






VAT on Purchase Loan Product Guide

A VAT on Purchase Loan is designed to support your clients with major purchases attracting VAT. The loan enables them to cover the VAT liability, keeping cash in the business for other needs, repaying the loan once the VAT is reclaimed.

Why choose a VAT on Purchase Loan?

Fast, light touch application process to meet VAT payments on commercial properties and major equipment purchases

-  Facilities from £10,000 up to £1 million
-  Daily interest from 0.075% on an unsecured basis and 0.05% on secured*
-  6 month loan term giving flexibility while claiming back VAT from HMRC

*Subject to status

What types of businesses are accepted?

Limited Companies, LLPs or PLCs

Amount of funding available:

Facilities from £10,000 up to £1 million

Security

- Personal Guarantee from all directors
- Must be a UK property owner

Information Required

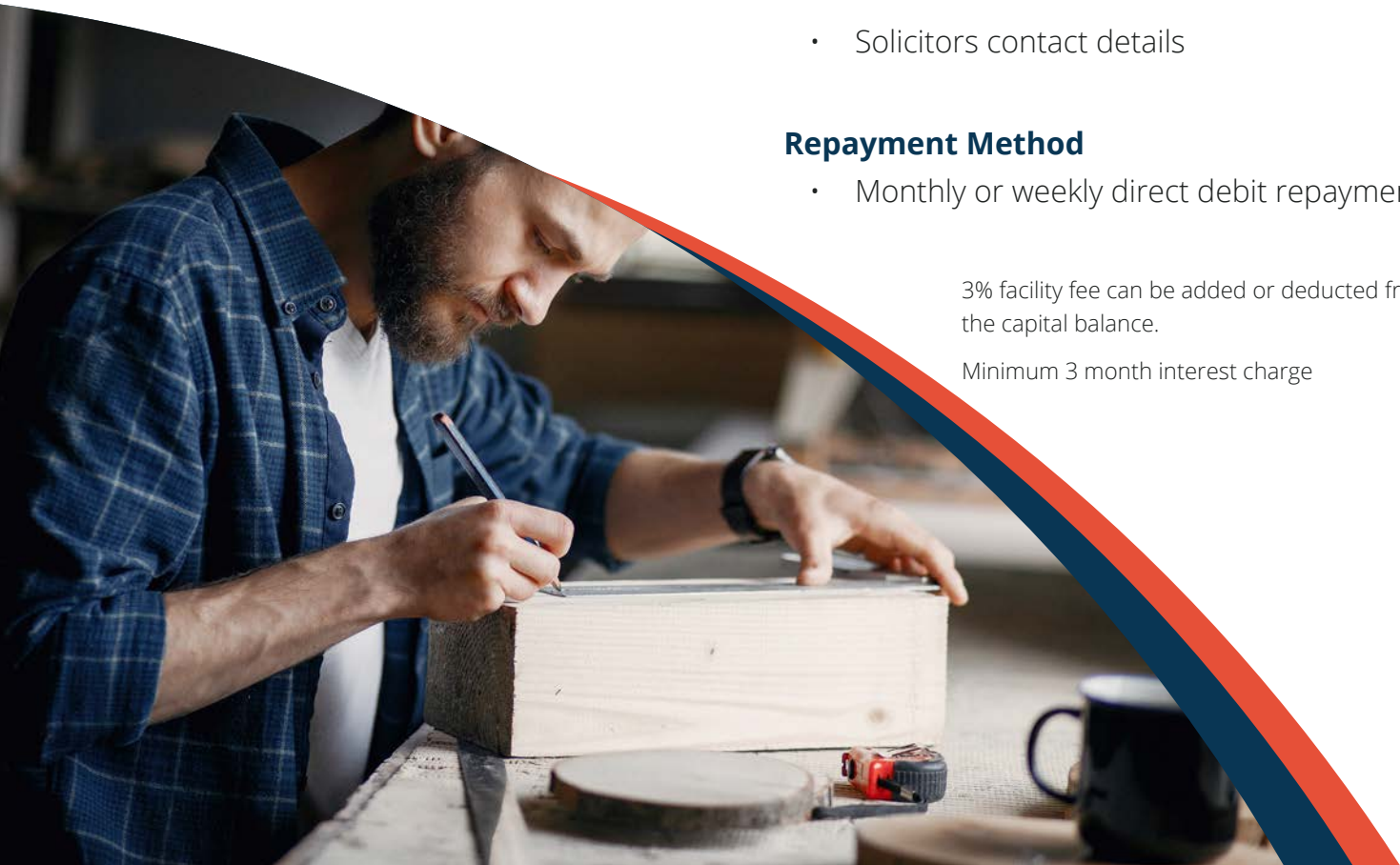
- Confirmation of HMRC being up to date
- Confirmation of Purchase Price and the VAT payable
- Details of other lenders
- Latest annual accounts including P&L and Balance Sheet
- 3 months bank statements
- Latest aged Debtor and Creditor reports
- Heads of Terms
- Solicitors contact details

Repayment Method

- Monthly or weekly direct debit repayments

3% facility fee can be added or deducted from the capital balance.

Minimum 3 month interest charge





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