



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 | £3m |
| 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 0.79% per month (9.48% 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 up to £500k and for portion 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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