



Property finance
Buy-to-let

Our buy-to-let finance is the perfect option for those looking to expand their property portfolio. We appreciate that every transaction is different and therefore we aim to understand individual requirements as every investors strategy is unique.

Key features



Fixed & variable rate options available (depending on the term)



Equity release for purchase and refinance



Limited company lending or individual name(s)



Gifted deposits permitted (between family members)



Funding available for large portfolios and borrowings



Interest-only options available



No valuation fee payable until loan is approved



Lending available in England, Scotland & Wales



No limit to the number of properties you can own

Interest rate options



Variable rate:
Terms from 12 months to 30 years



Fixed rate:
Term of 3 or 5 years
(depending on the product)

Lending criteria

- ✓ Up to 75% LTV of open market value
- ✓ Only available to experienced property investors
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Up to £15m borrowings per customer with no restriction on property numbers
- ✓ Terms from 12 months to 30 years
- ✓ Personal guarantees requested from business owners/directors but are not always mandatory
- ✓ Corporate borrowers must be registered in the UK or Crown dependencies
- ✓ For borrowing in personal name(s), individual must be a UK resident
- ✓ Secured by way of a first legal charge on a property located in England, Scotland or Wales

Let's talk

Interested in learning how our property finance team can help you get your project off the ground? Get in touch:

0344 225 3939 borrow@ccbank.co.uk ccbank.co.uk

Cambridge & Counties Bank Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm registration number 579415. Our authorisation can be checked at the Financial Services Register at www.fca.org.uk.

Cambridge & Counties Bank Ltd Registered Office: Charnwood Court, 5B New Walk, Leicester, England, LE1 6TE. Registered in England and Wales No. 07972522.



Property finance

House in multiple occupation

The HMO sector continues to allow investors to maximise their investments and as a result the sector continues to grow. We've developed simple and straightforward options to maximise on great opportunities.

Key features



Fixed & variable rate options available (depending on the term)



Limited company lending or individual name(s)



Equity release for purchase and refinance



Interest only options available



Investment based valuations apply to properties with appropriate planning



HMO with single or multiple tenancy agreements



No valuation fee payable until loan is approved



Lending available in England, Scotland & Wales



No limit on the number of investment properties per client

Interest rate options



Variable rate:
Terms from 12 months to 25 years



Fixed rate:
Terms of 3 or 5 years

Lending criteria

- ✓ Up to 70% LTV of open market value or 80% of vacant possession value
- ✓ Only available to experienced HMO investors in their local area
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Up to £15m borrowings per customer
- ✓ Terms from 12 months to 25 years
- ✓ Personal guarantees requested from business owners/directors but are not always mandatory
- ✓ Corporate borrowers must be registered in the UK or Crown dependencies
- ✓ For borrowing in personal name(s), individual must be a UK resident
- ✓ Secured by way of a first legal charge on a property in England, Scotland or Wales
- ✓ All properties must hold planning consent for C4 HMO or Sui Generis to qualify for an investment based valuation, otherwise a single dwelling house valuation will apply

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Property finance

Holiday lets

With staycations on the rise, the future potential of the UK's expanding holiday home market is becoming popular. Our holiday let mortgages are designed for properties that will be let out on a short-term basis. Built on an understanding of the market, we offer finance aimed at investors looking to buy and develop UK holiday lettings properties.

Key features



Fixed & variable rate options available (depending on the term)



Interest-only options available



No valuation fee payable until loan is approved



Lending available in England, Scotland & Wales



Equity release for purchase and refinance

Commercial loan interest rate options



Variable rate:
Terms from 12 months to 25 years



Fixed rate:
Terms of 3 or 5 years

Lending criteria

- ✓ Up to 70% LTV of an independent professional valuation
- ✓ Only available to experienced property investors
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Up to £15m borrowings per customer with no restriction on property numbers
- ✓ No minimum earned income required, however, resilience to loan repayments must be demonstrated
- ✓ Personal guarantees requested from business owners/directors but are not always mandatory
- ✓ Corporate borrowers must be registered in the UK or Crown dependencies
- ✓ For borrowing in personal name(s), individual must be a UK resident
- ✓ Secured by way of a first legal charge on a property located in England, Scotland or Wales

Commercial (C1 planning)

- ✓ Terms 12 months to 25 years dependent upon the repayment type
- ✓ Available for properties such as holiday villages, holiday parks, complexes and owner occupier with C1 planning permissions

Residential (C3 planning)

- ✓ Terms 12 months to 25 years dependent upon the repayment type
- ✓ Available for single self-contained properties only, with no restrictive covenants regarding occupancy in place
- ✓ The property must be capable of being let on an AST basis and have an acceptable level of rental demand

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Property finance

Expat buy-to-let

Living abroad shouldn't be a barrier to purchasing and managing property in the UK. Our expat buy-to-let finance gives you the ability to continue expanding your property portfolio by purchasing new property, refinancing or releasing equity and all whilst based abroad.

