



Renew Product Guidelines

MAXIMUM LTV

UP TO 70%

DISCOUNTED RATES FROM

0.69%

STANDARD RATES FROM

0.85%

Inclusions - As per Refresh product plus the following:

	Monitoring Surveyor Needed?
✓ Installation of central heating	
✓ Remedial work e.g. damp proofing or timber treatment	
✓ Electrical rewiring, plumbing	
✓ Replacement roofing	
✓ Non-load bearing works	
✓ Development/extension within permitted development rights	✓
✓ Planning Permission required / in place	✓
✓ Building regulation required / in place	✓

Property	Residential (Commercial or Mixed-use properties by referral)
Loan Term	6 -18 months (>12 months by referral)
Loan Size	Min Day 1 Advance £50k. Min facility £100k. Max facility £3m
Overall Max LTV/GDV	70% day one / 70% of GDV
Drawdowns	Max 5 drawdowns. Min drawdown(s) of £20k. Evidenced by photos and monitoring surveyor visits as applicable
Experience	One previous project completed within last 3 years
Exit Fee	0% - 2% (exit fee only applicable on discounted rate products)

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