Cambridge & Counties Bank

Built on understanding



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
- Funding for purchase, refinance & equity release
- Interest only options available
- 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 £500k
- 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:

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

Certified B Corporation

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