



Created for experienced investors who regularly invest in real estate assets like offices, convenience retail, logistics, industrial, leisure and mixed use properties

Commercial Investment

Maximum Loan	£5m individual loan size, £10m aggregate.
Borrower type	UK based Ltd company, LLP, SIPP, individual borrower or trust structure. Ownership and directors should be 100% UK based (Channel Islands may be considered in exceptional circumstances).
Sponsor Experience	Sponsor to have a minimum of 2 years demonstrable experience of direct investment in assets similar to those contained in proposal.
Borrower and sponsor credit history	Clean credit history. No history of bankruptcy, no unexplained payment defaults in prior 36 months, no CCJs Borrowing entity (and any other entity involving sponsor) must also be able to demonstrate that there are no credit issues (strike off, involuntary liquidation etc.)
Loan Terms	2 to 5 years
LTV	Maximum 75%
Fees	From 1.25%

For adviser use only



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hodgebank.co.uk/commercial/commercial-investment

Hodge is a trading name of Julian Hodge Bank Limited which is registered in England and Wales (No. 743437). It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its registered office is One Central Square, Cardiff, CF10 1FS.

