

# Product Guide.

Property finance  
built around **you.**



November 2025



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# Our story.

## Borrowers

Assetz Capital is a leading property finance lender having delivered over £1.7bn of funding since inception. We support the full lifecycle of a property developer and investor, whether you are experienced or new to the sector we have appetite to support your opportunity. What sets Assetz apart is our ability to stretch up to 72% Loan to Gross Development Value and up to 87.5% Loan to Cost. We will consider planning gain created as real cash contribution therefore limiting equity injection, something that challenger banks struggle with. Our day 1 advance is truly strong because of these factors. We have a highly experienced Relationship Director team located in each of the regional markets. With this, we have regional credit appetite and seek diversity across our development portfolio, therefore we truly support growth in each region. Try us on your next property opportunity – contact one of our experts.

## Brokers

Assetz Capital offers certainty of funding and clarity from the outset as to what is needed. We understand that every transaction is hard fought by the Broker to win the mandate. We value every deal shown to us, be that small or large. Our competitive margin pricing on development, refurb, bridging and commercial mortgage loans, means we can compete head to head with Challenger Banks. We can give you that certainty from the outset. By working with Assetz Capital, you gain a partner committed to both your business and your clients' long term growth.

Andrew Fraser

Chief Commercial Officer





## Why work with us?

- We cover the whole of the UK, including Northern Ireland
- We offer a range of property-secured loans up to £50m
- We've funded over 7,250 new UK homes
- We've supported over 1,100 businesses with funding
- We issue credit-backed indicative terms on every loan accepted through our market-leading approval process

Benefit	Impact
<b>Strong Day-1 funding</b>	Enables developers to act decisively with minimal equity outlay.
<b>Competitive fees</b>	Enhances project feasibility and developer profitability.
<b>Planning uplift in lieu of cash</b>	Translates planning gain into working capital.
<b>Mid-term sales release</b>	Improves cashflow, reduces financing cost, and supports returns.
<b>Stretched LTGDV and LTC</b>	Less need for Mezz finance, simpler funding structure
<b>Consider new developers</b>	Whole of market support from new to established developer
<b>Local RD access</b>	Trust-building, responsive underwriting, and market-specific expertise.
<b>Established lender</b>	Confidence in execution, speed, and professional standby.





# Development Finance.

## Assetz Capital: Your Trusted Partner in SME Property Finance

At Assetz Capital, property finance is what we do best. With decades of experience across ground-up and redevelopment projects, we know that every deal is different. What sets us apart is the depth of expertise across every part of our business. That is why our Relationship Directors bring local market insight, our Case Management team keeps transactions moving smoothly, our Credit Specialists apply pragmatic judgement, and our Development Monitoring Director oversees each stage with precision.

Together, we provide the depth of knowledge and practical support you need to keep your projects on track and deliver results with confidence. This collective knowledge allows us to be flexible, decisive, and responsive when it matters most. We are trusted because we combine experience with judgement, delivering solutions that reflect our belief in our clients' success. With Assetz Capital, you are not just speaking to a lender; you are working with a team of true property finance experts committed to helping you achieve your goals.

## Criteria

<b>Property</b>	Residential (houses & apartments) & pre-sold/pre-let commercial. Modular builds keenly supported.	<b>Purpose</b>	Ground-up development, conversion, refurbishment & reconfiguration of residential property (houses & apartments) & owner-occupied, pre-sold or pre-let commercial property. PBSA also funded
<b>Security</b>	First legal charge (plus debenture & a level of personal guarantee for corporate borrowers).	<b>Applicants</b>	Limited Companies & LLPs.
<b>Repayment</b>	May build to term facilities also available to provide a development facility that converts to a term loan, typically upon practical completion.	<b>Any other info:</b>	<ul style="list-style-type: none"><li>• Max term 3 years. Max 72% LTGDV.</li><li>• Independent valuation &amp; monitoring surveyor required.</li></ul>

## Development Finance Key features

Loan size	£1m - £10m
Term	Up to 3 years
Amortisation profile	Bullet repayment / from sales proceeds
Fees	Fees from 2% including 1% broker fee
LTGDV	Maximum 72% (including interest) or higher with additional property security
Rate	From 8.35% p.a. residential & commercial
USPs	<ul style="list-style-type: none"> <li>• Newer developers with a level of satisfactory track record considered</li> <li>• Flexible and tailored solutions for your project</li> <li>• Interest capitalised (not retained)</li> </ul>



**Andrew Fraser**  
**Chief Commercial Officer**



# Assetz Elevate.

## Funding for Smaller Schemes — First Time Developers

Introducing Assetz Elevate, a specialist loan solution for experienced SME developers building 1-15 residential units. As a small-scale developer, you're moving fast — and so should your finance partner. With Assetz Elevate, we provide quick, reliable funding from £200k to £1.5m for compact, ground-up residential developments across England and Wales.

