



octopus property

Built on Better

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Your Specialist Packager Distributor



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Introduction

Thank you for taking the time to look at our brochure.

I hope it gives you an insight into our people, our business and what we can do for you.

Octopus Property provides debt funding to investors and developers in the UK across the full property lifecycle, from short-term Bridge finance to medium-term Development finance and longer-term Buy To Let (BTL) and Commercial Term loans.

Our wide range of products, spanning the Residential and Commercial sectors, means we can back clients for the long term. We're not a bank, so we're not constrained by lending limits or rigid criteria on who we can lend to. Our capital is discretionary, and we have the flexibility to structure a deal around the needs of our clients, however unconventional those might be.

We've lent £3bn over the last eight years doing business this way. Ours is a business built around our customers: people come back to us because they know we will do everything we can to structure a deal that works, and provide certainty of funding.

Knowing we will be there for you really matters in a world as uncertain as ours. Whatever Brexit may bring, we are here for the long haul and we'll strive to be the industry's best, most flexible and customer-focused funding partner.

We like to think we are Built on Better – in particular better service and better people. We are also built on the foundations of the Octopus Group, which employs almost 700 people and has more than £7bn Funds Under Management (FUM) spanning Property, Healthcare, Energy, Venture Capital and Octopus Labs, our FinTech incubator.

If you are already a customer of ours, then thank you.
if you are not, then we'd love to work with you.



Mario Berti

CEO
Octopus Property

Residential Property

Octopus Property has been the leading Short-Term Specialist lender for almost a decade, in which time both our team and lending capacity have grown significantly.

Bridging loans were our first-ever product, and we have since diversified into a full range of residential lending solutions, including development, refurbishment, Bridge to Let and Buy to Let.

We launched our first-ever product in 2009 and we quickly became known for our competitive bridging products. Since then, we have diversified our product range and we are always striving to improve our offering in response to the changing market. Entering a range of other residential areas such as Refurbishment, Buy to Let and Bridge to Let was off the back of broker and client feedback and we have worked in tandem with our brokers to make sure we are delivering the best products for our borrowers. Typically, available loans range in value from £100,000 to £50m, up to 75% loan-to-value (LTV) and span one month to 25 years in term length.

In 2011 we entered the development market in response to increasing demand. Since then, we have launched our Development, Development Exit, and most recently, our Development Light product. This has allowed us to become a lifecycle lender. It allows borrowers to stay with Octopus Property throughout the borrowing process, switching products easily during the course of their real estate investment and development strategies. This means that clients do not pay additional fees and save time and money whilst dealing with one team throughout the lifecycle of their property transaction.

Our sales team has grown to over 20 people, working to deliver for our clients with certainty, flexibility and speed. Strong funding lines allow us to consider most transactions that are presented to us, while we have the flexibility to work quickly and the range to do deals right across the UK. Our business development managers are on the road regularly and supported by our head office team in London.

Above all, our commitment to customer service means we work to do the best deal for every client, every time, and we pride ourselves on the long-term partnerships we build with customers.

