

Commercial mortgages
and secured loans:
Helping budding
businesses grow.



together.®

For businesses big and small. And medium.

Whether you've only been trading 12 months or are an established big name, if you need to borrow to make your business goals a reality, we're all ears.

Assuming you've built up sufficient equity in your property, you can even borrow without affecting any existing mortgages you have on your business's premises or investment properties.

**We get
entrepreneurs,
because we're
entrepreneurs.**

Open for business.

From pubs and clubs to hotels and wholesales - commercial properties are probably the most varied of the lot. And our flexible, common-sense approach means we can secure loans and mortgages against plenty that other lenders struggle with.

Including:

- Leased industrial units and factories.
- Warehouses and light industrial units.
- Retail and wholesale units.
- Offices.
- Bars, restaurants and pubs.
- Hotels and B&Bs.
- Nightclubs and leisure facilities.
- Working farms and farmhouses.
- Land (with or without planning permission or agricultural restrictions).

And if you don't have premises, we can look at securing your business loan against your home or investment properties instead.

Common sense makes business sense.

With 45 years in the finance industry, so we know better than most how the commercial world can turn on a sixpence. So we're as flexible as possible with our Commercial mortgages and re-mortgages, working with all sorts of business ownership structures.

Including:

- Sole traders.
- Partnerships.
- Limited companies.
- Pension funds.

Invest in your business.

If you've built up enough equity in an existing property, you can use this borrow again without affecting any existing mortgage. You could:

- Improve your balance sheet.
- Consolidate business debts.
- Invest in staff or equipment to grow your business.
- Buy or invest in another business or property.

And we know that cashflow isn't always predictable in this day and age. So if you've less-than-perfect credit history, it's not the end of the world.

At a glance:

- Borrow up to £1.5m (and maybe more).
- Borrow up to 65% of the property's value.
- Over 7 to 30 years.
- Capital repayment and interest-only options.

The maximum loan, loan-to-value ratio and term offered may be reduced based on your circumstances.



together.[®]

0371 346 0252
togethermoney.com

Consolidating debt with secured borrowing may increase what you repay in total. Any property used as security, including your home, may be repossessed if you do not keep up repayments on your mortgage or any other debt secured against it

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