

Why choose us for commercial?

**Affordability**

ICR stress testing from 125% for both company and individual borrowers

**Personal Guarantees**

PGs only required for Commercial loans >50% LTV, and where the interest only period is not greater than 10 years.
Sectors excluded – Leisure / Lodging / hospitality or any sectors that are referred for approval

**Adverse Criteria**

Adverse Criteria considered CCJs / Defaults up to £5000

**Interest Only**

Allowed. Full PGs required if term >10years

**Investment only**

No owner occupier

**Minimum Income**

A minimum income of £15,000 is required

**First Time Buyers / First Time Landlords**

Considered on standard product range however full Personal Guarantees required

**Expats considered**

Residents in EEA or FATF member countries only

**Max Loan size £2,500,000**

Excludes product fees which can be capitalised.

**Corporate borrowers**

Complex Company Structures considered

**Fees**

Product fees from 2.5% which can be added over and above the maximum loan limits

**Commercial Sectors**

A wide range of Standard and Specialist sectors considered, including mixed commercial properties