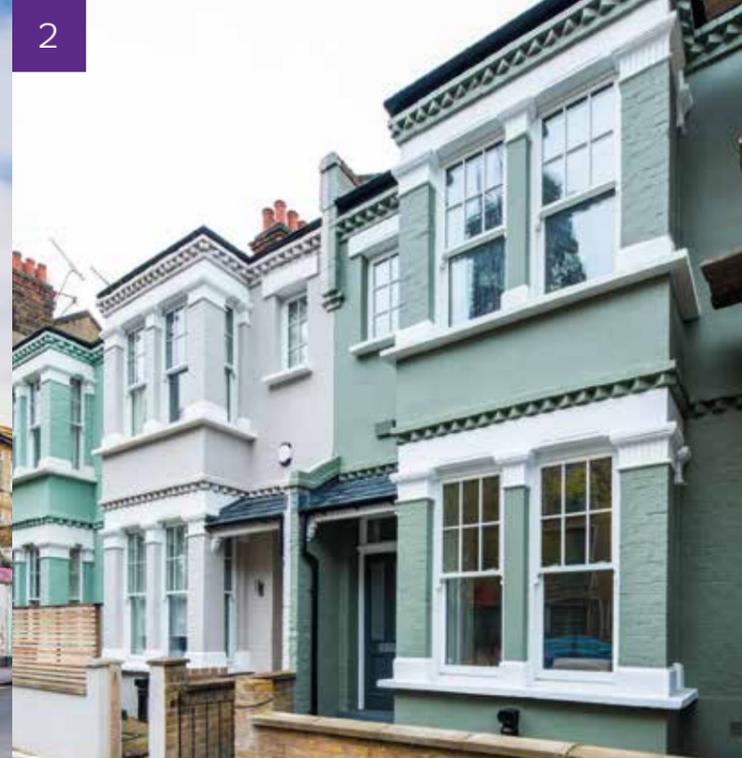


D'mitri Zaprzala

Head of Sales
Octopus Property



Nell Gwynn House, Chelsea (Pg 13)



1. Finsbury Park

London

- Bridge to let loan, portfolio of 5 large freehold properties
- £10.5m loan, 36 month term
- 70% LTV

3. Lee Bank

Birmingham

- Bridge to let loan, 76 residential units
- £10.0m loan, 24 month term
- 62% LTV

2. Shepherds Bush

London

- Refurbishment loan, extension of terraced Victorian house
- £1.0m loan, 12 month term
- 65% LTV

4. Tunbridge Wells

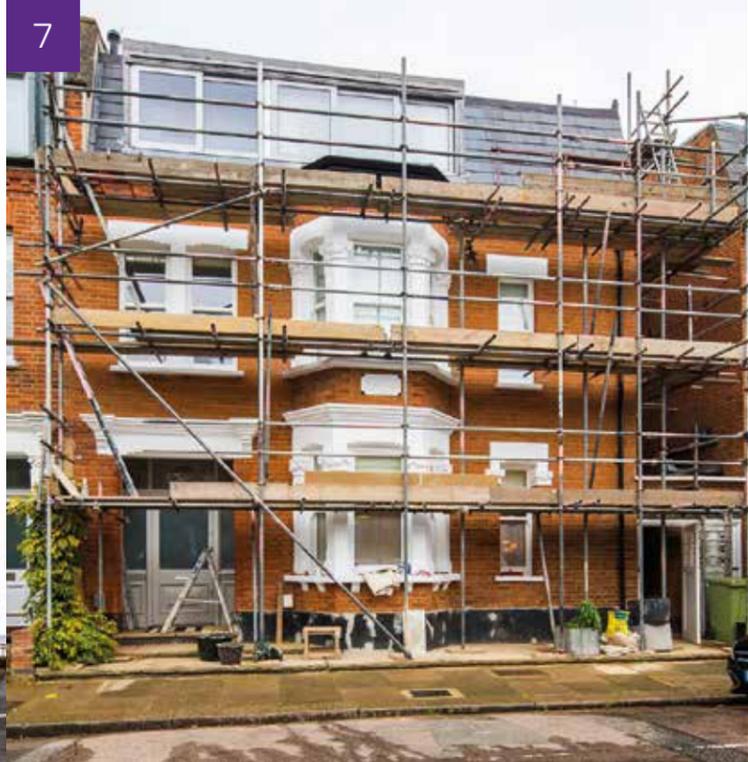
Kent

- Development exit loan, 5 apartments and 3 mews houses
- £3.6m loan, 12 month term
- 70% LTV

5. Sutton Valence

Kent

- Development exit loan, 9 luxury new-build detached homes
- £6.0m loan, 18 month term
- 70% LTV



6. South Norwood

London

- Bridge to let loan, office conversion to 43 residential units
- £7.6m loan, 24 month term
- 68% LTV

8. Stoke Newington

London

- Residential bridge & refurbishment loan, Large 7 bedroom detached family home
- £0.5m loan, 3 month term
- 55% LTV

7. Barnes

London

- Loan, refurbishment and extension of a Victorian home
- £2.9m loan, 24 month term
- 70% LTV

9. Godalming

Surrey

- Regulated refurbishment of substantial former working farm on 30 acres, fully modernised into holiday accommodation
- £2.8m loan, 12 month term
- 52% LTV

10. Barbican

London

- Bridge to let loan; residential investment property
- £0.7m loan, 24 month term
- 70% LTV





11. Godalming

Surrey

- Development loan, office to residential Permitted Development conversion to 34 residential units
- £4.8m loan, 24 month term
- 63% LTV

