

Short Term Finance Range Product Guide

FOR COMMERCIAL PROPERTY

	Applications from Individuals			Applications from Limited Companies		
Credit Type	Prime	Light Adverse	Medium Adverse	Prime	Light Adverse	Medium Adverse
Interest Rate For Purchases	1.15% pcm	1.25% pcm	1.35% pcm	1.15% pcm	1.25% pcm	1.35% pcm
Interest Rate For Remortgages	1.25% pcm	1.35% pcm	1.45% pcm	1.25% pcm	1.35% pcm	1.45% pcm
Maximum LTV	70%	65%	60%	70%	65%	60%
Loan Size	Minimum £30,000 - Maximum £500,000 All loans above £500,000 are subject to director review and approval					
Facility Fee	2% added to loan					
Exit Fee	NIL					
Valuation & Legal Fees	Valuation & legal fees will be calculated on a case by case basis					
Exclusions	Types of security are exempt from this product: Petrol stations, chemical works, places of worship, sports clubs, casinos, dry cleaners, property owned by a charity, environmentally contaminated properties					
Procurator Fee	0.50%					