

Castle Trust

Innovative loans with no monthly payments required

Who are Castle Trust?

Castle Trust was launched in October 2012 by an experienced team of senior executives from a broad range of backgrounds.

We recognise the enormous potential for new ideas in the mortgage and investment market.

We take the best of our combined experience in product design, finance, technology and operations to deliver exceptional value to our customers.

A modern approach to age old problems

We recognise that there is a large and under-served audience in the buy to let market.

For many of our mortgage customers, none of the more traditional options available in the marketplace solve the fundamental mismatch they face: high quality assets with a relatively low income can make it difficult to borrow at reasonable rates and on sensible terms.



The key benefits of our proposition



Market leading investments and unique mortgage solutions

- No monthly payments required
- No rental coverage on Flex Range
- First or second charge loans
- Bespoke underwriting, including
 - No fixed age limit
 - Flexible approach to income
 - Non-doms, foreign nationals & expats





Suitable clients

Experienced professional buy to let landlords









Light refurb for buy to let properties



Limited companies

Ex-pat borrowers



Owner Occupier loans for high net worth and business purposes





An overview of Castle Trust's products



Flex Mortgage

Fixed rate with interest rolled up to redemption



Max Mortgage

Fixed rate with interest serviced on a monthly basis

Ask your BDM for more details

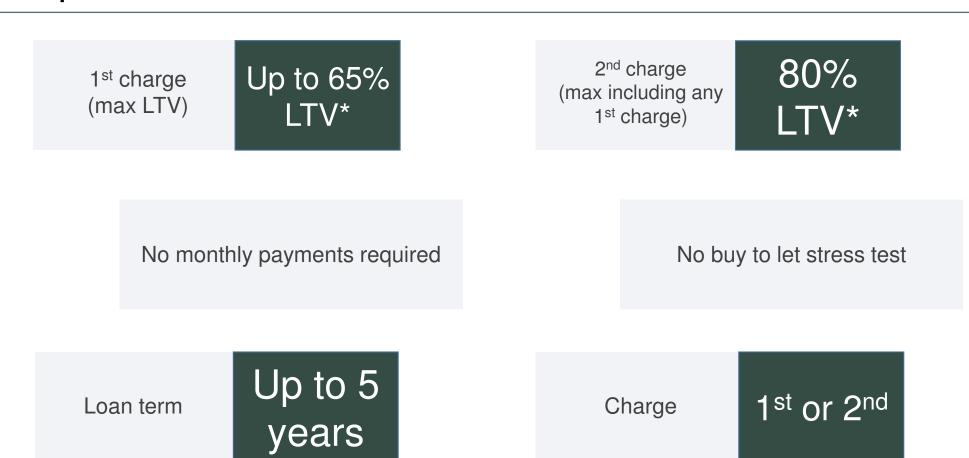


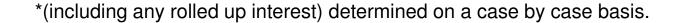
Choices for experienced buy to let landlords

Flex /Max 24	Flex/Max 12	Flex/Max 3
Rates start at 6.89%	Rates start at 7.89%	Rates start at 8.89%
ERC 24 Months 5%/5%	ERC 12 Months 5%	Minimum Interest Charge 3 months interest payment applies if redeeming during first 3 months
2 to 5 Year Term	1 to 2 Year Term	1 to 2 Year Term



Flex product details







Case examples (Flex Mortgage Range)

Raising capital for expats

- British citizen living in Spain
- Owns a buy to let property in southern England valued at £500,000
- Wants to raise capital in order to help buy an additional investment property and expand their portfolio

With a Castle Trust loan, they may be able to borrow up to 65% of the property value.

There are no monthly repayments required.

Instead, at redemption, you will repay the initial loan plus all rolled-up interest calculated using the applicable fixed rate.

All interest, when compounded monthly is added to the principal balance.

(Product: Flex 12)



Owner occupier loans

High net worth

- An annual net income of no less than £300,000 OR
- Net assets of no less than £3,000,000 OR
- Whose obligations are guaranteed by a person with an income or assets of such amount



Business Purpose

- Sole traders, partnerships and limited companies are eligible
- All applicants must be:
 - Existing shareholders OR
 - Be acquiring an interest in the business
- 100% of BPE loan must be used for the exempt purpose





Owner occupier loans



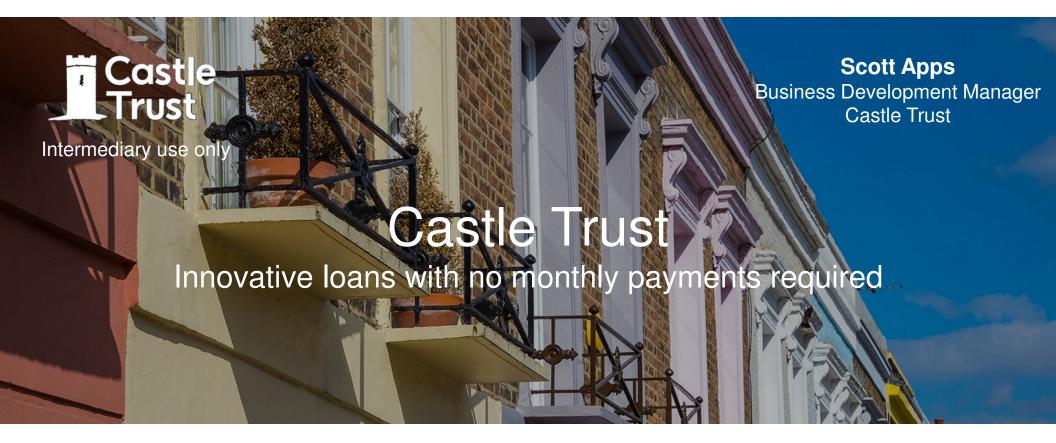
Flex Mortgage Range

2nd charge only

Flex 24	Flex 12	Flex 3
Rates start at 6.89%	Rates start at 7.89%	Rates start at 8.89%
ERC 24 Months 5%/5%	ERC 12 Months 5%	For business purposes: minimum 3 months interest payment applies if redeeming during first 3 months For high net worth ⁽¹⁾ : 3% ERC applies during first 3 months
2 to 5 Year Term	1 to 2 Year Term	1 to 2 Year Term

⁽¹⁾ Subject to compliance with regulatory requirements. Please note that an APRC is generated as part of the application process.





Please note that in the accordance with good advice & practice, business must be completed with Castle Trust within 6 months to maintain your 'accredited' adviser' status.

Important information

Loans are subject to status, terms and conditions. The client must repay the loan by the end of term. If the client has not repaid the loan by the end of its term and either does not have sufficient savings or is not able to arrange another mortgage, then they will need to sell their property. Property may be repossessed if the loan is not paid when due. This information is for authorised intermediaries only. This presentation has not been approved for use with customers and is not intended for public or customer use.

Castle Trust | Belvedere House, Basing View, Basingstoke RG21 4HG | Tel: 0845 241 0252* | www.castletrust.co.uk. Castle Trust is the trading name of Castle Trust Capital plc (company no. 07454474). Castle Trust Capital plc is registered in England and Wales. Registered office: 10 Norwich Street, London EC4A 1BD. Castle Trust Capital plc is authorised and regulated by the Financial Conduct Authority. *Calls (from landline or mobile) cost 4p per minute plus your phone company's access charge. Calls are recorded for training and quality purposes.