



Lending guide



Octane Capital lending guide

Residential/Semi-Commercial Bridging	Commercial Bridging/Land	Buy to Let/Bridge to Let (or Sell)	Refurbishment/Conversion/Extension
What floats our boat? <ul style="list-style-type: none"> • Acquisition finance • First time landlords • Foreign nationals • Asset management opportunities • Complex borrowers and properties • Larger loans • Light refurbishments 	What floats our boat? <ul style="list-style-type: none"> • Acquisition finance • Short income profiles • Vacant properties • Permitted development • Planning plays/asset management • Change of use • Land with planning permission for residential schemes (detailed planning permission only) 	What floats our boat? <ul style="list-style-type: none"> • First time landlords • Foreign nationals • New build property purchases • Low yielding properties • Larger loans • Portfolio refinances • Developer exits (marketing facilities) 	What floats our boat? <ul style="list-style-type: none"> • Permitted development schemes • Conversion of houses into flats • Conversion of flats back into single dwelling • Full refurbishment of derelict (unmortgageable security) • Extensions to existing security (heavy refurbishment)
Typical Criteria <ul style="list-style-type: none"> • 70% Max LTV • Terms up to 24 months • Complete flexibility • Flexible interest options • No exit penalties • Loans from £200k up to £25m 	Typical Criteria <ul style="list-style-type: none"> • 65% Max LTV where leased to strong tenants • 65% Max LTV against VP value for all others deals including operational assets • Terms up to 18 months • Flexible interest options • No exit penalties • Loans from £200k up to £25m 	Typical Criteria <ul style="list-style-type: none"> • 70% Max LTV • Terms up to 36 months • Flexible interest options including ability to defer shortfalls • Rental income to cover 100% only (no stress testing) including the option to defer 2% interest • Slight adverse acceptable 	Typical Criteria <ul style="list-style-type: none"> • Up to 70% Max LTV against residual value • Up to 100% funding of refurbishment/development costs • Terms up to 24 months • Maximum 70% LTGDV (including interest and fees) • Experience required
Acceptable security <ul style="list-style-type: none"> • All types of residential property • Semi-commercial property • Blocks of flats • HMOs • Student lets 	Acceptable security <ul style="list-style-type: none"> • Offices • Industrial estates • Retail/leisure • Serviced apartments • Hotels • Student accommodation blocks • Land with detailed planning permission within M25 and home counties 	Acceptable security <ul style="list-style-type: none"> • All types of residential property • Semi-commercial property (commercial element to be <30% by value) • Blocks of flats • HMOs • Student lets • Mixed portfolios 	Acceptable security <ul style="list-style-type: none"> • All types of residential property • Semi-commercial property • Blocks of flats • HMOs • Student lets • Offices with permitted development rights • Commercial properties with residential planning permission

Octane Capital bespoke solutions

Why Octane:

- We are an experienced team with an in-depth understanding of the complexities, speed and certainty that drive the need for a bridging facility.
- Prior to founding Octane Capital, our team completed more than £2bn of loans and more than 4,000 transactions – some of which were the most complex in the market.
- We are the first UK property lender to launch a 'Productless' proposition whereby we assess every deal individually rather than just pricing according to LTV.
- Pioneers of the Third Generation (#3rdGen) of bridging where every deal is priced and structured according to the risk it represents.
- We are able to navigate and structure deals and overcome the potential obstacles that traditional lenders shy away from or don't understand.
- The team have already completed many complex transactions including loans to foreign nationals from Iran, Egypt, Malaysia, Israel and China.
- Although we are not regulated, we believe in treating customers and brokers fairly and will always do everything we can to ensure that our borrowers have a first-class experience.

“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

Call us on 01403 272625

AToM, 24 Carfax, Horsham, West Sussex, RH12 1EB
01403 272625 • service@atomltd.co.uk • atomltd.co.uk



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