

Let's work  
together.

A close-up photograph of three bumblebees on the brown, textured center of a bright yellow sunflower. The bees are positioned vertically, one above the other, facing downwards. The background is a soft-focus green, suggesting foliage.

together.®




# We're here to help

Working together makes sense. Or as we like to say, it's common sense.

Since 1974, we've helped countless individuals, property investors and businesses realise their ambitions through our common sense approach to lending.

Our experience means we can look beyond mainstream criteria, and make quick, informed decisions for the individual behind every case.

So we can give the green light where some other lenders might only see red flags.



We've been  
saying 'Yes' for  
over 45 years.

**together.**<sup>®</sup>

# Specialist lending

The finance  
industry's  
best kept  
secret.

We're a specialist lender. And specialist in two ways.

Firstly, with people not computers at the heart of our decision making process, we consider applications on their individual circumstances and merits.

This means we can often lend in situations that other lenders would struggle with.

Whether that's because of the property they wish to purchase, their credit profile or how they make their money.

Secondly, we offer specialist products that aren't widely available through big-name lenders.

Like property auction finance, bridging loans, and 'second-charge' mortgages (which allow customers to borrow again without remortgaging) – even on investment and commercial properties.

# Your clients. Our lending expertise.

Not only do we have a solid reputation for speed, ease and flexibility that goes back over four decades, we have a consistent track record of growth and success that's seen our loan book rise beyond £4bn.

Our expert team will always put your existing relationships first, and work side-by-side with you to ensure a positive outcome for everybody involved.

So you can concentrate on your core business, knowing we're on hand whenever somebody needs to borrow.

# Our products

## **Bridging loans**

For those in need of quick, short-term finance. Whether that's to buy a property before a mortgage has been granted, repair a broken chain, or invest in their business.

## **Buy to Let mortgages**

Made to suit landlords with all levels of experience. From those who are making their first property investment, to portfolio landlords and limited companies.

## **Second-charge mortgages**

Also known as a 'secured loan', these can be used to pay for home improvements, consolidate debt, or start your own business – without remortgaging out of your current deal.

## **Residential mortgages**

Whether they're starting up, moving on or settling down, our pragmatic approach means we can help a huge range of people to buy and remortgage a huge range of properties.

## **Commercial mortgages**

On everything from offices to warehouses, retail units to restaurants. We can even secure mortgages and secured loans on semi-commercial properties and land without planning permission.

## **Auction finance**

Thanks to this flexible product, each year we help countless auction-goers to bid with confidence and meet their tight completion deadlines.

## **Development finance**

Our hands-on approach means we're comfortable financing all sorts of construction projects, from residential conversions to large commercial developments.



# How we'll work together

Partnerships should be seamless, simple and smooth. And that's exactly what you'll get from your dedicated team.

Whenever a member, client, customer (or whatever else you might call them) needs finance, refer them our way.

Once we've received an application, we'll get to know the individual behind it, and do everything we can to make their ambitions happen.

We'll keep you informed every step of the way on how your leads are progressing, because successful relationships all round is what matters to us.



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# Powered by people. Not processes.

We pride ourselves on building long-standing relationships with both our customers and the people who introduce them to us.

What sets us apart is that we're big enough to deliver on our promises, without being too big to care. Which is best exemplified by our outstanding team.

We have an extensive team of experts across the UK, working with people like you to connect your contacts to the borrowing they need. You don't need to devote lots of time to it, or know loads about finance – that's our job.

But we'll make sure you've always got the full picture.

**together.**<sup>®</sup>

Who we  
work with

FINPOINT 

capitalise<sup>®</sup>

**Action  
COACH**<sup>®</sup>  
BUSINESS COACHING

 **Funding Xchange**

 **Funding  
Options**

  
**PARTNERS**  
IN PROPERTY

 alternative business funding

together<sup>®</sup>



# Our team



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Thank you