

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 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