Whether you're working on an infill plot, urban regeneration, or subdivided land — we're here to help you build.

## Criteria

Property	Product provides funding for conversion schemes from commercial to residential and heavy refurbishment projects	Purpose	Ground-up development, conversion, refurbishment & reconfiguration of residential property (houses & apartments) & owner/occupied, pre-sold or pre-let commercial property. PBSA considered
Security	First legal charge (plus debenture & a level of personal guarantee for corporate borrowers).	Applicants	Incorporated bodies (Ltd companies and LLP's).
Repayment	Via unit sales or refinance	Any other info	<ul style="list-style-type: none"><li>Max term 3 years. Max LTGDV 72%.</li><li>Independent valuation &amp; monitoring Surveyor required.</li></ul>



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## Assetz Elevate Key Features

Loan size	£200k – £1.5m
Term	Up to 24 months
Fees	From 2% (typically shared with the introducer)
LTGDV	Up to 70% LTGDV
LTC	up to 87.5% Loan-to-cost available
Rate	From 10.75% p.a
USPs	<ul style="list-style-type: none"><li>• Credit backed terms in 24hrs</li><li>• Dedicated experienced relationship directors every step of the way</li></ul>



**Jake Hiskett**  
Relationship Director



# Commercial Mortgages.

## Specialist term finance for SMEs

We take a holistic approach to credit underwriting and are able to sensibly support where many other lenders are locked out by rigid policies. Our flexibility to fund in a turnaround situation means we can offer terms that most lenders can't, allowing businesses to achieve their potential. We actively lend in sectors such as healthcare, leisure, supported living, student and hospitality, and we will consider first-time market entrants. That's what makes us the real expert lender for SMEs.

## Criteria

<b>Property</b>	Owner occupied, let or part-let commercial & mixed use property.	<b>Purpose</b>	Purchase, refinance, equity release & general working capital. Build-to-Term facilities also available to provide a development facility that converts to a term loan typically upon practical completion.
<b>Security</b>	1st legal charge (plus debenture & a level of personal guarantee for corporate borrowers).	<b>Applicants</b>	Limited companies & LLPs.
<b>Repayment</b>	Capital & interest repayment with amortisation up to 25 years, initial interest only periods & interest only for full term considered within a 5-year term commitment. Min term negotiable.	<b>Any other info:</b>	Max LTV 75% (market value, with consideration for VP value)



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## Commercial Mortgages Key features

Loan size	£250k - £10m (higher & lower requests may be considered)
Term	Up to 5 years
Amortisation profile	Up to 25 years / interest only periods considered
Fees	From 2% arrangement fee (Including broker fee)
LTV	1st Charge: Maximum 70% (including any retained interest)
Rate	From 2.25% + BoE
USPs	<ul style="list-style-type: none"><li>• Fixed and variable rates available</li><li>• Any property type considered</li><li>• Will consider 5 years interest only on some transactions</li></ul>



**Callum Ferguson**  
Relationship Director



# Bridging Finance.

## Bridging solutions you can rely on

As real property experts, we anticipate that businesses need to make an urgent purchase, refinance, release equity, or exit their existing development loan. We call it bridging but in reality, it's so much more. We provide highly competitive rates and terms, not just from residential but across the spectrum of property classes such as commercial property, property with planning potential, plus flexible funding for light refurbishment - just call us and ask. We can also provide for the full life cycle of a loan with residential bridge to BTL, bridge to term loan, planning assistance loans as a lead in to development and development exit loans and development exit.

## Criteria

<b>Property</b>	Residential, commercial, mixed-use properties, land or buildings for development & light refurbishment.	<b>Purpose</b>	Purchase, refinance, development exit, light refurbishment or release cash for business purposes.
<b>Security</b>	First charge (plus debenture & PG for corporate borrowers).	<b>Repairs / development</b>	Spend of up to 15% of property value (or purchase price) permitted.
<b>Repayment</b>	Bullet (Early repayment charges may feature)	<b>Applicants</b>	Limited companies & LLPs.

