimum 12 months to maximum 25 years
- Interest only available up to 10 years
- Pension Administrator to confirm that the scheme's borrowing is within the present HMRC guidelines. For example, a maximum of 50% of the net asset value of the scheme
- Maximum 70% LTV based on valuation not purchase price
- Secured by way of a first legal charge on a UK located property (excluding Northern Ireland)

### Why choose us?

At Cambridge & Counties Bank we know that not all commercial property deals are the same and rarely do they fit into set credit criteria. We also appreciate that pension fund lending has its own unique set of challenges. Because of this, our experienced front line and manual underwriting teams work closely to make sure we structure the ideal loan for your requirements. Everything we do is underpinned by our personal service that is truly first class.

Max.  
**70%**  
LTV

**Experienced**  
property investors



Loans  
**£150k**  
to **£5m**



**Interest only**  
available



Get in touch with our dedicated **Property Finance Team**



Call **0344 225 3939**



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**Cambridge &  
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Growing business together

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We are authorised by the Prudential Regulation Authority and are regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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