Key features



Fixed & variable rate options available (depending on the term)



Equity release for purchase and refinance



Borrowing must be through limited company or LLP entities



Gifted deposits permitted (between family members)



No limit to the number of properties you can own



Interest-only options available



No valuation fee payable until loan is approved



Lending available in England, Scotland & Wales



All identification and paperwork can be signed and witnessed by a legal firm on the Global 500 list so you don't need to travel to the UK



Funding available for large portfolios and borrowings

Interest rate options



Variable rate:
Terms from 12 months to 30 years



Fixed rate:
Term of 3 or 5 years
(depending on the product)

Lending criteria

- ✓ Up to 70% LTV of open market value
- ✓ Only available to experienced property investors
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Up to £15m borrowings per customer with no restriction on property numbers
- ✓ Terms from 12 months to 30 years
- ✓ Personal guarantees requested from business owners/directors but are not always mandatory
- ✓ Corporate borrowers must be registered in the UK or Crown dependencies
- ✓ Secured by way of a first legal charge on a property located in England, Scotland or Wales

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Property finance

Commercial investment

Commercial property finance needn't be overcomplicated for experienced investors. Our knowledgeable relationship managers are here to help continue building a portfolio through straightforward and simple solutions.

Key features



Fixed & variable rate options available (depending on the term)



Borrowers can be registered in Crown dependencies



Equity release for purchase and refinance



Lending available in England, Scotland & Wales



No valuation fee payable until loan is approved



Short term leases or licences are acceptable

Interest rate options



Variable rate:
Terms from 12 months to 25 years



Fixed rate:
Terms of 3 or 5 years

Lending criteria

- ✓ Up to 70% LTV of open market value
- ✓ Only available to experienced property investors
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Up to £15m borrowings per customer with no restriction on property numbers
- ✓ Terms from 12 months to 25 years
- ✓ Personal guarantees requested from business owners/directors but are not always mandatory
- ✓ Corporate borrowers must be registered in the UK or Crown dependencies
- ✓ For borrowing in personal name(s), individual must be a UK resident
- ✓ Secured by way of a first legal charge on a property located in England, Scotland or Wales

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Property finance

Commercial owner occupier

Purchasing a commercial property that will be the trading hub of a business is a great way to invest in property and business at the same time. It can be a valuable asset as well as the key to supporting business growth. Our finance offers a simple solution, designed to meet the differing requirements of individual businesses.

Key features



Fixed & variable rate options available (depending on the term)



Businesses with only 12 months trading considered



Opco and propco structures are acceptable



Interest-only options available



Equity release for purchase and refinance



Lending available in England, Scotland & Wales



No valuation fee payable until loan is approved



Standalone transaction, no need to move the trading current account

Interest rate options



Variable rate:
Terms from 12 months to 25 years



Fixed rate:
Terms of 3 or 5 years

Lending criteria

- ✓ Up to 70% LTV of vacant possession value
- ✓ All borrowers must have been trading for a minimum of 12 months
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Up to £15m borrowings per customer with no restriction on property numbers
- ✓ Terms from 12 months to 25 years
- ✓ Personal guarantees requested from business owners/directors but are not always mandatory
- ✓ Corporate borrowers must be registered in the UK or Crown dependencies
- ✓ For borrowing in personal name(s), individual must be a UK resident
- ✓ Secured by way of a first legal charge on a property located in England, Scotland or Wales

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Property finance

Refurbishment loans

Our refurbishment loans offer the perfect short-term solutions for smaller, lighter projects by experienced property investors, landlords and developers.

Key features



Light refurbishment work only, no structural works allowed



Available for HMO or MUBs



Interest roll-up options available



No valuation fee payable until loan is approved



Ability to convert into a long-term loan



For smaller deals, Building Surveyor or monitoring not usually required

Lending criteria

- ✓ Up to 65% initial advance of vacant possession value
- ✓ Up to 65% further advance of refurbishment costs, with total borrowing not exceeding 70% of gross development value
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Loans up to £2.5m
- ✓ Only available to experienced property investors
- ✓ Terms between 9-18 months depending on whether a quantity surveyor is used
- ✓ Personal guarantees requested from business owners/directors but are not always mandatory
- ✓ Corporate borrowers must be registered in the UK or Crown dependencies
- ✓ For borrowing in personal name(s), individual must be a UK resident
- ✓ Secured by way of a first legal charge on a property located in England, Scotland or Wales

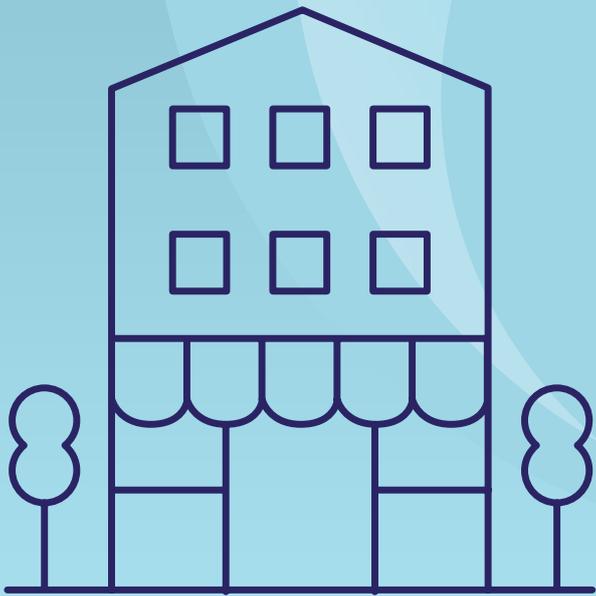
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Property finance

Mixed-use loans

Our mixed-use loans can be an ideal investment solution for landlords looking to diversify from standard buy-to-lets or continue building their portfolio. Our options are flexible enough to meet the differing requirements of individual deals while still providing a simple and straightforward solution.

