



We are a principle funder and lend on the widest range of commercial property throughout England, Wales and Scotland. We have specialised in commercial finance since inception in 2002 and underwrite applications on a case by case basis.

Our loan interest can either be serviced or rolled into the loan facility and some fees can be added to the loan in certain circumstances. We can assist clients with previous credit issues and like to understand the background to the application. We will base our lending on the non going-concern value of the property.

We have assisted clients in the following scenarios;

- Auction purchases
- New Business finance
- Turnaround finance
- Raising working capital

Product Terms

Min Loan Size	£25,000.00
Max Loan Size	£2.5m (higher on case by case basis)
Max LTV	65% Commercial
Valuation basis	180 day RMV (Restricted Market Value)
Acceptable Security	Most Commercial property security
Underwriting process	No lengthy status enquiries or credit scoring
Tenure	1st charges (2nd charges taken as additional security)
Borrower types	Individuals, Partnerships and Companies
Term	3 - 60 months
Interest Rates	From 0.8% per month (9.6% pa). Interest only
Completion Fee	2.0% (minimum £1,000.00)
Purpose	Any legal business purpose
Exit fees	Minimum loan period of 50% of the term
Early Repayment Charges	Applicable for loan terms in excess of 3 years
Valuation fee	Panel quotes available on application
Lender Legal fee	0.5% of loan (minimum £825) plus VAT Loan amounts over £500k @ 0.25% (plus VAT)

How to apply

You can apply by completing the relevant application form below.

[Personal Application](#) ▶

[Corporate Application](#) ▶

Contact Us

Please get in touch if you have any questions about an application.

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