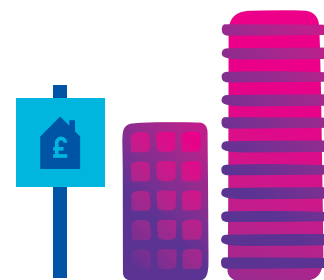


Key features

	Commercial Auction Bridging
Maximum LTV	50.00% (net day 1)
Interest Rate	0.90% pcm
Term	6 months
Minimum Interest Period	1 month
Arrangement Fee	1.00%
Exit Fee	0.00%
Minimum Property Value	£500,000



The big print

- We will lend against any commercial property sold under the hammer for £500,000 or more
- We will not require a separate valuation
- You will receive 50% of the purchase price on the day of completion
- Interest and the arrangement fee will be retained from the initial advance, giving a gross LTV of 53.4%
- We have a minimum interest period of one month and we calculate interest on a daily basis
- If you repay the loan early, we will rebate any unused interest
- Our solicitor will not undertake a full title review, but will require sufficient information in order to arrange title indemnity insurance
- Lending is subject to the borrower passing our Credit and AML checks. These can be cleared in advance of the auction if you would like peace of mind before bidding
- We will require you to enter into a loan agreement and provide first ranking security over the property

How to apply

Please contact Stuart Buchanan at Acuitus Finance

+44 (0)20 7034 4850
+44 (0)7879 432868

stuart.buchanan@acuitus.co.uk

www.acuitus.co.uk



The interesting stuff

- We launched our Commercial lending products in 2013 in response to growing demand from our customers and have been market leaders ever since
- Our experienced in-house lending team includes fully qualified Chartered Surveyors who have decades of investment experience and know how to structure loans to achieve your objectives
- We've lent on everything from industrial wharfs to five-star hotels
- We're self-funded and not a bank. We've completed over £3bn of lending since 2009
- During the term of the bridging loan, we can discuss refinancing options, including our Commercial Term product
- If you would like to borrow more than 50%, this may be possible, subject to enhanced due diligence

For use by mortgage intermediaries only

Octopus Property is the trading name of Bridgeco Ltd (Reg No 6629989), Fern Trading Ltd (Reg No 6447318), Nino Ltd (Reg No 9015082), Octopus Property Lending Ltd (Reg No 7531926) and Octopus Co-Lend Ltd (Reg No 8913299), Registered Office: 33 Holborn, London EC1N 2HT, registered in England and Wales and Dragonfly Finance S.a.r.l. (Reg No B189290) Registered Office: Parc d'Activité Syrdall, 6 Rue Gabriel Lippmann, L-5365, Munsbach, Luxembourg registered in Luxembourg. Octopus Property Lending Ltd and Octopus Co-Lend Ltd are authorised and regulated by the Financial Conduct Authority.