



assetz
capital

Product Guide.



Assetz Capital.

Assetz Capital are one of the leading, SME property finance lenders.

As we live and breathe property finance, we understand your daily challenges. That's why we offer you the support of our expert team and services. For example, we have a UK wide network of Relationship Directors – who will be beside you throughout your project – from helping craft your application to managing day to day site visits. Our Development Monitoring Director (Jonathan Witter) is a highly respected expert in his field and will advise across all phases of your development.

Plus, unlike many of our competitors, we can support multiple projects. So, if your current lender won't consider your next scheme – we're here for you. And as we understand the need for better cashflow at the start of your development project – we also offer higher day 1 cash advances.

At Assetz Capital we are passionate about supporting housebuilders and property developers. Our single goal is to help you realise your business goals, through combining your ambition with our expertise.

Our funding solutions

Development Finance	06	Case Studies	14
Commercial Mortgages	08	Meet the team	16
Bridging Finance	10		
Residential Refurbishment	12		



Why work with us?

-  We cover the whole of the UK, including Northern Ireland
-  We offer a range of property-secured loans up to £50m
-  We've funded over 7,250 new UK homes
-  We've supported over 1,100 businesses with funding
-  We issue credit-backed indicative terms on every loan accepted through our market-leading approval process
-  We have a nationwide network of specialist Relationship Directors who will work with you face-to-face to discuss lending requirements





Development Finance.

Talk to the real property experts

Using our decades of property experience, we know that every deal is different and that there may be issues along the way. We understand the complexities of ground-up and re-development, and it doesn't send us running for the hills. We trust the collective knowledge of our team and we pass that on to businesses. We can take higher risk with Loan-To-Gross Development Value and Loan-To-Cost. We believe that your development will be a success, and our terms and appetite reflect that.

Criteria

Property	Residential (houses & apartments) & pre-sold/ pre-let commercial (some element of speculative commercial development can be considered). Modular builds keenly supported.	Purpose	Ground-up development, conversion, refurbishment & reconfiguration of residential property (houses & apartments) & owner/occupied, pre-sold or pre-let commercial property. Care homes & student accommodation funded.
Security	First legal charge (plus debenture & a level of personal guarantee for corporate borrowers).	Applicants	Limited Companies & LLPs.
Repayment	Bullet(s) from sales or refinance (with Assetz or another funder). Build to Term facilities also available to provide a development facility that converts to a term loan, typically upon practical completion.	Any other info:	<ul style="list-style-type: none">• Max term 3 years. Max LTGDV 72%.• Independent valuation & monitoring Surveyor required.

Key features

Loan size	£1m - £10m
Term	Up to 3 years
Amortisation profile	Bullet repayment / from sales proceeds
Fees	From 2.5% arrangement fee (including 1% broker fee)
LTGDV	Maximum 72% (including interest) or higher with additional property security
Rate	From 8.6% p.a. residential & commercial
USPs	<ul style="list-style-type: none"> • Newer developers with a level of satisfactory track record considered • Flexible and tailored solutions for your project • Interest capitalised (not retained)

Contact us today.

0800 470 0430

newbusiness@assetzcapital.co.uk



Tim Harper
Chief Credit Officer



Commercial Mortgages.

Specialist term finance for SMEs

We take a holistic approach to credit underwriting and are able to sensibly support where many other lenders are locked out by rigid policies. Our flexibility to fund in a turnaround situation means we can offer terms that most lenders can't, allowing businesses to achieve their potential. We actively lend in sectors such as healthcare, leisure, supported living, student and hospitality, and we will consider first-time market entrants. That's what makes us the real expert lender for SMEs.

Criteria

Property	Owner occupied, let or part-let commercial & mixed-use property.	Purpose	Purchase, refinance, equity release & general working capital. Build to Term facilities also available to provide a development facility that converts to a term loan typically upon practical completion.
Security	1st legal charge (plus debenture & a level of personal guarantee for corporate borrowers).	Applicants	Limited companies & LLPs.
Repayment	Capital & interest repayment with amortisation up to 25 years, initial interest only periods & interest only for full term considered within a 5-year term commitment. Min term negotiable.	Any other info:	<ul style="list-style-type: none">Max LTV 75% (market value, with consideration for VP value)

Key features

Loan size	£250k - £10m (higher & lower requests may be considered)
Term	Up to 5 years
Amortisation profile	Up to 25 years / interest only periods considered
Fees	From 2% arrangement fee (Including broker fee)
LTV	1st Charge: Maximum 75% (including any retained interest)
Rate	Typically, from 2.25% + BoE
USPs	<ul style="list-style-type: none"> • Fixed and variable rates available • Any property type considered

Contact us today.

0800 470 0430

newbusiness@assetzcapital.co.uk



Andrew Fraser
Chief Commercial Officer



Bridging Finance.

Bridging solutions you can rely on

As real property experts, we anticipate that businesses need to make an urgent purchase, refinance, release equity, or exit their existing development loan. We call it bridging but in reality, it's so much more. We provide highly competitive rates and terms, not just from residential but across the spectrum of property classes such as commercial property, land with planning, plus flexible funding for light refurbishment - just call us and ask. We can also provide for the full life cycle of a loan with residential bridge to BTL, commercial bridge to term loan, land bridge (including Planning Assistance Loans) to development and development exit.

