

# Lending guide



# Octane Capital lending guide

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

# 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 0345 222 9009

Octane Capital Ltd • Labs Triangle, Chalk Farm Road, London NW1 8AB  
0345 222 9009 • [deals@octanecapital.co.uk](mailto:deals@octanecapital.co.uk) • [octanecapital.co.uk](http://octanecapital.co.uk)



Octane Capital Ltd (Reg No 10481270) and Octane Property Finance Ltd (Reg No 10483453) are private limited companies registered in England and Wales having their registered office at Labs Triangle, Chalk Farm Road, London NW1 8AB.