


Are you tired
of traditional
lenders and
traditional
thinking?

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

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money

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 and Pepper Asset Servicing is regulated by the Central Bank of Ireland.

PMC0001/10.18

Commercial
Property
Finance

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Are you tired of traditional lenders and traditional thinking?

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, with up to 3 years on an interest-only basis.

Maximise your cashflow

We can offer cashflow terms for repayments of up to 30 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 €9,950,000.



Criteria Summary



Commercial Property Finance - Key Features

	ASSET TYPE		ASSET TYPE	
	Office/Retail/Residential		Industrial/Mixed/Other	
	Core Locations	Non Core Locations	Core Locations	Non Core Locations
Core Locations (Dublin, Cork, Limerick and Galway CBD/City Centre)				
Max LTV	80%	75%	75%	70%
Max Term	7 years	5 years	7 years	5 years
Max cashflow term for repayments	30 years		30 years	
Recourse	Corporate/Partnerships - partial and negotiated Personal - negotiated		Corporate/Partnerships - partial and negotiated Personal - negotiated	
ARA in past 3 years considered	Yes	Yes	Yes	Yes
Rate range	5.5% - 7%	6% - 8%	6% - 7.5%	7% - 9%
Non Core Locations (Secondary, Suburban, Regional towns & centres)				

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

Pension Property Finance

	CORE LOCATIONS	NON CORE LOCATIONS
Core Locations (Dublin, Cork, Limerick and Galway CBD/City Centre, Commuter locations: Wicklow, Kildare, Meath)		
Max LTV	70%	70%
Max term	7 years	5 years
Max cashflow term for repayments	15 years	15 years
Recourse	Limited to property purchase	Limited to property purchase
Rate range	6 - 7%	6.5 - 8%
Non Core Locations (Secondary, Suburban, Regional towns & centres)		