For loans under £5 million:

- Under no circumstances exceed a Loan-To-Value of over 90%
- The company must have been registered on company house for 5 years
- The company must have an annual turn over exceeding 5x the loan amount.

For loans over £5 million:

- Under no circumstances exceed a Loan-To-Value of over 80%
- The company must have been registered on company house for 10 years
- The company must have an annual turn over exceeding 10x the loan amount.