Pre-approved auction finance

Commercial



Key features Commercial auction bridging

Maximum LTV	60% (net day 1)
Interest rate	10.68% pa
Term	6 months
Minimum interest period	1 month
Arrangement fee	1.25%
Exit fee	0%
Minimum property value	£500,000

The big print

- We will lend against any commercial property sold under the hammer for £500,000 or more
- We will not require a separate valuation
- You will receive 60.0% of the purchase price on the day of completion
- Interest and the arrangement fee will be retained from the initial advance, giving a gross LTV of 64.3%
- We have a minimum interest period of one month and we calculate interest on a daily basis
- If you repay the loan early, we will rebate any unused interest
- Our solicitor will not undertake a full title review, but will require sufficient information in order to arrange title indemnity insurance
- Lending is subject to the borrower passing our credit and AML checks.
- We will require you to enter into a loan agreement and a debenture, and provide first ranking security over the property

The interesting stuff

- We launched our commercial lending products in 2013 in response to growing demand from our customers and have been market leaders ever since
- Our experienced in-house lending team includes fully qualified Chartered Surveyors who have decades of investment experience and know how to structure loans to achieve your objectives
- We've lent on everything from industrial wharfs to fivestar hotels
- We're self-funded and not a bank. We've completed over £4bn of lending since 2009
- During the term of the bridging loan, we can discuss refinancing options, including our commercial term product
- If you would like to borrow more than 60.0%, this may be possible, subject to enhanced due diligence

How to apply





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Octopus Real Estate is the trading name of Octopus Investments Ltd (Reg No 03942880), Bridgeco Ltd (Reg No 6629989), Fern Trading Group Ltd (Reg No 6447318), Octopus Commercial Term Ltd (Reg No 13486353), Nino Ltd (Reg No 9015082), Octopus Administrative Services Ltd (Reg No 03974202), Octopus Healthcare Development Ltd (Reg No 03788979) and ORE

Lending Ltd (Reg No 12908588), all registered in England & Wales at: 33 Holborn, London, EC1N 2HT, and Octopus Real Estate S.ar.l. (Reg No B189290) registered in Luxembourg at: 412F, Route d'Esch, Grand Duchy of Luxembourg, 1471, Luxembourg. Octopus Investments Ltd is authorised and regulated by the Financial Conduct Authority. Issued: March 2025. OP000196-2503