



Commercial Property Finance product guide

Shariah-compliant Commercial Property Finance – from £500k - £2M

Effective from 06 March 2019



Key features at a glance

COMMERCIAL FINANCE FOR

- COMMERCIAL INVESTMENT
- SEMI-COMMERCIAL
- OWNER-OCCUPIED

PROPERTY TYPES INCLUDE

- OFFICE & RETAIL
- INDUSTRIAL & WAREHOUSING
- RETAIL WITH LIVING ACCOMMODATION
- PURPOSE BUILT STUDENT ACCOMODATION

**NO EARLY
SETTLEMENT CHARGES
IF SETTLED AT AGREED
BREAK POINTS**

AVAILABLE TO

- UK RESIDENTS/ ENTITIES
- EXPAT/INTERNATIONAL CLIENTS

FINANCE AVAILABLE FOR

- INDIVIDUALS
- PARTNERSHIPS
- LIMITED COMPANIES
- LLPs
- OFF-SHORE & ON-SHORE SPVs

MIN/MAX FINANCE

£500K - £2M

MAX FTV 70%



Products for UK residents and companies

| Product & Code | Initial Profit Rate | Follow-on Profit rate | Max FTV† | Early Settlement Charge | Finance Size | Term | Application Fee** |
|----------------------------|---------------------|-----------------------|----------|--|--------------|---|-------------------|
| Commercial Investment | | | | | | | |
| Fixed for 5 years (CFU068) | 4.75% | SVR + 1.35% | 60% | No early settlement charges if settled at agreed break points ^Δ | £500K - £2M | 5-10 yr Profit only 5-20 yr Amortising | 1.75%* |
| Fixed for 5 years (CFU069) | 5.15% | SVR + 1.50% | 70% | | | | |
| Semi-Commercial | | | | | | | |
| Fixed for 5 years (CFU070) | 4.39% | SVR + 1.35% | 60% | No early settlement charges if settled at agreed break points ^Δ | £500K - £2M | 5-10 yr Profit only 5-20 yr Amortising | 1.75%* |
| Fixed for 5 years (CFU071) | 4.79% | SVR + 1.50% | 70% | | | | |
| Owner-Occupied | | | | | | | |
| Fixed for 5 years (CFU072) | 4.80% | SVR + 1.35% | 60% | No early settlement charges if settled at agreed break points ^Δ | £500K - £2M | 5-10 yr Profit only 5-20 yr Amortising | 1.75%* |
| Fixed for 5 years (CFU073) | 5.20% | SVR + 1.50% | 70% | | | | |

*0.25% payable on acceptance of offer – the remainder will be deducted from the finance on Completion

**Valuation Fees and Legal Fees will also apply in addition

†FTV – the maximum Finance to value (FTV) is the finance amount expressed as a percentage of the property valuation

^ΔOur 5 year fixed rate product involves a series of Shariah-compliant transactions, with the initial transaction being for a term of 2 years and thereafter on a rolling yearly basis for the remainder of the finance term. Accordingly, the product comes with break opportunities at the end of year 2 and annually thereafter, where no early settlement charges are applicable. However, if you wish to settle your finance facility at any time before the maturity date of the then current transaction, you will need to pay the full amount due under that transaction.

Our SVR (Standard Variable Rate) is currently 4.50%

Rates are correct at the time of writing. Products may be subject to change or withdrawn at any time and without notice

For more information and to find out how we can help you please contact: Lindsey Griffiths, Commercial Finance Manager

| T: +44 (0) 20 7070 6939 | M: +44 (0) 7850 642 888 | E: lindsey.griffiths@gatehousebank.com

Commercial Property Finance Products are not regulated by the Financial Conduct Authority.

Your property may be at risk if you do not keep up payments on your Commercial Property Finance.

Gatehouse bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register number: 475346.

Gatehouse Bank plc is incorporated and registered in England and Wales. Registration number 06260052. Our registered office is 14 Grosvenor Street, London, W1K 4PS.



Products for Expats and International Residents (Inc. Off shore SPVs)

| Product & Code | Initial Profit Rate | Follow-on Profit Rate | Max FTV† | Early Settlement Charge | Finance Size | Term | Application fee** |
|----------------------------|---------------------|-----------------------|----------|--|--------------|---|-------------------|
| Commercial Investment | | | | | | | |
| Fixed for 5 years (CFN074) | 5.25% | SVR + 1.50% | 60% | No early settlement charges if settled at agreed break points ^Δ | £500K - £2M | 5-10 yr Profit only 5-20 yr Amortising | 1.85%* |
| Fixed for 5 years (CFN075) | 5.65% | SVR + 1.65% | 70% | | | | |
| Semi-Commercial | | | | | | | |
| Fixed for 5 years (CFN076) | 4.89% | SVR + 1.50% | 60% | No early settlement charges if settled at agreed break points ^Δ | £500K - £2M | 5-10 yr Profit only 5-20 yr Amortising | 1.85%* |
| Fixed for 5 years (CFN077) | 5.29% | SVR + 1.65% | 70% | | | | |
| Owner-Occupied | | | | | | | |
| Fixed for 5 years (CFN078) | 5.30% | SVR + 1.50% | 60% | No early settlement charges if settled at agreed break points ^Δ | £500K - £2M | 5-10 yr Profit only 5-20 yr Amortising | 1.85%* |
| Fixed for 5 years (CFN079) | 5.70% | SVR + 1.65% | 70% | | | | |

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