

# SME Term Loan

Our term loans allow SMEs to leverage their property assets to grow their business. We use local knowledge and experience to support you in achieving your goals. We tailor the loan to meet your needs, offering interest-only periods, longer amortisation profiles and seasonal repayments. What's more, we'll consider all income sources.

## Product benefits

- ✓ Our fixed rates allow you to budget effectively for the term of the loan
- ✓ We cover mainland UK including Northern Ireland. Some restrictions on property type apply
- ✓ If your business has capital locked in a property asset, we can help you release it

## Indicative terms (Correct as of August 2023)

Commitment term	Up to 5 years
Amortisation profile	Up to 25 years / interest only considered
Maximum LTV	1st Charge: Maximum 70% (including any retained interest)
Maximum debt	£50m (higher requests will be considered)
Preferred debt	£2m - £50m
Borrower rate per annum (rate dependent on risk and loan size)	Typically from 4% + Bank Base Rate

Each facility will be structured and priced on its own merits. We will consider terms outside the maximum loan guidelines where the circumstances of the loan warrant it.

**Real world lending.**