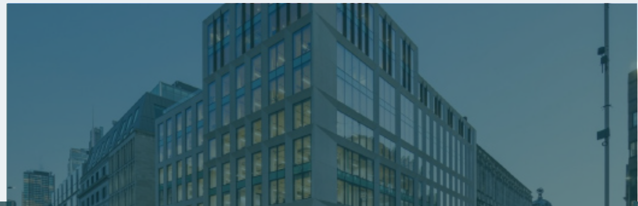
Roma

#LovetoLend



Product Guide

For the journey...

At Roma Finance, we offer short term and long term finance to encompass every aspect of property lending.

We absolutely #lovetolend, will aim to build long term mutually benefical relationships with our brokers, partners and borrowers and are committed beyond completion.

What does that mean?

In short, we are a true partner.

- **We stay engaged after the deal is done,** not just until funds are released.
- **We support you with clarity, consistency, and responsiveness,** even when cases become complex.
- **We treat you with care at every stage,** protecting your reputation.
- **We honour pipeline commitments** and communicate proactively about any changes.
- **We build trust through actions,** not just promises.

RomaFLOW is our fast, friction-free bridging solution — built for certainty and momentum.

It delivers the speed investors rely on, backed by dedicated teams who keep every step clear and stress-free. From auction purchases to light refurb projects, RomaFLOW gets borrowers moving quickly — and our wider range supports larger commercial and developer-exit ambitions too.

Because at Roma, it's not just about getting the deal done; it's about being a partner borrowers and brokers can trust long after completion day.

RomaGROW powers the next stage of a borrower's property journey; from medium and heavy refurbishments to full ground-up residential and commercial developments.

Borrowers get clear communication and informed decisions from the very first conversation and support doesn't end when the facility is agreed. We stay engaged throughout the build, giving borrowers confidence and structure as they deliver their projects.

RomaGROW is built for ambitious schemes — and for borrowers who want a lender that stays with them every step of the way.

RomaPRO supports borrowers from project to long-term hold, with Roma's commitment beyond completion at every stage.

Whether it's specialist buy-to-let, a seamless move from light refurbishment into term finance, or a flexible Revolving Credit Facility for frequent buyers, RomaPRO keeps momentum high and the process simple. Borrowers can release equity (subject to valuation), transition to buy-to-let without minimum ownership periods, and access repeat-use funding lines that make fast decisions possible.

RomaPRO gives borrowers the confidence to grow, refinance and reinvest — with a lender who stays engaged long after the deal completes.

Bridging & Development Finance

- Non-regulated lending
- Loan sizes from £75,000 to £3,000,000
- Terms up to 24 months
- Interest deducted from initial advance. Rolled up, part & part and serviced interest
- Lending in England, Wales & Scotland
- Max LTV 75% (70% on refinances)
- 2nd charge up to 55% LTV
- Residential, Semi-Commercial, Commercial, Land with planning
- Non-standard construction
- Individuals, limited companies, LLPs accepted
- Expats with credit footprint and live UK bank account
- Minimum age 18 years - no upper age limit
- Any experience levels considered
- Property purchase/refinance
- Capital raising and business purposes

Term Finance

- Non-regulated lending
- Buy-to-Let - Variable Rate - 5 Year Term
- Commercial Term - 2 & 5 Year Fixed Rate - up to 25 year term
- Loan sizes from £75,000 - £2,000,000 (total individual exposure £3,000,000)
- Interest only and Repayment Options
- Affordability testing at 125%
- Minimum property value £100,000
- No miniumum period of ownership
- Non standard construction and flats over 4 storeys by referral
- Lending to UK registered limited companies, LLPs, UK resident individuals

RomaFLOW

RomaFLOW - Bridging Finance	Rates from	LTV
FLOW Bridge	0.87%	Up to 75%
FLOW Refurb - Cost of works up to 25% of CMV	0.89%	Up to 70%
FLOW Below Market Value Bridge (BMV)	0.90%	Up to 70%

Exit fees may apply

Bridging Finance	Rates from	LTV
Commercial	1.05%	Up to 65%
Semi-Commercial	1.00%	Up to 70%
Developer Exit (Wind & Watertight properties)	0.93%	Up to 75%

Exit fees may apply

Fees

- Arrangement Fee - 2%
- AVM - £30
- Legal fees 0.3% + VAT of gross loan min amount being £1,800 inc. VAT
- Each additional security - £750 inc. VAT
- Dual Rep legals available on FLOW bridge purchases - £2,000 + VAT (with £500 upfront).
- For corporate borrowers, each guarantor will need independent legal advice
- Desktop valuation fee scale applies

