



# PROPERTY FINANCE BUY-TO-LET



**Our buy-to-let finance is the perfect option for those looking to expand their property portfolio.**

We appreciate that every transaction is different and therefore we aim to understand individual requirements as every investor's strategy is unique.

## Key features



No limit to the number of properties you can own



Equity release for purchase and refinance



Limited company lending or individual name(s)



Gifted deposits permitted (between family members)



Funding available for large portfolios and borrowings



Interest-only options available



No valuation fee payable until loan is approved



Lending available in England, Scotland & Wales

## Interest rate options



Variable rate:  
Terms from 12 months to 30 years



Fixed rate:  
3 & 5 year fixed rates available (depending on the product)

## Lending criteria

- ✓ Up to 75% 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 30 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:

0344 225 3939 [borrow@ccbank.co.uk](mailto:borrow@ccbank.co.uk) [ccbank.co.uk](http://ccbank.co.uk)

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