



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 required.

Pepper Finance Corporation (Ireland) DAC, trading as Pepper Money, is regulated by the Central Bank of Ireland.

PMC0025/09.18

# Do you have a short-term financing need?



# Commercial Property Bridging Finance

Many people find themselves with a short-term commercial property finance need, but frustrated by the lack of options on the market. Even with an exit strategy in place, lenders can be slow to embrace the need for short term funding. At Pepper Money we've built a bridging solution focused on progressive criteria, quick decisions and smooth execution.

## Examples

1

### Bridge to Sale

Looking to sell property? Pepper Money can help you bridge the sales period with a choice of interest only or fixed repayment terms.

2

### Bridge to Refurb

Refurbishing a commercial property? Let us bridge the works period with interest-only payments.

3

### Bridge to Planning

Looking to revise planning on an existing property? Let us bridge the planning period while you're turning your plans into reality.

4

### Bridge to Credit Repair

Want to move your property out of fund ownership but haven't built up sufficient repayment history? Let us bridge you to exit with up to 18 months finance.



These are just some of the situations in which we may be able to help. To find out more, talk to our commercial team today.

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Up to



**month term**



**Interest-only repayments**



Up to

**70%**  
**loan to value**

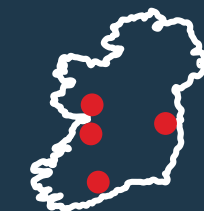
Rate range

**8-12%**



Loan size

**€500k  
to €4m**



**Core lending areas only\***

\*Dublin, Cork, Limerick & Galway central business districts / city centres.