



# Product Guide



Crown  
& Bentley  
COMMERCIAL FINANCE

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## Who We Are

Our purpose is to support UK SMEs, Property Investors, and Developers by providing straightforward access to short-term finance.

Crown & Bentley Commercial Finance pledges to become a sustainable lender, providing customers with reliable, direct, and transparent products and services. We are funded by private equity and committed institutional capital. This allows us to be efficient in supporting our broker network and customers with quick decisions, underpinned by digitised processes that will provide first-class customer satisfaction, repeat custom, and allow our clients to share our journey to change the way lenders should operate.



# Residential Property Bridging

Crown & Bentley Commercial Finance will support bridging opportunities against residential property for:

- Immediate completion pending term finance
- Secured short-term equity release for other residential projects
- Auction purchases
- Refurbishment projects – Light, Medium and Heavy works i.e. HMO conversions, extensions, and loft conversions

## Overview

Max Loan Size:	<b>£500,000</b>
Min Loan Size:	<b>£150,000</b>
Max loan to value:	<b>70%</b>
Term:	<b>1 - 12 months</b>
Arrangement Fee:	<b>2%</b>
Current Monthly Interest Rate*:	<b>(Margin of 0.83% per month) + (Current BoE Base Rate 5.25% / 12 = 0.44%) = 1.27%.</b>

\*Note: The monthly interest rate above is calculated as a fixed margin over the current BoE Base Rate (current BoE Base Rate is 5.25%). The monthly interest rate will adjust in line with base rate change for all new loan advances. The monthly interest rates are subject to a floor of 1% per month.

## Product Features

Up to 100% of build costs funded  
Interest servicing or retention options available  
Flexible solutions – case-by-case underwriting  
No exit or early repayment penalties\*  
No hidden costs or other fees  
Flexible approach to personal guarantee

\*30-day notice period required on all redemptions

Please contact us directly for loan applications in excess of £500,000

# Commercial Property Bridging

Crown & Bentley Commercial Finance will support bridging opportunities against commercial property for:

- Owner occupied purchases
- Auction purchases
- Immediate completion purchase pending term finance
- Raising equity for business cash flow or other business-related activities
- Short-term refurbishment projects – primarily light and medium works

## Overview

Max Loan Size:	£500,000
Min Loan Size:	£150,000
Max loan to value:	60%
Term:	1 - 12 months
Arrangement Fee:	2%
Current Monthly Interest Rate *:	(Margin of 0.83% per month) + (Current BoE Base Rate 5.25% / 12 = 0.44%) = 1.27%.

\*Note: The monthly interest rate above is calculated as a fixed margin over the current BoE Base Rate (current BoE Base Rate is 5.25%). The monthly interest rate will adjust in line with base rate change for all new loan advances. The monthly interest rates are subject to a floor of 1.15% per month.

## Product Features

- Interest servicing or retention options
- Flexible solutions – case-by-case underwriting
- No exit or early repayment penalties
- No hidden costs or other fees
- Flexible approach to personal guarantees
- \*30-day notice period required on all redemptions

Please **contact us** directly for loan applications in excess of £500,000

**This product is unregulated.**

# Regulated Micro Business Loans

Crown & Bentley Commercial Finance offer regulated micro business loans suitable for sole traders and simple partnerships (max 2 people)  
Typically loans are advanced for the following purposes:

- Working capital
- Asset purchases – Tools, Vans, Shop Fit-outs etc
- Stock purchasing

## Overview

Max Loan Size	<b>£25,000</b>
Min Loan Size	<b>£5,000</b>
Max Term	<b>12 Months</b>
Arrangement Fee	<b>2%</b>
Fixed Interest Margin	<b>1.25% per month</b>
APR	<b>18.88%</b>

## Product Features

Capital and interest payments taken monthly  
No exit or early repayment penalties\*  
No hidden costs or other fees  
Unsecured facility

\*30-day notice period required for early redemptions.

This product is regulated by the Consumer Credit Act 1974 and is authorised by the FCA.



## VAT Bridging

Crown & Bentley Commercial Finance supports cash flow requirements against agreed VAT returns for the following purposes:

- Where a property purchase (Commercial or Land) has a VAT obligation
- Vatable acquisitions of large fixed assets – i.e. plant or machinery

## Overview

Max Loan Size	£250,000
Min Loan Size	£50,000
Max Loan to Value:	60%
Maximum Term:	4 Months
Arrangement Fee:	2%
Current Monthly Interest Rate *:	(Margin of 1.24% per month) + (Current BoE Base Rate 5.25% / 12 = 0.44%) = 1.68%.

\*Note: The monthly interest rate above is calculated as a fixed margin over the current BoE Base Rate (current BoE Base Rate is 5.25%). The monthly interest rate will adjust in line with base rate change for all new loan advances. The monthly interest rates are subject to a floor of 1.45% per month.

## Product Features

Interest servicing or retention options. We work with the customer to provide the most flexible solution

No exit or early repayment penalties\*

No hidden costs or other fees

No property security requirement

Accountants undertaking required for redemption of loan from VAT refund

100% Personal Guarantees required

\*30-day notice period required on all redemptions

**This product is unregulated.**



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Crown & Bentley Commercial Finance Ltd

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