

# ASC Product Guide

Description	Interest Rate	Max Loan	LTV.	Key Features
<b>Commercial Remortgages</b> <i>EXCLUSIVE DEAL</i>	From Base Rate + 2%	£500,000	Up to 75%	No bank arrangement fees Cashback of £1,400 on completion
<b>Commercial Investment Finance</b>	From Base Rate + 1.25%	No Maximum	Up to 80%	25 Years Interest only
<b>Licensed Trade</b> <i>SPECIAL DEALS FOR SITTING TENANTS</i>	From Base Rate + 1.25%	No Maximum	Up to 80% Special deals for sitting tenants Up to 100% of purchase price	Up to first 5 years interest only Term of up to 30 years Commercial Offset mortgages
<b>Property Development Finance</b>	From Base Rate + 2%	No Maximum	Up to 70% of Purchase Price Up to 100% of development costs	Up to 65% of end value
<b>Nursing Homes</b>	From Base Rate + 1.25%	No Maximum	Up to 80%	Up to first 5 years interest only Term of up to 30 years
<b>Hotels</b>	From Base Rate + 1.25%	No Maximum	Up to 80%	Up to first 5 years interest only Term of up to 30 years

\* There are some instances where 90% for good quality proposals can be obtained and 100% is possible with additional security.

<b>Restaurants</b>	From Base Rate + 1.25%	£2,000,000	Up to 80%	Up to first 5 years interest only Term of up to 30 years
<b>Guest Houses</b>	From Base Rate + 1.5%	£1,000,000	Up to 80%	Up to first 5 years interest only Term of up to 30 years
<b>Offices</b>	From Base Rate + 1.25%	No Maximum	Up to 80% *	Up to first 5 years interest only Term of up to 30 years Commercial Offset mortgages
<b>Warehouses &amp; Factories</b>	From Base Rate + 1.25%	No Maximum	Up to 80% *	Up to first 5 years interest only Term of up to 30 years Commercial Offset mortgages
<b>Working Capital &amp; Factoring</b>	From Base Rate + 2%	No Maximum	Up to 95% of each invoice	Very Quick Access Debts of up to 120 days allowed
<b>Equipment Finance &amp; Leasing</b>	From Base Rate + 2%	£3,000,000	Up to 95%	Open ended facility Vehicle & Machinery
<b>Bridging Finance</b>	From 1% per month	No Maximum	Up to 80%	Term of up to 12 months
<b>£1 million loans</b>	From Base Rate + 1.25%	£15,000,000	Up to 80%	Bespoke Arrangements