

Refresh Product Guidelines



| | RESIDENTIAL | MIXED-USE | COMMERCIAL |
|------------|-------------|-----------|------------|
| MAX LTV | 75% | 70% | 65% |
| MAX GDV | 70% | 65% | 60% |
| RATES FROM | 0.80% | 0.83% | 0.85% |

Inclusions:

- ✓ Installing kitchen and/or bathroom(s)
- ✓ Replacement windows and/or exterior doors
- ✓ Repairs to plastering or exterior rendering
- ✓ Cosmetic improvements, redecoration etc
- ✓ Replacement floor coverings.



| | |
|-------------------|---|
| Property | Residential, Mixed-use & Commercial property |
| Loan Term | 3 - 12 months (>12 months by referral) |
| Loan Size | Min Day 1 Advance £50k. Min facility £70k. Max facility £1.5m |
| Drawdowns | Min drawdown(s) of £20k. Evidenced by photos and asset manager visit. |
| Experience | No previous experience required |

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Renovate Product Guidelines

| | RESIDENTIAL | MIXED-USE | COMMERCIAL |
|------------|-------------|-----------|------------|
| MAX LTV | 70% | 65% | 60% |
| MAX GDV | 65% | 60% | 55% |
| RATES FROM | 0.82% | 0.85% | 0.87% |

Inclusions as per Refresh product plus the following:

- ✓ Extension outside of permitted development rights
- ✓ Structural work e.g. moving walls
- ✓ Electrical rewiring, plumbing (inc. Installation of central heating)
- ✓ Listed building or in conservation area
- ✓ Planning permission required / in place
- ✓ Building regulation required / in place

| | |
|-------------------|---|
| Property | Residential, Mixed-use & Commercial property |
| Loan Term | 3 -18 months |
| Loan Size | Min Day 1 Advance £50k. Min facility £70k. Max facility £3m |
| Drawdowns | Min drawdown(s) of £20k. Evidenced by Monitoring Surveyor visits. |
| Experience | Similar projects previously completed |

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