



Commercial  
Property  
Finance

# A Genuine Alternative in Commercial Lending



# 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 SMEs 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		Industrial/Mixed/Other		
	Core Locations	Non Core Locations	Core Locations	Non Core Locations	
<b>Core Locations</b> (Dublin, Cork, Limerick and Galway City Centres)	Max Loan to Value	80%	75%	75%	70%
	Max Term	7 years	5 years	7 years	5 years
<b>Non Core Locations</b> (Secondary, Suburban, Regional towns & centres)	Max cashflow term for repayments	30 years		30 years	
	Recourse	Corporate/Partnerships - partial and negotiated* Individual SME - negotiated		Corporate/Partnerships - partial and negotiated* Individual SME - negotiated	
	Alternative Arrangements in past 3 years considered	Yes	Yes	Yes	Yes
	Variable interest rate range	6% - 7%	6.5% - 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	
<b>Core Locations</b> (Dublin, Cork, Limerick and Galway City Centres, Commuter locations: Wicklow, Kildare, Meath)	Max Loan to Value	80%	75%
	Max term	10 years	5 years
	Max cashflow term for repayments	30 years	25 years
	Recourse	Corporate/Partnerships - partial and negotiated* Individual SME - negotiated	Corporate/Partnerships - partial and negotiated* Individual SME - negotiated
<b>Non Core Locations</b> (Secondary, Suburban, Regional towns & centres)	Alternative Arrangement in past 3 years considered	Yes	Yes
	Variable interest rate range	5.5% - 7%	6 - 8%

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

## 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.



0818 866 666



commercial@peppermoney.ie



peppermoney.ie

pepper  
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.**

**Warning: The entire amount that you have borrowed will still be outstanding at the end of the interest-only period.**

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.

PMC0001/09.21