13. West Hampstead

London

- Development light loan, extension and conversion of Victorian terraced house of multiple occupancy (HMO)
- £2.5m loan, 14 month term
- 57% LTV

12. Omskirk

West Lancashire

- Buy to let loan, large family home
- £1.3m loan, 24 month term
- 50% LTV

14. Farnham

Surrey

- Development loan, 9 residential units
- £1.8m loan, 24 month term
- 47% LTV

15. Chelsea

London

- Refurbishment loan, penthouse property
- £1.7m loan, 12 month term
- 58% LTV



Commercial Property

At Octopus Property, we provide term and bridging finance to professional investors. We lend against most types of commercial property in the UK, including land with planning, vacant properties and active management strategies. We pride ourselves on our speed of execution, flexibility in structuring loans and reliability to complete when we say we will.

We diversified into commercial lending in 2013, and have now completed over £600m of transactions, with customers enjoying the flexibility, certainty and speed of execution that an alternative lender can provide.

Our bridging loans suit situations where interest cannot necessarily be serviced during the term of the loan. Completions typically take between one and four weeks. The minimum interest period is one month and thereafter, there are no early repayment charges.

Our term loans are suitable for income-producing investment property, where interest can be serviced on a monthly basis. We can include payment holidays around specific lease events. Loans can be structured for terms between two and five years, with no early repayment charges after the first 24 months.

We make things simple with a daily-charged, fixed rate of interest, so there is no need for customers to enter into complicated interest rate swaps, which can incur significant costs down the line. All of our commercial loans are interest only, requiring no amortization.

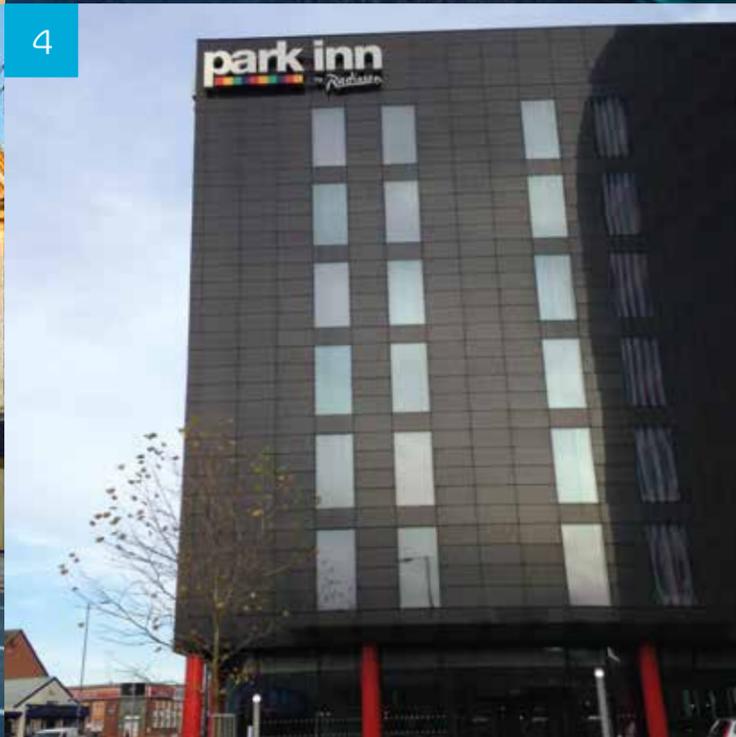
All members of our commercial team are qualified chartered surveyors with considerable investment, asset management and lending experience.



Ludo Mackenzie

Head of Commercial Property
Octopus Property





1. Bermondsey

London

- Acquisition funding, mixed use office and warehouse
- £11.5m loan, 8 month term
- 70% LTV

3. Ruislip

Middlesex

- Acquisition funding, retail parade with residential uppers
- £4.7m loan, 12 month term
- 65% LTV

2. Southwark

London

- Acquisition funding, former town hall with planning consent for student accommodation
- £2.3m loan, 6 month term
- 56% LTV

4. Cheetham Hill

Manchester

- Acquisition, 252-room hotel in central Manchester
- £14.5m loan, 6 month term
- 65% LTV

5. Vauxhall

London

- Equity release, consented development site
- £19.5m loan, 20 month term
- 25% LTV



10. Nine Elms

Battersea

- Acquisition funding, ground rents, retail & office
- £4.9m loan, 12 month term
- 53% LTV



