



## 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



No limit to the number of properties you can own



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

## Lending criteria

- ✓ Up to 75% LTV of open market value
- ✓ Only available to experienced property investors
- ✓ Minimum loan £250k
- ✓ 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](mailto:borrow@ccbank.co.uk)**  **[ccbank.co.uk](https://www.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](https://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



No limit on the number of investment properties per client



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

## 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
- ✓ 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

## 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](http://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

# 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



Standalone transaction, no need to move the trading current account



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

## 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
- ✓ 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

## 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](mailto:borrow@ccbank.co.uk)**  **[ccbank.co.uk](http://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](http://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 **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



Equity release for purchase and refinance



No valuation fee payable until loan is approved



Interest-only options available



Lending available in England, Scotland & Wales

## Lending criteria

- ✓ Up to 70% LTV of an independent professional valuation
  - ✓ Only available to experienced property investors
  - ✓ Minimum loan £250k
  - ✓ 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 30 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

## 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](http://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

# 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



All identification and paperwork can be signed and witnessed by a legal firm on the Global 500 list so no need to travel to the UK



Borrowing must be through limited company or LLP entities



No limit to the number of properties you can own



No valuation fee payable until loan is approved



Equity release for purchase and refinance



Gifted deposits permitted (between family members)



Interest-only options available



Lending available in England, Scotland & Wales



Funding available for large portfolios and borrowings

## Lending criteria

- ✓ Up to 70% LTV of open market value
- ✓ Only available to experienced property investors
- ✓ Minimum loan £250k
- ✓ 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

## 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](mailto:borrow@ccbank.co.uk) [ccbank.co.uk](http://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](http://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.



Cambridge &  
Counties Bank

Built on understanding



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



Short term leases or licences are acceptable



No valuation fee payable until loan is approved



Equity release for purchase and refinance



Borrowers can be registered in Crown dependencies



Lending available in England, Scotland & Wales

## Lending criteria

- ✓ Up to 70% LTV of open market value
- ✓ Only available to experienced property investors
- ✓ Minimum loan £250k
- ✓ 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

## 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](mailto:borrow@ccbank.co.uk)**  **[ccbank.co.uk](https://www.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](https://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

# 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
- ✓ Loans up to £2m
- ✓ Only available to experienced property investors
- ✓ Terms up to 9 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

## 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](http://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

# 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



Short term leases or licences are acceptable



Interest-only options available



Equity release for purchase or refinance



Lending available in England, Scotland & Wales



No valuation fee payable until loan is approved

## Lending criteria

- ✓ Up to 70% LTV of open market value
- ✓ Only available to experienced property investors
- ✓ Minimum loan £250k
- ✓ 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

## 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](http://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

# 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
- ✓ Loans up to £2.5m
- ✓ Terms up to 18 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

## 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](mailto:borrow@ccbank.co.uk)  [ccbank.co.uk](http://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](http://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.