## **Lending Criteria**\*



Hana Capital Ltd is registered in England: 12851216

## Specialism/USP

- No Early Repayment Charges
- No Processing Fees
- No Extension Fees
- No Credit Committee

- No Exit Fees
- No Changing Goalposts
- No Changing of Rates or LTV's
- Terms in 1 hour

## Privately funded lender with quick turnarounds and a common-sense approach with minimum fuss.

Acceptable Charges	1st (2nd charges in conjunction with a 1st charge)
Funding Source	Family Offices & Ultra High Net Worth
Interest range	From 0.89% per month
Arrangement Fee	2%
Borrower Types	Individuals / Corporate / Trusts / Non-UK Borrowers / Offshore Entities
Security types	Residential / Commercial / Semi / Commercial
Building Works	Light & Heavy Refurbishment Accepted
Credit history	All Adverse Credit Accepted
Unacceptable security types	Land with no planning
Development Loans	No
Treatment of interest	Retained & Serviced
Rental or Income Criteria	None
Max LTV	70% of Open Market Value
Max loan to cost	90%
Min/Max loan term	1 – 24 Months
Min/Max loan size	£500k - £50m
Geographical lending areas	England
Broker Fee	1%+

<sup>\*</sup>Our lending policy may be updated or changed without prior notice.

















