




# Indicative Lending Terms

Product	Available for	Secured on	Available to	Not available for	Period	Security	Amounts	LTV up to	Rate pcm from	Arrangement fee from
<b>Commercial</b> 	<ul style="list-style-type: none"> <li>Purchase</li> <li>Refinance</li> <li>Working capital</li> <li>Equity release</li> </ul>	<ul style="list-style-type: none"> <li>Investments and owner-occupied commercial property</li> <li>Retail units</li> <li>Shopping centres</li> <li>Office buildings</li> <li>Industrial premises, etc.</li> </ul>	<ul style="list-style-type: none"> <li>Individuals &amp; partnerships</li> <li>UK limited companies and limited liability partnerships</li> <li>Off-shore borrowing entities in approved jurisdictions</li> </ul>	<ul style="list-style-type: none"> <li>Cinemas, public houses (trading), night clubs, etc.</li> <li>Farms, stables, kennels and other agricultural holdings</li> <li>Non-conforming, remote or unusual properties</li> <li>Petrol stations (trading)</li> </ul>	3-24 months	First charge	£150,000 - £10m	70%	0.65%	1.00%
						Second charge	£150,000 - £5m	65%	0.80%	1.00%
<b>Residential</b> 	<ul style="list-style-type: none"> <li>Purchase</li> <li>Refinance</li> <li>Working capital</li> <li>Equity release</li> </ul>	<ul style="list-style-type: none"> <li>Owner-occupied houses and flats including regulated loans</li> <li>Residential investments</li> </ul>	<ul style="list-style-type: none"> <li>Individuals &amp; partnerships</li> <li>UK limited companies and limited liability partnerships</li> <li>Off-shore borrowing entities in approved jurisdictions</li> </ul>	<ul style="list-style-type: none"> <li>Non-conforming, remote or unusual properties</li> <li>Ex Local Authority flats</li> </ul>	Regulated 3-12 months	First charge	£250,000 - £10m	75%	0.65%	1.00%
					Non-regulated 3-24 months	Second charge	£250,000 - £5m	70%	0.80%	1.00%
<b>Development</b> 	<ul style="list-style-type: none"> <li>Purchase</li> <li>Refinance</li> <li>Working capital</li> <li>Equity release</li> </ul>	<ul style="list-style-type: none"> <li>Residential development projects</li> <li>Commercial development projects (subject to adequate pre-lets)</li> </ul>	<ul style="list-style-type: none"> <li>Individuals &amp; partnerships</li> <li>UK limited companies and limited liability partnerships</li> <li>Off-shore borrowing entities in approved jurisdictions</li> <li>Experienced developers</li> </ul>	<ul style="list-style-type: none"> <li>Non-conforming, remote or unusual properties</li> </ul>	3-24 months	Residential	£500,000 - £10m	65% GDV/ 80% of cost	0.90%	1.00%
						Commercial	£500,000 - £10m	60% GDV/ 80% of cost	1.00%	1.00%



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