## Bridging Finance Key features

Loan size	£250k - £10m
Term	2 - 24 months
Fees	From 2% arrangement fee
LTV	Maximum 75% (including any retained interest)
Rate	9.25% per annum
Repayment type	Interest (compounded or serviced)
USPs	<ul style="list-style-type: none"> <li>• All property classes considered</li> <li>• Quick turnaround</li> <li>• Includes Northern Ireland</li> </ul>



**Ciaran McGivern**  
**Regional Director North**



# Residential Refurbishment.

## A single property solution

Our refurbishment loans are designed to cover a wide spectrum of projects, from light works on a single property through to complex, heavy refurbishments such as converting redundant office blocks into apartments under permitted development rights. We also support larger schemes, including **Purpose Built Student Accommodation (PBSA)** and **Build to Rent (BTR)**. Whatever the scale or complexity, our Relationship Directors are here to discuss your specific needs and structure the right facility for your project.

## Criteria

<b>Property</b>	Residential houses, flats & apartments (mixed use considered where the commercial element is let & no more than 25% of total GDV.), PBSA and BTR	<b>Purpose</b>	Non-structural refurbishment of residential property for letting or sale.
<b>Security</b>	First Legal Charge (plus debenture & PG for corporate borrowers). Max LTV 70%.	<b>Applicants</b>	Limited Companies & LLPs.
<b>Repayment</b>	Bullet repayment. Early repayment penalty will vary in line with funding route selected. Max term 12m.	<b>Any other info:</b>	Min refurb costs lower of 15% of the Day 1 MV or £50k. Max refurb cost lower of 50% of the Day 1 MV or £500k.



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## Residential Refurbishment Key features

Loan size	£500k - £5m (higher Loans may be considered)
Term	6 - 24 months
Fees	From 2.5% arrangement fee (Including broker fee)
LTV	Maximum 75% (including any retained interest)
Light Rate	9.50% per annum
Moderate Rate	9.75% per annum
Heavy Rate	9.75% per annum
Maximum refurb cost	Bullet repayment
USPs	<ul style="list-style-type: none"><li>• Quick turnaround</li><li>• Additional sums provided to finish refurbishment</li></ul>



**Mark Roberts**  
**Relationship Director**



# Development Finance Case Study.

## Z Property Group

The 84 unit serviced aparthotel development set over 9-storeys, on the site at Dublin Road, Belfast.

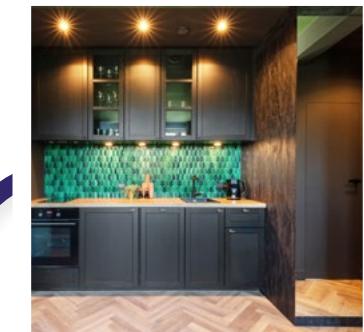
Following negotiations, the developer Z Property Group have confirmed they have secured a NASDAQ listed global hospitality operator specialising in a variety of accommodation from hotel rooms to fully-equipped suites and apartments.

Relationship Director Ciaran McGivern had this to say... "I was delighted to support our borrower with a loan that allows them to build out their scheme in Belfast. This loan demonstrates our ability to support borrowers with large, complex development projects."

£8.65m  
Amount lent

18 Months  
Loan term

64%  
LTGDV





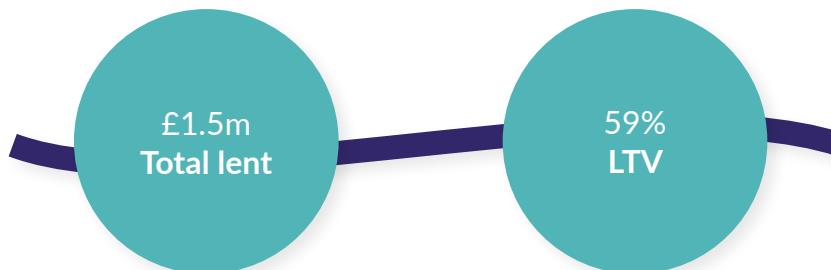
## Assetz Elevate Case Study.

### Aspire Homes

Assetz Capital has provided a £1.5m loan to Aspire Homes to fund the development of eight houses in Derbyshire.

The housing development, which is based in Glossop, will consist of a five-bed detached house, five four-bed detached houses and two three-bed semi-detached houses. The development is situated on the edge of High Peak, close to local amenities and the railway station, and is due for completion in March this year.

Aspire Homes has been working in the property development sector for 30 years and is a family business working in and around the Greater Manchester and High Peak areas.





