



# PROPERTY FINANCE SECURED PENSION LENDING



Purchasing trading premises or a commercial investment property via a pension fund can be a tax efficient way in which to borrow.

This straightforward and simple solution offers the opportunity to preserve capital that can be used for other projects.

## Key features



Purchase of trading premises for established businesses or investment properties



Interest only options available



Funding for purchase, refinance and equity release



No valuation fee payable until loan is approved

## Lending criteria

- ✓ Up to 70% LTV of market value
- ✓ Up to 50% of the scheme value, or the maximum allowed under the current HMRC law
- ✓ Only available to experienced property investors or owner occupiers
- ✓ Minimum loan £250k
- ✓ Up to £15m borrowings per customer with no restriction on property numbers
- ✓ Terms from 12 months to 25 years
- ✓ Borrowers must be in an approved HMRC pension scheme (e.g. SIPP/SSAS)
- ✓ The pension fund must be registered in the UK or Crown dependencies.
- ✓ 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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