Key features



Fixed & variable rate options available (depending on the term)



Interest-only options available



Equity release for purchase or refinance



Lending available in England, Scotland & Wales



No valuation fee payable until loan is approved



Short term leases or licences are acceptable

Commercial loan interest rate options



Variable rate:
Terms from 12 months to 25 years



Fixed rate:
Terms of 3 or 5 years

Residential loan interest rate options



Variable rate:
Terms from 12 months to 30 years



Fixed rate:
Terms of 3 or 5 years

Lending criteria

- ✓ Up to 70% LTV of open market value
- ✓ Only available to experienced property investors
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Up to £15m borrowings per customer with no restrictions on property numbers
- ✓ Terms from 12 months to 25 years (if the residential element of the property exceeds 60% floor coverage, the maximum term of 30 years)
- ✓ Personal guarantees requested from main directors/shareholders but are not always mandatory
- ✓ Corporate borrowers must be registered in the UK or Crown dependencies
- ✓ For borrowing in personal name(s), individual must be a UK resident
- ✓ Secured by way of a first legal charge on a property located in England, Scotland or Wales

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Property finance

Bridging loans

Our bridging finance offers short term funding solutions for experienced investors, to maximise a property's potential via improved lettings or amendments to existing planning permissions. It can be used to acquire new assets, bridge a sale or as a longer term finance package.

Key features



Ability to easily convert into a long-term loan



No valuation fee payable until loan is approved



Maximum 18 month term



Interest roll-up options available



Lending available in England, Scotland & Wales

Lending criteria

- ✓ Commercial, up to 60% LTV of vacant possession
- ✓ Residential, up to 70% LTV of vacant possession
- ✓ Only available to experienced property investors
- ✓ Interest roll up option available within the maximum LTV criteria
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Loans up to £2.5m
- ✓ Terms up to 24 months
- ✓ Personal guarantees requested from business owners/directors but are not always mandatory
- ✓ Corporate borrowers must be registered in the UK or Crown dependencies
- ✓ For borrowing in personal name(s), individual must be a UK resident
- ✓ Secured by way of a first legal charge on a property located in England, Scotland or Wales

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Property finance

VAT loans

The flexibility of a VAT loan takes the pressure off cash reserves, allowing you to retain working capital to invest in other important business areas. As an alternative funding line, it smooths cash flow peaks and troughs without using up existing funds.

Key features



Funding for up to 100% of the VAT bill due to HMRC



Maximum 5 month term or until the next rebate is due



Only available in conjunction with a new Cambridge & Counties Bank commercial loan*

Lending criteria

- ✓ VAT loan - Funding up to 100% of the VAT bill due to HMRC
- ✓ Confirmation that the property purchase is VAT inclusive from the Bank's Solicitors
- ✓ Only available for VAT registered businesses taking out a new Cambridge & Counties Bank commercial loan*
- ✓ Confirmation of the amount recoverable and date due from the borrower's accountant
- ✓ Commercial loan up to 70% LTV of the open market value, plus an additional linked VAT loan up to 20%, providing a combined maximum 90% LTV inclusive of all fees
- ✓ The commercial property purchase is subject to our commercial loan criteria
- ✓ Maximum term is 5 months from the date of draw down or until the next rebate is due
- ✓ Available in England, Scotland or Wales

*A VAT loan is not available for commercial bridging and commercial refurbishment loans.

Let's talk

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 0344 225 3939  borrow@ccbanc.co.uk  ccbanc.co.uk



Property finance

Secured pension lending

Purchasing trading premises or a commercial investment property via a pension fund can be a tax efficient way in which to borrow. This straightforward and simple solution offers the opportunity to preserve capital that can be used for other projects.

Key features



Purchase of trading premises for established businesses or investment properties



Interest only options available



Equity release for purchase and refinance



No valuation fee payable until loan is approved

Lending criteria

- ✓ Up to 70% LTV of market value
- ✓ Only available to experienced property investors or owner occupiers
- ✓ Minimum loan £250k in England and Wales
- ✓ Minimum loan £500k in Scotland
- ✓ Up to £15m borrowings per customer with no restriction on property numbers
- ✓ Terms from 12 months to 25 years
- ✓ Borrowers must be in an approved HMRC pension scheme (e.g. SIPP/SSAS)
- ✓ The pension fund must be registered in the UK or Crown dependencies.
- ✓ Secured by way of a first legal charge on a property located in England, Scotland or Wales

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