



# 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



Businesses with only 12 months trading considered



Interest-only options available



Opco and propco structures are acceptable



Lending available in England, Scotland & Wales



Funding for purchase, refinance and equity release



Standalone transaction, no need to move the trading current account



No valuation fee payable until loan is approved



Gifted deposits permitted (between family members)

## Interest rate options



Variable rate:  
Terms from 12 months to 25 years



Fixed rate:  
3 & 5 year fixed rates available

## Lending criteria

- ✓ Up to 75% of vacant possession value
- ✓ Up to the lower of 70% mv1 or 85% mv3
- ✓ All borrowers must have been trading for a minimum of 12 months
- ✓ Minimum loan £150k 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 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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