

Together successfully upsizes HABS warehouse facility

13 December 2023

Together Financial Services Limited ("**Together**" or the "**Group**"), one of the UK's leading non-bank relationship lenders, announces the refinancing of its Highfield Asset Backed Securitisation 1 Limited ("**HABS**") warehouse facility for the Group's small balance commercial real estate mortgage backed securitisation ('MBS') programme.

Highlights

- Facility upsized by £200m to £725m
- Maturity extended to December 2027
- New bank added into facility

Gerald Grimes, Group CEO Designate of Together commented: "We are delighted to announce the successful upsizing and extension of our HABS warehouse facility, as we continue to shape our business for the future and support the UK's SMEs in realising their ambitions."

Gary Beckett, Group Managing Director and Chief Treasury Officer at Together, added: "We have now raised or refinanced over £2.0bn of facilities during 2023, as we continue to deliver on our growth ambitions. We would like to thank our funding partners for their continued strong support for Together."

The HABS warehouse facility was originally launched in 2018 to fund the origination of small balance commercial real estate ("CRE") loans, primarily to support small and medium sized businesses and commercial property investors in the UK. This latest refinancing follows the successful issuance of the Group's fourth public CRE mortgage backed securitisation, CRE4, in November.

Together has an established diversified funding platform with depth of maturity comprising ten public securitisations, six private securitisation facilities, two series of senior secured notes, and a revolving credit facility.

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About Together

One of the UK's leading non-bank relationship lenders, Together has been making finance work to help our customers realise their ambitions for nearly 50 years.

A strong, diverse and financially inclusive lender, we support a wide range of underserved customers including the self-employed, those with more complex incomes, in later life or with thin or impaired credit, landlords and SME and business customers. We offer our customers a wide range of flexible lending products including short-term finance, auction finance, residential, buy-to-let and commercial mortgages, secured loans and development finance.

Our expertise in lending means we can look beyond mainstream lending criteria to consider individual circumstances and treat each application on its own merits to help our customers solve problems and realise opportunities.

Together is the trading name of Together Financial Services Limited, which has its registered office address at Lake View, Lakeside, Cheadle, Cheshire SK8 3GW.

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