



REAL ESTATE FINANCE

PRODUCT GUIDE





YOUR PROPERTY PARTNER

Everything we do is focused on providing industry expertise and financial support to realise your property ambitions.

From family homes to mixed-use schemes or student accommodation, our funding specialists support property development and investment projects across the UK.

Whether you're a developer, investor or broker we'll work hard to help your next deal get off the ground.

WHAT MAKES US DIFFERENT



We're committed

We are committed to providing funding to help small to medium sized property developers and investors in the UK.



We're responsive

Our experienced team can deliver fast, flexible lending decisions.



We're reliable

As an established, well funded and capitalised UK bank we will support investors' and developers' needs as they grow.



We're personal

Our relationship led approach means your Relationship Director will manage the process through the life of the loan.

CUSTOMER
SERVICE
EXCELLENCE



®



OUR LENDING PRODUCTS

Here is an overview of the products we offer across investment and development finance, as well as our build to rent combined product. For a more detailed explanation of our criteria please see our inserts.

THE RIGHT CHOICE FOR YOU

These factors will determine your eligibility to qualify for our finance options:

- ✓ Lend across mainland UK
- ✓ Lending must be £2m - £45m
- ✓ You have relevant experience

Investment Loans	LTV	Loan term	Repayment profile
 Residential investment	Up to 70%	5 years	Amortising and interest only
 Student investment inc. PBSA	Up to 70%	5 years	Amortising and interest only
 Land Bank Loans with Planning Consent	Up to 50%	3 years	Amortising and interest only

Development Loans	LTC	LTV/LTGDV	Loan term	Repayment profile
 Residential development	Up to 80%	Up to 65%	3 years	On exit
 Student development inc. PBSA	Up to 75%	Up to 60%	3 years	On exit
 Commercial pre-let development	Up to 85%	Up to 65%	3 years	On exit

BTR Combined Loans	LTC	LTV/LTGDV	Loan term	Repayment profile
 Build to rent development to investment	Up to 80%	Up to 65%	5 years	Amortising and interest only from completion



BECOMING A CUSTOMER

This is the customer journey you will go on when becoming one of our partners.



Thanks to Secure Trust Bank Real Estate Finance we were able to secure the funding on behalf of Aldel Designs to enable it to proceed with the next phase of the development.

MARK SHARPE
NUCO FUNDING SOLUTIONS



1

LET'S DISCUSS

We will talk through your requirements and will visit you on-site

2

OUR TERMS

We now provide our non credit backed heads of terms

3

YOU COMMIT

If you're happy with our terms, sign NCBHOTs

4

CHECKS

We need to submit to credit and receive sanction

5

INSTRUCT

The solicitors and valuers now review all the legal requirements

6

DRAWDOWN

Now you're ready to drawdown your loan



As Warwick entered the UK real estate market, Secure Trust Bank worked to underwrite a product that not only lowered our cost of capital but did so in a way that incentivized ESG-friendly progress on all of our properties. This was a true win-win for our investors and the values we all share together.

BRIAN BLAD, CFO
WARWICK INVESTMENT GROUP



WHO TO GET IN TOUCH WITH

Our team are here to help get your plans off the ground. If you have a question on any of our products please get in touch.

Midlands and South

Our Midlands and South team are a client-facing team of Directors based in the Thames Valley and cover investors and developers across the Midlands, South, South-West, Wales and Northern England.



Andy Clutterbuck

Regional Head,
Midlands & South

07778 144 883

London and South East team

Our London and South East team are a client-facing team of Directors based in London and cover investors and developers in Central London, South East and Northern Home Counties.



John Griffin

Regional Head,
London

07435 788 163



Matthew-Blaine Young

Head of Origination,
London & South East

07393 019 786



Our experienced team understands property. This means we can tailor lending solutions to suit your needs, and we aim to make decisions quickly for you. A dedicated relationship manager works alongside borrowers for the lifetime of a loan, providing support on multiple transactions where necessary. We are proud to have backed property developers and investors on a wide range of projects around the country.



GEOFF RAY, MANAGING DIRECTOR, REAL ESTATE FINANCE



A RELIABLE FUNDING PARTNER

The Bank was formed in 1952, and in October 2016 successfully moved to the Main Market of the London Stock Exchange.

We're an award-winning UK retail and commercial bank, providing savings accounts and lending services to over a million customers.



V12 is our retail finance division who arrange and administer loans for national brands and retail partners all over the UK.



Moneyway provides motor finance for the automotive industry. With a call centre team, underwriters and a collections department.



V12 Vehicle Finance provides a hub of products for dealers to source, buy, sell and finance used vehicles.



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Registered in England and Wales
541132.

Secure Trust Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registration number is 204550. Real Estate Finance is not regulated by the Financial Conduct Authority.