




Indicative Lending Terms May 2018

Product	Available for	Secured on	Available to	Not available for	Period	Security	Amounts	LTV up to	Rate pcm from	Arrangement fee from
Commercial 	<ul style="list-style-type: none"> Purchase Refinance Working capital Equity release 	<ul style="list-style-type: none"> Investments and owner-occupied commercial property Retail units Shopping centres Office buildings Industrial premises, etc. 	<ul style="list-style-type: none"> Individuals & partnerships UK limited companies and limited liability partnerships Off-shore borrowing entities in approved jurisdictions 	<ul style="list-style-type: none"> Cinemas, public houses (trading), night clubs, etc. Farms, stables, kennels and other agricultural holdings Non-conforming, remote or unusual properties Petrol stations (trading) 	3-24 months	First charge	£150,000 - £10m	70%	0.675%	1% - 2%
						Second charge	£150,000 - £5m	65%	0.85%	1% - 2%
Residential 	<ul style="list-style-type: none"> Purchase Refinance Working capital Equity release 	<ul style="list-style-type: none"> Owner-occupied houses and flats including regulated loans Residential investments Buy to let investments 	<ul style="list-style-type: none"> Individuals & partnerships UK limited companies and limited liability partnerships Off-shore borrowing entities in approved jurisdictions 	<ul style="list-style-type: none"> Non-conforming, remote or unusual properties Ex Local Authority high rise flats 	Regulated 3-12 months	First charge	£250,000 - £5m	70%	0.675%	1% - 2%
					Non-regulated 3-12 months	Second charge	£250,000 - £5m	65%	0.85%	1% - 2%
Development 	<ul style="list-style-type: none"> Purchase Refinance Working capital Equity release Exit loan 	<ul style="list-style-type: none"> Residential development projects Commercial development projects (subject to adequate pre-lets) 	<ul style="list-style-type: none"> Individuals & partnerships UK limited companies and limited liability partnerships Off-shore borrowing entities in approved jurisdictions Experienced developers 	<ul style="list-style-type: none"> Non-conforming, remote or unusual properties 	3-24 months	Residential	£500,000 - £10m	65% GDV/ 80% of cost	0.75%	1% - 2%
						Commercial	£500,000 - £10m	60% GDV/ 80% of cost	0.85%	1% - 2%

