




Lending guide

Every wave is different. So is every loan.
Welcome to Octane.



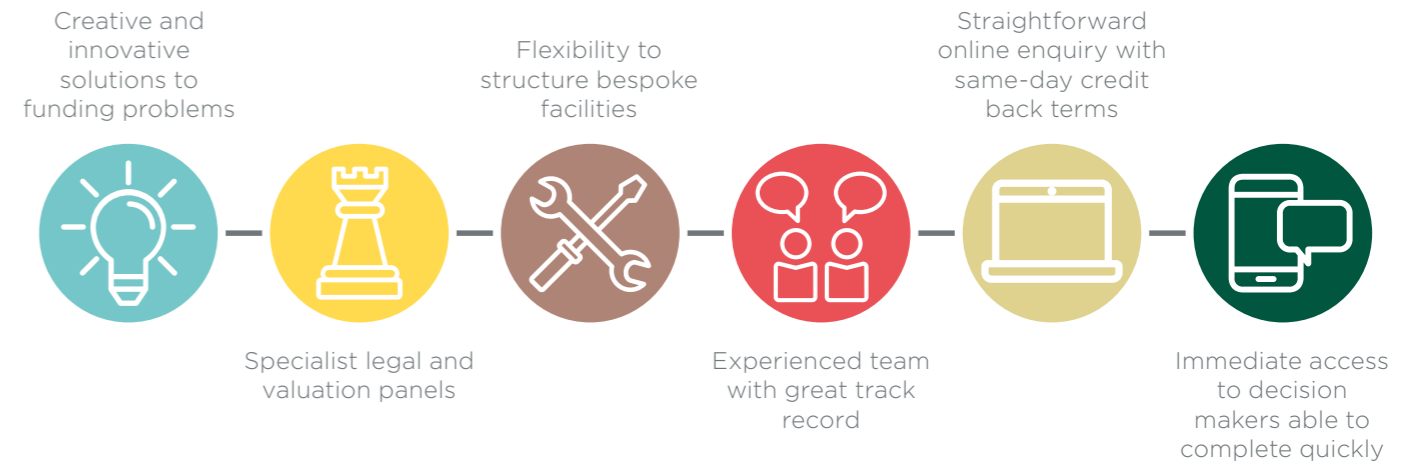
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Our core values



Service and certainty



Lending guide

Bridging

What floats our boat?

- Acquisition finance
- First time landlords
- Foreign nationals
- Complex borrowers and properties
- Vacant properties
- Change of use
- Adverse credit

Typical Criteria

- Loans from £200k up to £25m
- Up to 70% max LTV (65% commercial)
- Flexible on term
- Flexible interest options
- No exit penalties

Acceptable security

- All types of residential property
- Semi-commercial property
- Commercial property
- MUFBs
- HMOs
- Student lets



Buy to Let

What floats our boat?

- First time landlords
- Foreign nationals
- New builds
- Portfolio refinances
- Adverse credit
- Low yielding properties

Typical Criteria

- Loans from £150k up to £25m
- Up to 75% max LTV
- Up to 5 year term
- Flexible interest options
- No stress testing - only 100% rental cover required

Acceptable security

- All types of residential property
- Semi-commercial property
- MUFBs
- HMOs
- Student lets



Refurbishment

What floats our boat?

- Permitted development schemes
- Conversion of houses into flats
- Conversion of flats to single dwelling
- Full refurbishment of derelict property
- Extensions to existing security
- Change of use

Typical Criteria

- Loans from £200k up to £25m
- Up to 75% max Day 1
- Up to 100% funding of refurbishment costs
- Flexible on term
- Maximum 70% GDV

Acceptable security

- All types of residential security
- Semi-commercial properties
- MUFBs
- HMOs
- Student lets
- Offices with permitted development
- Commercial assets with residential planning permission



Developer Exit

What floats our boat?

- Completed multi-unit schemes
- Schemes nearing PC
- Providing vital equity release for developers day 1 and on sales
- Taking sales/marketing risk post-PC
- Bridge to Let for developers retaining properties

Typical Criteria

- Loans from £150k up to £25m
- Up to 75% max LTV
- Flexible on term
- Bespoke structuring including cashflowing sales
- Rolled interest added to the loan
- Multiple pricing options

Acceptable security

- Multi-unit residential schemes
- Semi-commercial schemes
- Completed permitted development schemes
- No max unit value
- Will take commercial views on availability of warranties
- Pre or post marketing launch



Why Octane

- Octane Capital are the company that pioneered #3rdGen lending – specialist property finance where experience and expertise deliver.
- We're the first UK property lender to launch a 'product-less' proposition whereby we assess and structure every loan individually rather than simply price according to Loan to Value (LTV).
- Collectively, our team have completed more than £4bn of loans and over 5,000 separate transactions – a number of which have been recognised as the most complex in the market.
- Since launching in May 2017, we've proved the strength of our proprietary #3rdGen lending model to brokers time and again – completing more than £0.9bn of loans.
- Having no bridging products empowers us to effortlessly navigate and structure short term loans – and overcome obstacles that stop traditional lenders in their tracks.

“We look at each application from the widest possible view. We believe this is how specialist lending should be. We look at deals holistically and come up with a truly bespoke solution.”

Jonathan Samuels
CEO, Octane Capital

Our process

