

# Tailored solutions to help your clients

Product Guide  
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# Tailored solutions to meet your clients' needs

Whether your client is a Buy to Let investor, an entrepreneur wishing to raise capital on their residential property for business purposes or a High Net Worth\* individual, we have tailored solutions to suit their situation.

The products outlined in this guide are intended to give an idea of how our products are structured and guidance on rates.

However, if your client's case doesn't fit the box exactly, it's worth talking to our team about creating a bespoke product.

Our flexible approach means that we consider each case individually and mould our products to suit.

We tailor our products to your client's circumstances, so each case is individually priced.

\* The FCA definition of High Net Worth is a customer with an annual net income of no less than £300,000 or net assets of no less than £3million. Subject to compliance with regulatory requirements. Please note that an APRC is generated as part of the application process.



# Roll-up and serviced products

			Max LTV	Rate	Equivalent monthly rate**	Loan term	ERC	Arrangement Fee	Minimum age	Maximum age	Minimum loan size	Minimum property value	First charge	Second charge
<b>Roll-up</b>  No monthly payments required as interest is rolled up to redemption	Bridge	Buy to Let	75% (including all rolled up interest)	From 7.99%	From 0.67%	One or two years	Three months' interest if redeemed during the first three months	2.25%	21	None	£15,000	£75,000	Yes	Yes
		Business purpose					3% during the first three months				£25,001	£250,000	No	
		High Net Worth*									£15,000	£75,000	Yes	
	Term	Buy to Let		From 7.24%	From 0.60%	Two to five years	5% for the term of the loan				£15,000	£75,000	Yes	Yes
		Business purpose									£25,001	£250,000	No	
		High Net Worth*												
<b>Serviced</b>  Interest is serviced monthly	Bridge	Buy to Let	75%	From 7.49%	From 0.62%	One or two years	Three months' interest if redeemed during the first three months	2.25%	21	None	£15,000	£75,000	Yes	Yes
	Term	Buy to Let		From 6.99%	From 0.58%	Two to five years	5% for the term of the loan							

\* The FCA definition of High Net Worth is a customer with an annual net income of no less than £300,000 or net assets of no less than £3million. Subject to compliance with regulatory requirements. Please note that an APRC is generated as part of the application process. \*\* Annual rates are used for calculation of interest due. Equivalent monthly interest is provided only for ease of comparison against other lenders. Equivalent monthly rates are rounded to two decimal places.

# Blended rates: The best of both

As well as our roll-up and serviced products, we also offer your clients the ability to combine the two on a single loan and benefit from the best of both worlds.

For landlords with low rental yields, whose rental income will not service the loan, our blended products offer a great alternative to top slicing, with the flexibility to maximise borrowing without having to subsidise the loans from personal income.

The roll-up element offers the opportunity for your client to maximise their loan amount, regardless of their rental yield.

The serviced element offers a lower rate than the roll-up element. When the two are combined, we aggregate the rates to give one set of loan terms, keeping things simple for you and your client.

Blended rates are available for Buy to Let clients on a Bridge or Term basis, so there's something to suit every type of landlord.



# Low rates on larger loans

Our large loan products for loans of £1million or more offer some of our best rates to date and are ideal for landlords with large portfolios.

All property types are considered, including HMOs, holiday lets and multiple flats on one title.

Available on a serviced basis from 4.99% for loans up to 70%<sup>1</sup>, our specialist team will create bespoke terms based upon your client's requirements. To add further flexibility, we also offer the ability to combine these rates with our standard roll-up rates to create a unique blended product.

If your client doesn't quite fit the large loans criteria exactly, we have the flexibility to look at their circumstances and tailor a product to suit, so it's always worth giving us a call.

<sup>1</sup> Loans up to 75% considered on an exception basis.



# Development exit products

Where your clients are looking to use their loan as a development exit, we can help. Our development exit products are available on a three year term with a two year ERC, giving your clients the flexibility to transition from development at their own pace.

The products also include the flexibility to sell an agreed percentage of the properties (defined on a case by case basis) during the ERC period, giving the client a product that works on their terms.

To define development exit terms for your client, talk to your BDM.

# Refurb to Let products

Our refurb to let products give options to landlords looking to undertake light refurbishment of their rental property, with no monthly payments required as interest is rolled up to completion. With rates from 0.58% pcm\*\* on loans up to 75% LTV, give your BDM a call to discuss terms.

# Express service

Our Express Service has been designed for clients who need a rapid completion. Express service costs £300 plus an additional fee for title insurance and is available on Buy to Let applications up to £750,000.

\*\* Annual rates are used for calculation of interest due. Equivalent monthly interest is provided only for ease of comparison  
Equivalent monthly rates are rounded to two decimal places.



# Talk to us...

When we say we're a specialist lender, we mean it.

We're here to find the best solutions for you and your clients, looking at unusual cases and creating products to fit.

Give us a call today to discuss your cases and get them moving with our tailored solutions.



## Important information

Loans are subject to status, terms and conditions. The customer must repay the loan by the end of the term. If the customer has not repaid the loan by the end of its term and either does not have sufficient savings or is not able to arrange another mortgage, then they will need to sell their property. Property may be repossessed if the loan is not paid when due. This communication is for authorised intermediaries only. This information has not been approved for use with customers and is not intended for public or customer use.

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