AVM Criteria

LTV/ Max Net Loan	50%/ £500K	65%/ £300K	75%/ £200K

AVM Criteria

- Maximum LTV on refinances 65%
- Min. property value £100K - if <£100k reduced LTV 5%
- Standard construction houses only
- No further advances

Desktop Valuations

- Available on FLOW Bridge
- Up to 75% Gross LTV/PP
- Residential houses and flats only
- Property Value up to £500,000

Below Market Value

- Experienced landlords only (at least 3 BTLs owned for past 12 months; or proof of profit from minimum 3 flips in last 24 months)
- Maximum loan £500k
- Lending in England & Wales
- Max 90% Gross LTP, 70% Gross LTV, where the net loan amount is no more than 85% of the purchase price

RomaFLOW

Revolving Credit Facility

The RCF is a facility secured on an existing portfolio and is designed to allow property traders and motivated landlords to purchase property at speed with funds released in just 48 hours as standard.

Security	Rates from	LTV (1st Charge) Gross inc. rolled up interest	LTV (2nd Charge) Gross inc. rolled up interest
Residential	0.99%	Up to 65%	Up to 60%
Semi-Commercial	1.02%	Up to 60%	Up to 55%
Commercial	1.05%	Up to 55%	Up to 50%

Refurb Term

The product is for those looking to purchase refurbishment projects without the need for a traditional bridge. It is designed for light refurbishment projects (up to 25% cost of works against day one value). There is no minimum period of ownership before converting to a buy-to-let and and just one set of fees and legals, with certainty of funding from the outset.

Product	Rates from	LTV	LTV (2nd Charge) Gross inc. rolled up interest
Refurb Buy-to-Let For standard residential properties	3.99% + Base	Up to 75%	Up to 60%
Refurb BMV Buy-to-Let For standard residential properties	3.99% + Base	Up to 75% LTV or 90% of Purchase Price	Up to 55%

RCF Key Terms and Criteria

- Facility sizes (England & Wales) from £250,000 to £2.5m
- Facility sizes (Scotland) from £250,000 to £750,000
- Facility pre-agreed for 3 years
- Rolled up interest
- 12 month term for each drawdown
- Non-regulated lending
- Rates and terms subject to change on non-standard cases including credit history, experience and construction
- UK property purchases only

RCF Fees

- Arrangement Fee - 2%
- Legal fees £1,800 inc. VAT or 0.3% of the facility inc. VAT (whichever is higher)
- Legal fees for each additional security property - £750 inc. VAT
- For corporate borrowers, each guarantor will need independent legal advice
- Annual valuation fee required
- Non-utilisation fee of 1.5% each 12 month period if less than 25% of facility is drawn

Refurb Term Key Terms and Criteria

- Non-regulated lending/ 3 year term
- Loan sizes from £75,000 - £500,000
- Interest only (repayment considered)
- Purchase only
- Affordability testing at 125%
- Residential properties and tandard construction only
- Borrowers must own at least one property (investment or own residence)
- BMV - Legal fees £1,800 inc. VAT or 0.3% of the facility inc. VAT (whichever is higher)

Refurb Term Fees

- Legal fees £1,800 inc. VAT or 0.3% of the facility inc. VAT (whichever is higher)
- Legal fees for each additional security property- £750 inc. VAT
- For corporate borrowers, each guarantor will need independent legal advice
- Full Valuation required

RomaGROW

Development Finance	Rates from	LTV	LTGDV (Gross)
FLOW **Light Development -** Works between 25% - 50% of CMV	0.95%	Up to 70%	Up to 70%
Medium Refurbishment - Works between 50% - 100% of CMV	0.98%	Up to 65%	Up to 70%
Heavy Refurbishment - Works more than CMV	0.99%	Up to 65%	Up to 70%
Ground Up Development Finance - (Residential)	1.00%	Up to 55%	Up to 70%
Ground Up Development Finance - (Commercial)	1.09%	Up to 55%	Up to 65%

Exit fees may apply

Fees

- Arrangement Fee - 2%
- AVM - £30
- Legal fees 0.3% + VAT of gross loan (min amount being £1,800 inc. VAT)
- Each additional security - £750 inc. VAT
- For corporate borrowers, each guarantor will need independent legal advice

