

ANY PROPERTY USED AS SECURITY, INCLUDING YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT. EARLY REPAYMENT CHARGES MAY APPLY. A BROKER FEE MAY APPLY.



**Proudly different.**

## Who are Shawbrook Bank?



- Committed to lending to landlords, property professionals, small and medium enterprises (SMEs) and UK investors
- In the Commercial Property team we do not deal directly with customers, instead support customers through a network of accredited intermediaries – our Broker Partners – who provide an expert service and in-depth knowledge of Shawbrook products and processes
- Cases individually assessed by Lending Managers – no score cards – just knowledge and experience
- Focus on complete transparency of costs and fees throughout the process to deliver the right outcome for you, the customer
- Strong customer book – providing over **£4.2bn** to the UK property investor market (as of 31<sup>st</sup> October 2018)
- Multiple award wins for products and services





# Short Term Finance

## Shawbrook Short Term Finance



Used for purchase or re-finance of properties quickly

Loans from £50k to £25m

Planning gain to add value

Change of use  
i.e. single to HMO

Permitted development

Auction purchase

Pay off development finance

Standard rates from  
**0.43%\*** per month

### **New “Lending for Refurb Costs”**

Access up to 100% of the project refurbishment costs

Heavy refurbishment available

Borrow for up to 24 months

‘Rolled Up’ Interest calculated daily or can pay monthly

No early repayment charges

100% funding with additional security

\*Once offered, the rate will remain fixed at the offered rate for the term of the loan



**Thank you for listening.**