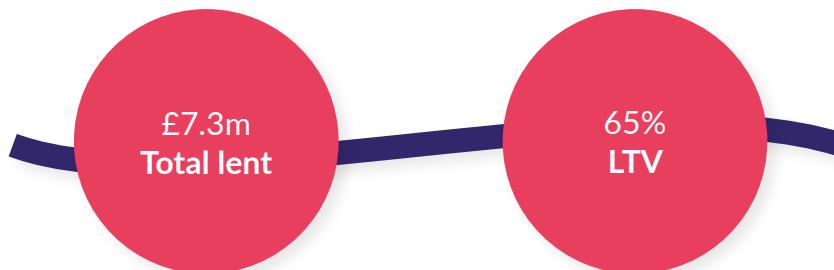
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## Commercial Mortgage Case Study.

### IBIS Styles hotel

This recent £5m transaction we put together to refinance an IBIS hotel on Waterloo Street in Glasgow. The hotel is owned by a private equity firm, Maven Capital Partners. This deal highlighted our ability to work effectively with a broad range of partners.

Relationship Director David Hehir had this to say... I was delighted to be able to support the re-finance of the ibis Styles Glasgow Central Hotel with a £5m debt package. We worked closely with Maven Capital Partners to facilitate its delivery which reaffirms our commitment to the hotel sector in Scotland and the wider UK market.



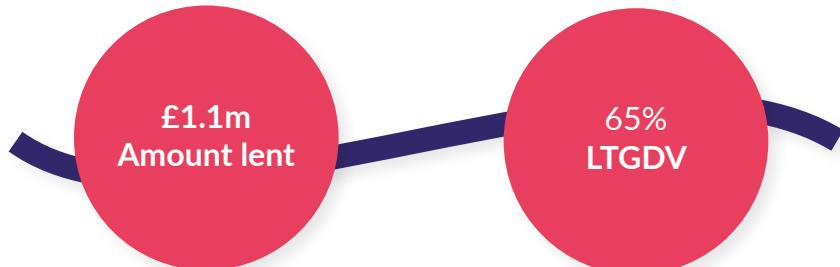


## Bridging Finance Case Study.

### Vaynor Independent Property Ltd

Experienced developer Steven Davies, of Vaynor Independent Property Ltd, required funding to develop a plot of land into 5 detached executive bungalows in Pontypool.

The loan will see the construction of the 3-bed timber frame bungalows, each 1,700 sq ft aimed at filling the much-needed gap for quality houses for retirees and downsizers in the area.





## Residential Refurbishment Case Study.

### Accelerate Property Group

Originally Solicitor's Offices, the grade 1 listed building underwent a residential refurbishment process, to convert the building into 10 new apartments. The listed status of the building added a layer of complexity to the conversion project. Thomas, supported by a capable team, effectively managed the project and ensured its successful completion.

The exit was via the property sale. The property was sold to a real estate investment company, known to Thomas Muir, who bought the whole development for a sum in excess of the original valuation. As a result, the developer earned a substantial profit from the transaction, highlighting the project's success.





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## Why Assetz is the Partner of Choice.

### The Breakdown

Benefit	Impact
<b>Strong Day-1 funding</b>	Enables developers to act decisively with minimal equity outlay.
<b>Competitive fees</b>	Enhances project feasibility and developer profitability.
<b>Flexible planning uplift</b>	Translates planning gain into working capital - unlocking tougher deals.
<b>Mid-term sales release</b>	Improves cashflow, reduces financing cost, and supports returns.
<b>Unified debt provision</b>	Less complexity, lower risk, smoother execution.
<b>New sector support</b>	Broadens developer eligibility and supports fresh market entrants.
<b>Local RD access</b>	Trust-building, responsive underwriting, and market-specific expertise.



up to  
**72% LTGDV**

**Higher cash  
Advances**

Starting at  
**8.35% p.a**

**Loan Size  
£1-10m**



## The Value of Our Case Managers



Our Case Management team is the engine behind every successful lending relationship at Assetz Capital. With more than 100 years of combined experience across banking, financial services, and property lending, they bring deep expertise, professionalism, and care to every transaction.

Having held senior roles within major institutions and specialist lenders, the team blends technical knowledge with real-world experience to ensure every deal progresses smoothly and efficiently. Their attention to detail, communication, and understanding of complex lending processes make them a vital extension of our Relationship Directors and a cornerstone of our partner experience.

What sets our Case Managers apart is their commitment to service. They are always at the end of the phone, available to support, resolve, and guide, ensuring every borrower, broker, and partner receives the clarity and responsiveness they expect from a relationship-led lender.

From first enquiry through to completion, our Case Management team ensures every stage of the process runs with pace, precision, and care, providing the stability, consistency, and reassurance that define the Assetz Capital experience.



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**Contact us today.**

0800 470 0430

[newbusiness@assetzcapital.co.uk](mailto:newbusiness@assetzcapital.co.uk)

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Find your  
Relationship  
Director

