

Renovate Product Guidelines



MAXIMUM LTV

UP TO 70%

DISCOUNTED RATES FROM

0.69%

STANDARD RATES FROM

0.85%

Inclusions - As per Renew product plus the following:

	QS Needed?
✓ Extension outside of permitted development rights	✓
✓ Structural work e.g. moving walls	✓
✓ Listed building or in conservation area	✓
✓ Planning permission required / in place	✓
✓ Building regulation required / in place	✓

Property	Residential (Commercial or Mixed-use properties by referral)
Loan Term	9 -18 months (<9 months by referral)
Loan Size	Min £150k (day one). Max £3m
Overall Max LTV/GDV	70% day one / 70% of GDV
Drawdowns	Max 7 drawdowns. Min drawdown(s) of £20k. Evidenced by QS visits.
Experience	Three similar projects completed within last 5 years
Exit Fee	0% - 2% (exit fee only applicable on discounted rate products)

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