6. Wokingham

Berkshire

- Acquisition funding, office with Permitted Development rights
- £1.0m loan, 12 month term
- 60% LTV

8. Yarnton

Oxfordshire

- Acquisition funding, operational garden centre
- £5.3m loan, 12 month term
- 52% LTV

7. Battersea

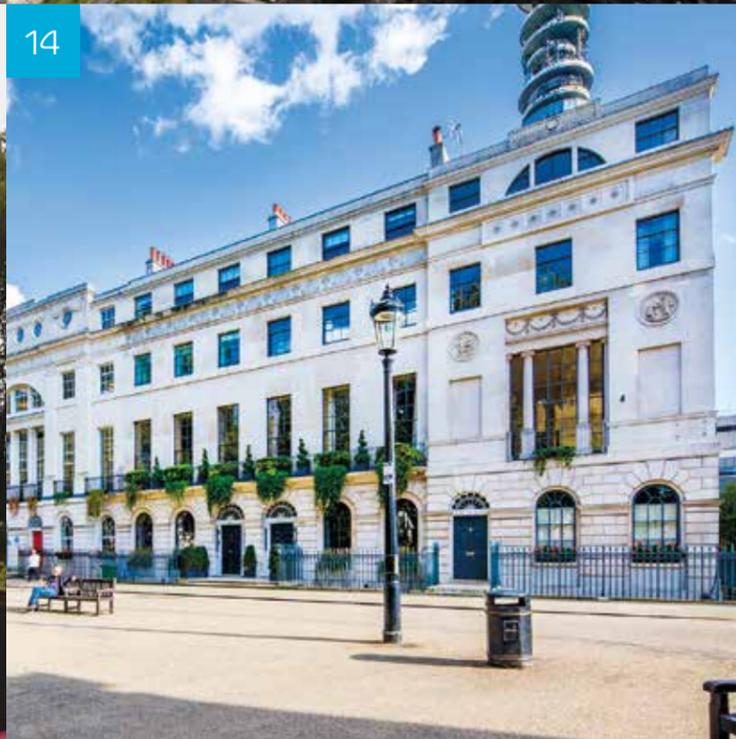
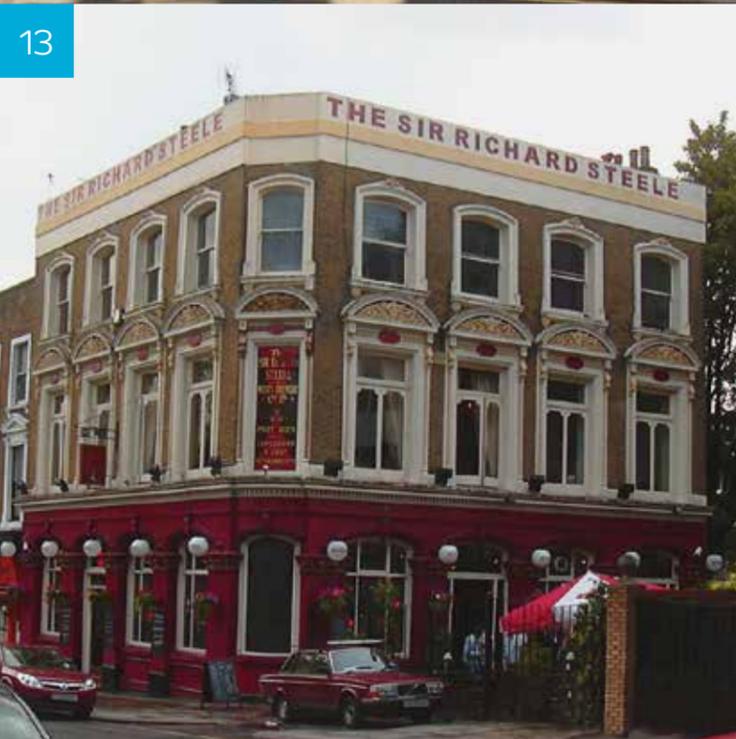
London

- Portfolio refinance, serviced apartments, hotel and residential units
- £24.4m loan, 36 month term
- 65% LTV

