

# Lending guide

Every wave is different. So is every loan.  
Welcome to Octane.



# Our core values



## Lending guide

### Bridging

#### What floats our boat?

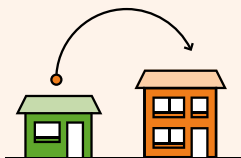
- Acquisition finance
- First time landlords
- Foreign nationals
- Complex borrowers and properties
- Vacant properties
- Change of use
- Adverse credit

#### Typical Criteria

- Loans from £150k up to £25m
- 75% max LTV (65% commercial)
- Flexible on term
- Flexible interest options
- No exit penalties

#### Acceptable security

- All types of residential property
- Semi-commercial property
- Commercial property
- Blocks of flats
- HMOs
- Student lets



### Buy to Let

#### What floats our boat?

- First time landlords
- Foreign nationals
- New builds
- Portfolio refinances
- Adverse credit
- Low yielding properties

#### Typical Criteria

- Loans from £150k up to £25m
- 70% max LTV
- 2/3 year term
- Flexible interest options
- Rental cover **only** 100%

#### Acceptable security

- All types of residential property
- Semi-commercial property
- Blocks of flats
- HMOs
- Student lets



# Service and certainty



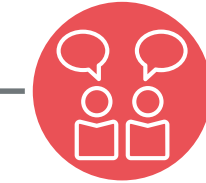
Creative and innovative solutions to funding problems



Flexibility to structure bespoke facilities



Specialist legal and valuation panels



Experienced team with great track record

Straightforward online enquiry with same-day credit back terms



Immediate access to decision makers able to complete quickly

## Refurbishment

### What floats our boat?

- Permitted development schemes
- Conversion of houses into flats
- Conversion of flats to single dwelling
- Full refurbishment of derelict property
- Extensions to existing security
- Change of use

### Typical Criteria

- Loans from £150k up to £25m
- Up to 75% max LTV
- Up to 100% funding of refurbishment costs
- Flexible on term
- Maximum 75% LTGDV

### Acceptable security

- All types of residential security
- Semi-commercial properties
- Blocks of flats
- HMOs
- Student lets
- Offices with permitted development
- Commercial assets with residential planning permission



## Developer Exit

### What floats our boat?

- Completed multi-unit schemes
- Schemes nearing PC
- Providing vital equity release for developers day 1 and on sales
- Taking sales/marketing risk post-PC
- Bridge to Let for developers retaining properties

### Typical Criteria

- Loans from £150k up to £25m
- Up to 75% max LTV
- Flexible on term
- Bespoke structuring including cashflowing sales
- Rolled interest added to the loan
- Multiple pricing options

### Acceptable security

- Multi-unit residential schemes
- Semi-commercial schemes
- Completed permitted development schemes
- No max unit value
- Will take commercial views on availability of warranties
- Pre or post marketing launch



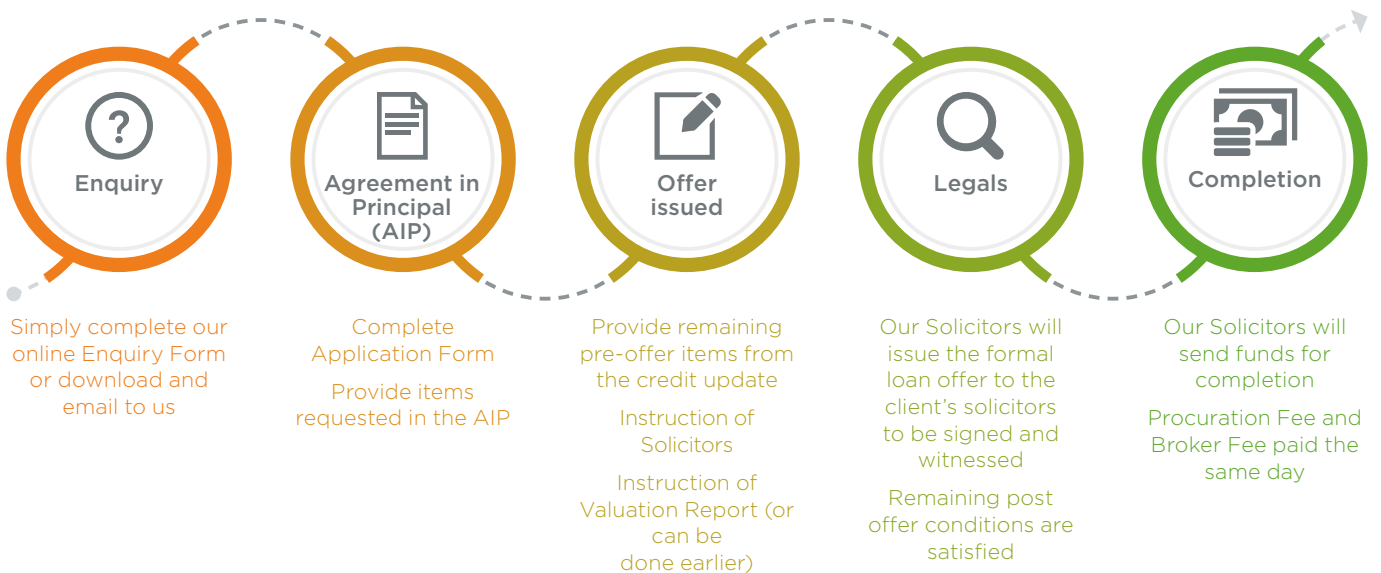
# Why Octane

- Octane Capital are the company that pioneered #3rdGen lending – specialist property finance where experience and expertise deliver.
- We're the first UK property lender to launch a 'product-less' proposition whereby we assess and structure every loan individually rather than simply price according to Loan to Value (LTV).
- Collectively, our team have completed more than £3bn of loans across over 4,000 separate transactions – a number of which have been recognised as the most complex in the market.
- Since launching in May 2017, we've proved the strength of our proprietary #3rdGen lending model to brokers time and again – completing more than £0.75bn of loans.
- Having no products empowers us to effortlessly navigate and structure loans – and overcome obstacles that stop traditional lenders in their tracks.

“We look at each application from the widest possible view. We believe this is how specialist lending should be. We look at deals holistically and come up with a truly bespoke solution.”

**Jonathan Samuels**  
CEO, Octane Capital

## Our process



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