

PEOPLE POWERED PROPERTY FINANCE

We're excited to introduce you to our
Investment Property Finance team

They're the experts in shaping investment property deals between £150,000 and £500,000. With over 30 years experience combined, an efficient way of working, and smooth processes including title indemnity*, the team has completed 96% of their deals to drawdown in Q1 this year alone. Now, they're ready to work with you.

Overleaf you'll find our Key criteria guide for investment property loans up to £500,000



Key criteria guide for investment property finance up to £500,000



Property Type		Commercial and Mixed Use	Residential BTL	Houses in Multiple Occupation (HMO)
Loan	Maximum LTV	Up to 70% of Market Value	Up to 75% of Market Value	Lower of up to 70% of Market Value or up to 80% of Vacant Possession Value
	Minimum term	12 months		
	Maximum term	25 years	30 years	
	Minimum Loan	£150,000		
	Use of Title Indemnity*	Acceptable for refinance applications		
	Repayment Type	Capital and Interest Repayment or Interest Only (Maximum 5 year term)	Capital and Interest Repayment or Interest Only (Maximum 10 year term)	

Applicants	Acceptable applicant types	Individuals (in the form of sole traders), Partnerships, Limited Liability Partnerships, Corporate Counterparties or Trusts
	Minimum age	18
	Maximum age	None. Individual credit applications will take the age of the customer into consideration

Affordability	Minimum Income	None. However an assessment will be made of the applicants ability to meet their personal commitments									
		Gross rent to cover payments by the following ratios									
	Debt Servicing calculation	Rate Type	Variable			3 year fixed			5 year fixed		
		Interest Only	145%	139%	174%	145%	139%	174%	135%	135%	160%
		Repayment	145%	139%	174%	139%	139%	167%	135%	135%	160%

Serviceability is based on the Gross loan amount.

Where lending on a repayment basis, the serviceability test will assume the maximum product term.

The above debt servicing calculations are to be used as a guide only, additional stress test calculations will be undertaken that may impact the maximum loan amount. Other lending criteria and terms and conditions apply.

* Cambridge & Counties Bank Limited is the insured party, please refer to the Facility Letter for further information where applicable.



Property	Acceptable property types	Commercial, Office, Industrial, Healthcare, Warehouse & Distribution	Residential property let on an AST	Licenced residential HMOs (including student HMOs)
	Location	England and Wales		
	Tenure	Freehold and Leasehold with 40 years remaining at the end of the mortgage term	Freehold and Leasehold with 70 years remaining at the end of the mortgage term	

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