9. St John's Wood

London

- Refinance, restaurant and bar
- £2.7m loan, 12 month term
- 65% LTV



11. Chelsea

London

- Equity release, 19-bed boutique hotel
- £5.4m loan, 6 month term
- 60% LTV

13. Public House Portfolio

London

- Portfolio refinance, 5 public houses
- £10.7m loan, 18 month term
- 60% LTV

12. Granton

Edinburgh

- Acquisition funding, industrial estate
- £3.3m loan, 6 month term
- 38% LTV

14. Fitzrovia

London

- Acquisition funding, office building
- £14.4m loan, 5 month term
- 60% LTV

15. Fitzrovia

London

- Equity release, ground rents and office unit
- £2.1m loan, 12 month term
- 65% LTV

Development Property

Flexibility is at the heart of the Octopus Property model, and our development finance solutions are no exception. Without the rules and restrictions of traditional lenders, we are free to structure deals around the requirements of each client, enabling the best possible return on equity.

We offer certainty, reliability and we always work quickly. We can issue terms within 24 hours and complete within four to six weeks whilst keeping our rates competitive. That, along with our straightforward lending approach and unrivalled customer service, has made us a market leader.

We began development lending in 2011 and have since lent over £800m for development in the residential, mixed use and student accommodation sectors. We are fast-growing, with a development loan book that has expanded by over 30% in the last year and which is currently funding the construction of 1,400 units across over 75 schemes.

From two-unit schemes to bespoke developments, multi-unit housing estates and apartment blocks, we have financed developments both large and small, with lending tailored to the specific needs of the developer.

We continue to be motivated by the desire to offer a more flexible, straightforward approach to development finance, satisfying the demand in the UK housing market for building liquid residential units in commutable locations.

Our team of nine specialists have over 100 years of experience. This has allowed us to build close working relationships with our clients, many of whom return to us, time and time again.



Emma Burke

Head of Development Origination
Octopus Property



Borough, London (Pg 24)



1. Rotherhithe

London

- Development from a fitness centre and hotel to 7 residential units
- £6.0m loan, 15 month term
- 68% Loan to Gross Development Value (LTGDV)

3. Ilford

Essex

- Conversion of deconsecrated church building into 19 residential units
- £6.1m loan, 20 month term
- 67% LTGDV

2. Reading

Berkshire

- Development of 33 flats and 3 commercial units. Commercial space pre-let to 3 restaurants
- £12.0m loan, 26 month term
- 67% LTGDV

4. Borough

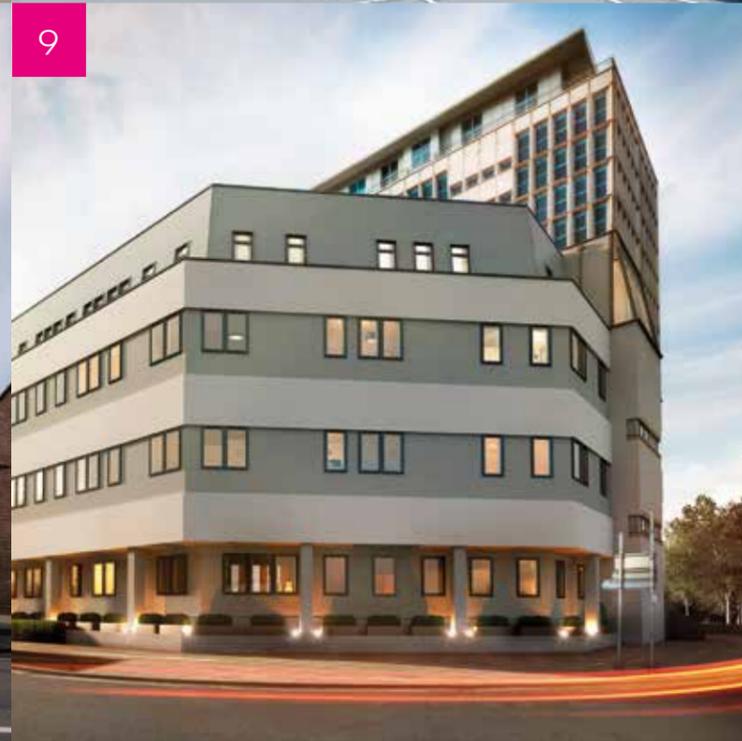
London

- Site acquisition and development of 9 flats and commercial space
- £5.3m loan, 21 month term
- 69% LTGDV

