

# Commercial Finance Matrix

Aldermore Bank	Barclays Commercial	Cambridge & Counties Bank	Interbay Commercial	Julian Hodge Bank
<p>Individuals, sole traders, partnerships, LLPs and limited companies</p> <p>Loans from £50k - £1m+ (max exposure £25m per client)</p> <p>Up to 75% LTV</p> <p>Max term up to 20 years</p> <p>Interest only terms</p> <p>Up to 2 CCJs in the last 24 months up to a max value of £5k</p> <p>Attractive interest rates linked to LIBOR* or fixed rates</p> <p>*London Interbank Offered Rate</p>	<p>Loans for any legal business use</p> <p>Interest only terms up to 1 year</p> <p>Fixed rate terms from 1 - 10 years</p> <p>Loans from £25k</p> <p>From 60% - 100% LTV (dependent on industry)</p> <p>Terms up to 25 years (dependent on industry)</p>	<p>Individuals, UK Registered Company, LLP, trust, charity</p> <p>Loans from £150k to £10m</p> <p>Interest only up to 10 years</p> <p>Up to 70% LTV</p> <p>Terms from 1 - 25 years</p> <p>Experienced property investors</p> <p>Monthly or quarterly repayment options</p> <p>Equity release purposes allowed as well as purchase and refinance (up to 100% of costs)</p>	<p>Individuals, SPVs, partnerships, LLPs and limited companies</p> <p>DSCR 125%</p> <p>Up to 75% LTV</p> <p>Commercial, semi-commercial property and commercial transactions e.g. large BTL portfolios and large bedroom HMOs</p> <p>Interest only up to 30 years</p> <p>Pricing based on gross yield</p> <p>Investment and owner-occupied</p>	<p>UK companies, partnerships, sole traders, SIPP/SSAS</p> <p>Up to 80% LTV</p> <p>Loans up to £5m</p> <p>Terms up to 15 years</p> <p>Product and terms are bespoke</p> <p>Office, retail, light commercial or industrial businesses</p>
Lloyds Bank	Mercantile Trust	Natwest	Octopus Property	Santander Commercial
<p>Up to 70% LTV</p> <p>Loans from £25k</p> <p>Bank of England bank rate linked or fixed interest rate</p> <p>Capital repayment holidays</p> <p>Terms from 3 - 25 years</p> <p>For loan amounts over £1m, a part amortising option may be available</p>	<p>Individuals, sole traders, limited companies</p> <p>All purposes</p> <p>Loans £26k - £150K</p> <p>LTVs up to 60%</p> <p>Interest only/ repayment</p> <p>ERC 3% in years 1 - 3 and 0 thereafter</p> <p>No adverse in 12 months</p> <p>Most property types excepted – minimum property value £75k</p> <p>3 - 25 year terms available</p>	<p>Up to 75% LTV (dependent on industry)</p> <p>No arrangement fees</p> <p>Business start-ups</p> <p>Option to take a capital repayment holiday at the outset</p> <p>Fixed and variable rates</p> <p>Loans from £25k</p>	<p>Let commercial investment properties located in mainland UK</p> <p>Term 2 - 5 years</p> <p>Loan size £0.5m - £2m</p> <p>Interest only</p> <p>Fixed interest for duration of loan: Irrespective of what happens to LIBOR or base rates, borrowers' interest payments don't change</p> <p>Payment holidays available</p>	<p>Loans from £25k</p> <p>Terms up to 25 years</p> <p>Fixed and variable rate options</p>
Shawbrook	Together			
<p>Individuals, partnerships, limited companies (both UK and offshore, where asset and main shareholder are UK based), trusts and ex pats with a UK credit profile</p> <p>No restriction on portfolio size</p> <p>Commercial, semi-commercial and mixed use property</p> <p>Loans available up to £15m</p>	<p>Loans from £26k</p> <p>Accept most security types</p> <p>First and second charge options available</p> <p>Interest only/ repayment</p> <p>Discounted rate product</p> <p>Most income profiles accepted</p> <p>Most credit profiles accepted</p>			