Development

- Drawdowns released in arrears of works done certified by Roma's appointed monitoring surveyor
- Collateral warranties and/or step in rights may be required
- Up to 12 units
- Loan to Cost - Up to 80%

Commercial Development Finance

- 1st charges only - 2nd charges can be taken as additional security only
- Max individual warehouse, distribution, light industrial unit size 5,000 sq ft where units are to be sold / rented
- Max individual warehouse, distribution, light industrial unit size 12,500 sq ft for owner occupiers
- Mixed use schemes acceptable – commercial with resi above (max 4 storeys)
- No rural locations
- Customers must own other property assets
- Shut down nightclubs, pubs, hotels, restaurants, care homes, nursing homes & former religious buildings considered on a case-by-case basis

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Commercial Term

Investment Properties

Product	Rate	LTV	Product Fee	ERCs
2 Year Fixed Term - Commercial Investment	7.16%	Up to 70%	7%	2%/1%
	8.05%		5%	
	9.21%		2.5%	
5 Year Fixed Term - Commercial Investment	8.16%		7%	5%/4%/4%/3%/2%
	8.52%		5%	
	8.98%		2.5%	

Trading Businesses

Product	Rate	LTV	Product Fee	ERCs
2 Year Fixed Term - Trading Businesses	7.66%	Up to 70%	7%	2%/1%
	8.55%		5%	
	9.71%		2.5%	
5 Year Fixed Term - Trading Businesses	8.66%		7%	5%/4%/4%/3%/2%
	9.02%		5%	
	9.48%		2.5%	

Opco-Propco

Product	Rate	LTV	Product Fee	ERCs
2 Year Fixed Term - Opco-Propco	8.16%	Up to 70%	7%	2%/1%
	9.05%		5%	
	10.21%		2.5%	
5 Year Fixed Term - Opco-Propco	9.16%		7%	5%/4%/4%/3%/2%
	9.52%		5%	
	9.98%		2.5%	

Commercial Key Terms & Criteria

England & Wales:
- Minimum Age - 21, Maximum Age - 80
- Maximum Borrowing per individual - £3,000,000
- Gifted deposits considered

Commercial Term Fees and Valuation

- Legal fees £1950 + VAT for loans up to £600,000 or 0.35% + VAT of gross loan for loans over £600,001
- Fee to include one commercial lease review. Additional commercial leases are charged at £250 + VAT each
- Independent legal advice required
- Rental coverage based on the lower of the valuer's assessment of the OMRV and actual rent
- Gross rent/EBITDA to provide a minimum Interest Cover Ratio (ICR) of 125% at pay rate
- Based on lower of bricks and mortar, vacant possession 180 Day Value or Purchase Price

Commercial Use Classes

England & Wales:
- Classes A1, A2, A3, A4, A5, B1, B2, B8, C1, C2, C2A, D1, D2, E, F1, F2 or Sui Generis (excluding where the underlying property is an MUFB and HMO with more than 10 units/residents)

Scotland:
- Classes 1A, 3, 4, 5, 6, 8, 10, 11 or Sui Generis (excluding where the underlying property is an MUFB and HMO with more than 10 units/residents)

Unacceptable Property Types:
- Elderly care homes, hospice/retirement homes, day nurseries, buildings used for religious purposes, schools, charity, farms, night clubs, petrol stations, non-income producing vacant land, casinos, cinemas & theatres, single use industrial or leisure properties (with no or limited alterative use)

RomaPRO

Buy-to-Let

Product	Rates from	Type	ERCs
FLOW **Buy-to-Let** For residential properties	2.99% + BBR	Up to 75% (Bridge-to-Term and Purchase) / 70% (New Business)	5%/5%/5%/4%/3%
Specialist Buy-to-Let For MUFB’s and HMO’s	3.50% + BBR	Up to 75% (Bridge-to-Term) / 70% (New Business)	5%/5%/5%/4%/3%

Buy to Let Fees and Valuation

- Arrangement Fee - 2%
- Legal fees 0.3% of gross loan min amount being £1,900 inc. VAT
- Legal fees for each additional security property £750 inc. VAT
- Dual Representation available in England & Wales; Refinances £2,250 + VAT. Purchases £2,750 + VAT
- Independent legal advice required
- Rental coverage based on the lower of the valuer’s assessment of open market rental value and actual rent
- Based on lower of bricks and mortar, vacant possession OMV or Purchase Price

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