



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



Opco and propco structures are acceptable



Funding for purchase, refinance & equity release



No valuation fee payable until loan is approved



Interest-only options available



Lending available in England, Scotland & Wales



Standalone transaction, no need to move the trading current account



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 £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 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:

 0344 225 3939  borrow@ccbank.co.uk  ccbank.co.uk

Cambridge & Counties Bank Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm registration number 579415. Our authorisation can be checked at the Financial Services Register at www.fca.org.uk. Cambridge & Counties Bank Ltd savings accounts are regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our property finance and asset finance are not regulated.

Cambridge & Counties Bank Ltd Registered Office: Charnwood Court, 5B New Walk, Leicester, England, LE1 6TE. Registered in England and Wales No. 07972522.

Certified



Corporation