

Product Specification

Product	EPC C+ Term Loan
Borrower type	UK Sole Trader UK Partnership UK Limited Company UK Limited Liability Partnership
Purpose	To acquire or refinance residential investment property that has strong energy efficiency credentials.
Eligibility	90% of the property asset presented must have Energy Performance Certificates of A, B or C
Loan Term	Up to 10 years with repayment profiles up to 30 years
Amount	£1,000,000 - £40,000,000
Repayment terms	Interest Only, Capital and interest and Partially amortising
Rate	Discounted Variable Rate and Discounted Fixed Rate options available
Fees	Arrangement fee and Early Repayment Charges as applicable
Security	1 st Legal charge Debenture (as applicable) Cross Company Guarantee (as applicable)
Personal Guarantee	On a case by case basis Applies for Limited Companies and Limited Liability Partnerships only
Dedicated Relationship Manager	Yes

All loans are subject to Credit approval and terms and conditions will apply. Properties provided as security may be repossessed if you fail to keep up repayments on the loans.

Cynergy Bank plc. Registered in England and Wales: 04728421. Registered office: 4th Floor, One New Change, London EC4M 9AF. Correspondence address: PO Box 80030, London EC4P 4NG. Calls to 0345 850 5555 (+44 (0)20 3375 6422 from outside the UK) may be recorded for monitoring and training.