

# Commercial Lending in the Republic of Ireland

octopus real estate  
A brighter way

## Supporting brokers and borrowers

We ensure the lending process is as smooth and efficient as possible for brokers and their borrowers.

### Non-bank lender

We're not a bank, and have discretionary capital. This enables us to accommodate clients, move quickly and deliver.

### Specialist lender

We lend across niche sectors, bringing best practice, good compliance and strong governance.

### Flexible approach

As market and client requirements change, we change with them, always tailoring loans to individuals.

### Focus on speed

We work in line with each client's completion date, using refined processes, synced-up teams and a dedicated case manager.



## Key features

<b>Max LTV</b>	<b>70%</b>
<b>Rate</b>	From 0.75% p.m.
<b>Term</b>	1-24 months
<b>Arrangement fee</b>	0.50%
<b>VAT Loan</b>	100% funded
<b>Introducer fee</b>	From 1.00%
<b>No exit fee and no early repayment charge</b>	
<b>All unused interest repaid</b>	

## We can help

- Commercial assets from land with planning to industrial, residential and hotels.
- Acquisitions, refinances and equity release.
- Active management, turnaround and vacant assets.
- Day one loans based on existing use value with further advances to reflect value enhancement through planning, refurbishment or reletting.

## Key facts

- Loans can be completed in as little as one week
- Our experienced in-house lending team are all fully qualified Chartered Surveyors who have decades of investment experience and know how to structure loans to achieve your client's objectives

Whilst our rates are standard, we have a flexible and tailored approach. Please get in touch so we can understand your specific requirements.



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