

A modern commercial building with a facade of large orange panels and a glass entrance. The building is set against a clear blue sky. In the foreground, there are concrete pillars and some landscaping.

Are you tired
of traditional
lenders and
traditional
thinking?

Commercial
Property
Finance

pepper
money

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Slow. Bureaucratic. Inflexible. Three terms that have come to define the experience of securing commercial property finance in the Irish marketplace.

Pepper Money are here to provide a genuine alternative to the status quo – focusing on progressive criteria, quick decisions and smooth execution.

We offer funding solutions to a wide range of clients from companies and SME's through to professional property investors.



What makes us different?

Loan amounts from just €250,000

We recognise that the market for commercial property finance doesn't just start in the millions. That's why we offer a range of finance amounts from €250,000 through to a maximum loan size of €7,500,000*.

Loan terms that work

We offer terms of up to 7 years.

Maximise your cashflow

We can offer cashflow terms for repayments of up to 25 years, enhancing affordability.

Previous credit issues considered

We may be able to help you secure finance even where your credit history is less than perfect. We'll consider historic arrears, Bankruptcies, Insolvencies and Examinerships.

Consistent, professional service – for everyone

You'll enjoy the same professional service and attention regardless of your loan amount. With Pepper Money there's no 'hand-offs' and no 'small-ticket' treatment.

Multi-disciplinary expertise

From Underwriting to our team of In-house Chartered Surveyors, we have years of experience delivering finance solutions that work.

*Total exposure for any one connection will be a maximum of €7,500,000.



Criteria Summary



Commercial Property Finance - Key Features

		ASSET TYPE		ASSET TYPE	
		Office/ Retail		Industrial/Mixed/Other	
Core Locations (Dublin, Cork, Limerick and Galway CBD/City Centre)		Core Locations	Non Core Locations	Core Locations	Non Core Locations
	Max LTV	80%	75%	75%	70%
	Max Term	7 years	5 year	7 years	5 years
	Max cashflow term for repayments	25 years		25 years	
Non Core Locations (Secondary, Suburban, Regional towns & centres)	Minimum deleverage over 5 years	10%		10%	
	Recourse	Corporate/Partnerships - Partial and negotiated Personal - Full (Over 60% LTV)		Corporate/Partnerships - Partial and negotiated Personal - Full (Over 60% LTV)	
	ARA in past 3 years considered	Yes	Yes	Yes	Yes
	Rate range	5.5% - 7%	6% - 8%	6% -7.5%	7% - 9%

*For trading businesses & non-core locations higher limits may apply.

Professional Buy-to-Let Finance - Key Features

		CORE LOCATIONS	NON CORE LOCATIONS
Core Locations (Dublin, Cork, Limerick and Galway CBD/City Centre, Commuter locations: Wicklow, Kildare, Meath)	Max LTV	70% (Refinance up to 80%)	70%
	Max term	7 years	5 years
	Max cashflow term for repayments	25 years	25 years
	Recourse	Corporate/Partnerships - Partial and negotiated Personal - Full	Corporate/Partnerships - Partial and negotiated Personal - Full
Non Core Locations (Secondary, Suburban, Regional towns & centres)	ARA in past 3 years considered	Yes	Yes
	Rate range	5 -6.5%	6 - 8%

Contact Us

We're experienced, professional and progressive – and we're ready to talk. If you're looking for an alternative to traditional lenders, contact Pepper Money today.



1890 86 66 26



commercial@peppermoney.ie



peppermoney.ie/commercial



Warning: If you do not meet the repayments on your credit facility agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Warning: The cost of your repayments may increase.

Warning: This new credit facility may take longer to repay than your previous credit facilities. You may pay more than if you paid over a shorter term.

Lending terms and conditions will apply. Security and insurance may be required.

Pepper Finance Corporation (Ireland) DAC, trading as Pepper Money,
Pepper Asset Servicing and Pepper Homeloans, is regulated by the Central Bank of Ireland

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