Our Products

Your clients bring the ambition — we provide the funding to match. From family homes to student accommodation and mixed-use schemes, our specialists work alongside you to structure the right deal, every time.

SecureTrust Bank | Real Estate Finance

01 — DEVELOPMENT FINANCE

Residential

Ground-up builds & heavy refurbishment for sale, PRS, BTR, PBSA, co-living and more.

ASSET CLASS
Houses, HMOs, apartments and studios, proposed schemes with full planning consent

GEOGRAPHY
UK wide

PRICING
From 5% + BoE Base Rate

LOAN SIZE
Up to £45m

TERM
Up to 36 months

REPAYMENT
Rolled interest

DRAWDOWN
Land loan, development tranche in accordance with monitoring surveyor sign off

LEVERAGE
Up 70% LGDTV
Up to 85% LTC

FEE
1% arrangement fee in/out, plus 1% broker fee

Each loan is priced to risk

02 — BUILD-TO-RENT FINANCE

Build-to-Rent

Heavy refurbishment or ground-up builds for freehold or long leasehold

ASSET CLASS
Houses, HMOs, apartments and studios — proposed schemes with full planning consent

GEOGRAPHY
UK wide

PRICING
From 5% + BoE Base Rate - during construction phase

LOAN SIZE
Up to £45m

TERM
5-year total maximum e.g. 24-month development with 36-month investment tail

REPAYMENT
Rolled interest to completion, then interest only or amortising during the investment loan period

DRAWDOWN
Land loan, development tranche in accordance with monitoring surveyor sign off

Single 'flip' to investment loan on practical completion

LEVERAGE
Up to 70% LGDTV
Up to 85% LTC

FEE
1% arrangement fee, 1% flip fee and 1% broker fee

Exit fee only payable if exited early

03 — INVESTMENT

Residential Property

Acquisition, refinance or portfolio expansion in freehold or long leasehold residential assets.

ASSET CLASS
Existing units, houses, HMOs, apartments, studios and student accommodation

GEOGRAPHY
UK wide

PRICING
Competitive fix and floating rates available

LOAN SIZE
Up to £45m

TERM
Up to 5 years

REPAYMENT
Interest only or capital repayment

DRAWDOWN
Single

Multiple tranches considered

LEVERAGE
Up 70% LTV

FEE
1% arrangement fee and 1% broker fee*

Each loan is priced to risk

04 — BRIDGING

Short-Term Finance

Land bank and development exit scenarios — from planning stage through to sale or stabilisation.

LAND BANK

PURPOSE
Land with planning / Gateway 2 bridge funding

LTV
Up to 60% (gross)

PRICING
Bespoke — very competitive

TERM
Up to 24 months

LOAN SIZE
£2m – £20m

DEVELOPMENT EXIT

PURPOSE
Sales bridge or stabilisation of investment asset

LTV
Up to 70% LTV

PRICING
Bespoke — very competitive

TERM
Up to 24 months

LOAN SIZE
£2m – £20m

Find out more at: securetrustbank.com/real-estate-finance