5. Chalk Farm

London

- Development of 19 flats, commercial space, cinema, restaurant and bar
- £15.2m loan, 25 month term
- 60% LTGDV



10. Wood Green

London

- Development of 30-unit residential scheme
- £10.6m loan, 19 month term
- 65% LTGDV

6. Sutton Coldfield

Birmingham

- Permitted Development conversion of an office building to 28 residential units
- £3.8m loan, 21 month term
- 63% LTGDV

8. Battersea

London

- Demolition of existing building and development of 25 residential units
- £9.5m loan, 21 month term
- 70% LTGDV

7. Banbury

Oxfordshire

- Refinance and conversion of a former hotel into 37 residential units
- £4.9m loan, 23 month term
- 64% LTGDV

9. Bedford

Bedfordshire

- Permitted Development conversion of an office building to 47 residential units
- £7.4m loan, 18 month term
- 60% LTGDV



11. Bracknell

Berkshire

- Permitted Development conversion to 40 residential units
- £5.4m loan, 20 month term
- 61% LTGDV

13. Thatcham

Berkshire

- Site acquisition and development of 18 flats and 2 houses
- £3.8m loan, 24 month term
- 70% LTGDV

12. Ealing

London

- Development of 77 student accommodation units
- £11.4m loan, 23 month term
- 63% LTGDV

14. Farnborough

Surrey

- Acquisition funding of a residential high street portfolio, renovation of 25 residential units
- £4.0m loan, 16 month term
- 65% LTGDV

15. Brighton

East Sussex

- Redevelopment of Grade II listed building and development of 70 residential units, gym and 6 commercial units
- £25.4m loan, 30 month term
- 68% LTGDV



Built on Better

Property finance can be better and we think we know how. It needs to be fast, because you haven't got time to lose. It needs to be flexible, because every borrower's needs are different. And it needs to be certain, because you can't afford to miss a deal.

That's our commitment to you: to make quick decisions and stick by them, to offer loans at every stage of the property life cycle, and to provide unconventional solutions for unconventional needs. We're award winning, but not complacent. An innovator in our field, with £3bn of lending behind us, and we will never stop trying to build on better.

What does better look like?

Commitment at every stage

You're in it for the long term and so are we. Our Lifecycle Lending proposition means we can back you at all stages: from before the foundations are laid to the day you're ready to sell. From shovel to shiny, we're with you every step of the way. And when we commit to a loan, we always deliver.

Finance built around you

Every property is unique and no two borrowers are the same. So we make every loan unique too, designing the product around you, moving fast to meet complex needs. We are property people, and work with an instinctive understanding of the needs of landlords, developers and property investors alike.

Lending without limits

Unlike the banks, we don't have limits on how we can lend or to whom. Our business model is flexible by design and it lets us provide some of the largest loans in the market, often to borrowers that traditional lenders would not support. There are no limits on the number of properties and no checklist bureaucracy. We make the deals we want to do, with people we want to work with.

An innovator with firepower

We can do all this because we're not alone. We're part of the Octopus Group, which is changing industries by building businesses that put customers first. Whether its investments, healthcare, energy or property, we start by finding out what's broken and we keep going until we've worked out how to fix it. We call it 'a brighter way', creating better futures for everyone.

Don't just take our word for it

Better isn't something that's ever fully achieved. There's always more to do, further to go, and we're continually striving for it.

We like to think that approach is why we've won almost every industry award going. We're proud of that recognition, and we won't let it stop us trying to do even better for our customers in the future.

£3.0bn
total lending
to date

2,700
loans to date

60+
dedicated
property
professionals

Contact Details

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Octopus Property is the trading name of Bridgeco Ltd (Reg No 6629989), Fern Trading Ltd (Reg No 6447318), Nino Ltd (Reg No 9015082), Octopus Property Lending Ltd (Reg No 7531926) and Octopus Co-Lend Ltd (Reg No 8913299), Registered Office: 33 Holborn, London EC1N 2HT, registered in England and Wales and Dragonfly Finance S.ar.l. (Reg No B189290) Registered Office: Parc d'Activité Syrdall, 6 Rue Gabriel Lippmann, L-5365, Munsbach, Luxembourg registered in Luxembourg. Octopus Property Lending Ltd and Octopus Co-Lend Ltd are authorised and regulated by the Financial Conduct Authority. JN0542

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