

# NatWest Business Banking

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NatWest

Overview

Commercial Mortgages

Trading Businesses

Typical loan funding structures

Loan to Value

SIPP/SASS lending



# Overview

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- Largest provider of finance to the SME space.
- Over 1000 relationship managers across the UK
- One point of entry into RBS Group with over 500 products available

## Commercial Mortgages

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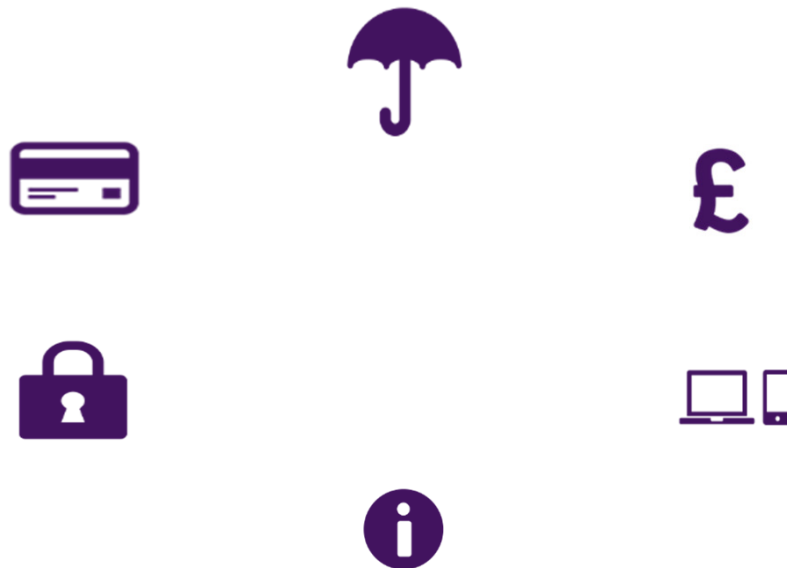


- Suitable for businesses looking to buy their own property to trade from **OR** for a company director(s) to buy and rent back to their own business.
- Up to 25 years repayment profile
- Up to 75% Loan To Value for most sectors
- Up to 6 months capital repayment holiday available
- Both fixed rate or ABR rates available

# Trading Businesses



Support and products designed to help with general day-to-day business needs:



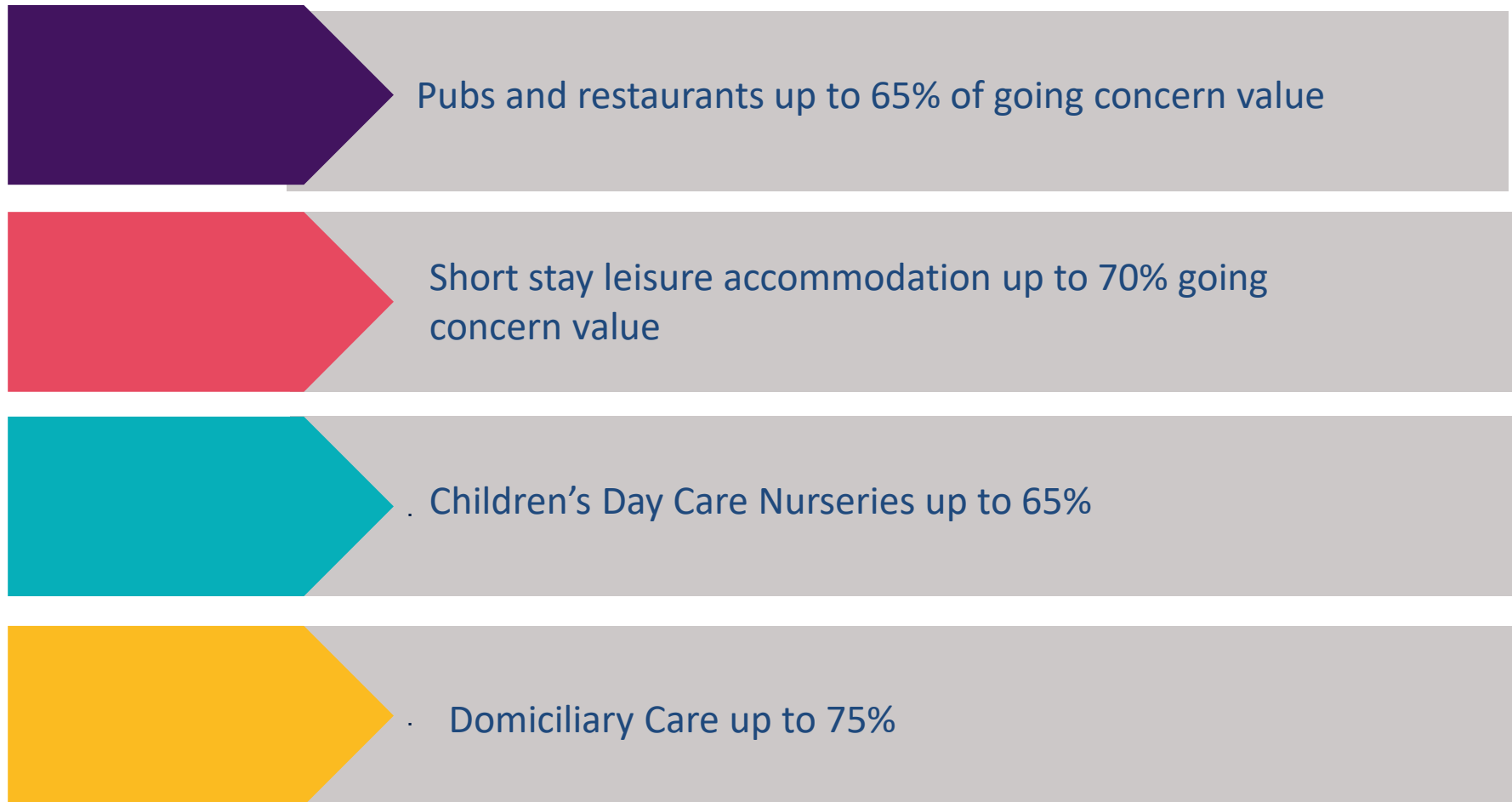
## Typical loan funding structures

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- Fixed rate Business loan - *All of our fixed rates carry no early repayment fees.*
- Variable rate loan - Termed typically up to 25 years.
- For loans up to £500,000 for all trading businesses, our loans carry no arrangement fee
- Enterprise Finance Guarantee loans – Available for up to 10 year terms. Fixed or variable rate options available.



# Other sector typical LTV



## Self Invested Personal Pension / Small Self Administered Scheme



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- Hidden potential for business owners / self employed.
  - We have a dedicated team that deal solely with SIPP and SSAS transactions. They support applications from the pension trustees to purchase, typically, commercial property. They work directly with the pension fund trustees and the customer.
  - Deemed as a tax efficient way to help improve the value of the pension pot by investing in bricks and mortar



Thanks for listening!

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