



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



Standalone transaction, no need to move the trading current account



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

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
- ✓ 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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