Criteria

Property	Residential, commercial, mixed-use properties, land or buildings for development & light refurbishment.	Purpose	Purchase, refinance, development exit, light refurbishment or release cash for business purposes.
Security	First charge (plus debenture & PG for corporate borrowers).	Repairs / development	Spend of up to 15% of property value (or purchase price) permitted.
Repayment	Bullet (Early repayment charges may feature)	Applicants	Limited companies & LLPs.

Key features

Loan size	£500k - £10m
Term	2 - 24 months
Fees	From 2% arrangement fee
LTV	Maximum 70% (including any retained interest)
Rate	9.5% per annum
Repayment type	Interest (compounded or serviced)
USPs	<ul style="list-style-type: none">• All property classes considered• Quick turnaround

Contact us today.

0800 470 0430

newbusiness@assetzcapital.co.uk



Ciaran McGivern
Relationship Director



Residential Refurbishment.

A single property solution

Our residential refurbishment loans range from light refurbishment where a developer may be purchasing a single property, to heavy refurbishment where a developer may wish to convert a redundant office block to apartments under permitted development rights. Please contact one of our Relationship Directors to discuss your specific needs.

This includes Purpose Built Student Accommodation (“PBSA”) & Build to Rent (“BTR”) Schemes

Criteria

Property	Residential houses, flats & apartments (mixed use considered where the commercial element is let & no more than 25% of total GDV.), PBSA and BTR	Purpose	Non-structural refurbishment of residential property for letting or sale.
Security	First Legal Charge (plus debenture & PG for corporate borrowers). Max LTV 67%	Applicants	Limited Companies & LLPs.
Repayment	Bullet repayment. Early repayment penalty will vary in line with funding route selected. Max term 12m.	Any other info:	Min refurb costs lower of 15% of the Day 1 MV or £50k. Max refurb cost lower of 50% of the Day 1 MV or £500k.

Key features

Loan size	£500k - £10m (higher Loans may be considered)
Term	6 - 24 months
Fees	From 2.5% arrangement fee (Including broker fee)
LTV	Maximum 67% (including any retained interest)
Rate	9.75% per annum
Maximum refurb cost	Bullet repayment
USPs	<ul style="list-style-type: none">• Quick turnaround• Additional sums provided to finish refurbishment• Exit fee will vary in line with funding route selected

Contact us today.

0800 470 0430

newbusiness@assetzcapital.co.uk



Jake Hiskett
Relationship Director &
New Business Director

Commercial Mortgage Case Study.

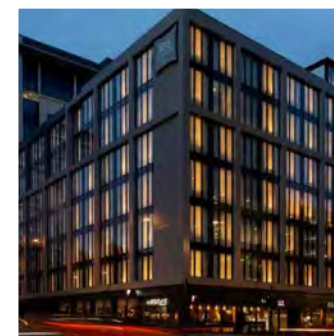
ibis Styles hotel

This recent £5m transaction we put together to refinance an ibis hotel on Waterloo Street in Glasgow. The hotel is owned by a private equity firm, Maven Capital Partners. This deal highlighted our ability to work effectively with a broad range of partners.

Relationship Director David Hehir had this to say... "I was delighted to be able to support the re-finance of the ibis Styles Glasgow Central Hotel with a £5m debt package. We worked closely with Maven Capital Partners to facilitate its delivery which re-affirms our commitment to the hotel sector in Scotland and the wider UK market."

£7.3m
Total lent

65%
LTV



Development Finance Case Study.

Z Property Group

The 84 unit serviced aparthotel development set over 9-storeys, on the site at Dublin Road, Belfast.

Following negotiations, the developer Z Property Group have confirmed they have secured Sonder as operator. Sonder are a NASDAQ listed global hospitality operator specialising in a variety of accommodation from hotel rooms to fully-equipped suites and apartments.

Relationship Director Ricky Humphreys had this to say... "I was delighted to support our borrower with a loan that allows them to build out their scheme in Belfast. This loan demonstrates our ability to support borrowers with large, complex development projects."

£8.65m
Amount lent

18 Months
Loan term

64%
LTGDV





assetz
capital

Assetz
Capital

Why work
with us?

Development
Finance

Commercial
Mortgages

Bridging
Finance

Residential
Refurbishment

Case studies

Meet the team

Meet the Origination team.

Leadership



Andrew Fraser
Chief Commercial Officer

07921 471456
andrew.fraser@assetzcapital.co.uk



Neil Roper
Regional Director - UK Midlands

07771 632057
neil.roper@assetzcapital.co.uk

Development Monitoring Director



Jonathan Witter

07786 628913
jonathan.witter@assetzcapital.co.uk

Relationship Directors



Ciaran McGivern
Northern Ireland

07712 322871
ciaran.mcgivern@assetzcapital.co.uk



Jake Hiskett
North West

07519 129839
jake.hiskett@assetzcapital.co.uk



Scott Pamflett
South East

07548 227882
scott.pamflett@assetzcapital.co.uk



Callum Ferguson
London and South West

07923 210139
callum.ferguson@assetzcapital.co.uk



Mark Roberts
North West

07584 258837
mark.roberts@assetzcapital.co.uk



David Hehir
Midlands and London

07923 210138
david.hehir@assetzcapital.co.uk



Geoff O'Brien
Scotland

07585 95905
geoff.obrien@assetzcapital.co.uk



assetz
capital



Contact us today.

0800 470 0430

newbusiness@assetzcapital.co.uk

Version: August 2025