

Charity Loans Important Information Summary

Account Features

- **Loans for your business purposes**
- **Secured loans available subject to status**
- **Available to UK registered companies, charities and churches**
- **Loans available from £250k - £2.5m**
- **Term lengths from 5 - 15 years**
- **Focused on social impact entities**
- **Rates agreed on a case-by-case basis**

The information in this document summarises the important features of Reliance Bank Limited charity lending products and is intended to be read together with, but not to replace. All rates and charges set out in this Important Information Summary are for illustrative purposes only. Rates and charges will be agreed on a case-by-case basis. To apply or if you have any queries, please contact the Reliance Bank Limited Commercial Team.

Telephone: 020 7398 5400

Email - Commercial@reliancebankltd.com.

Interest Rates and Charges

Interest rate	Subject to application
Arrangement fees	1.5% of loan
Term	5 - 15 years
Other fees	Security fees, valuation fees, legal fees and/or administrative fees may be charged.

Security requirements

Security will be required for a Reliance Bank Limited Charity Loan. We may require one or more types of security, such as:

1. Security over property such as land
2. Guarantee and indemnity from a third party / group entity / from directors or family members of the borrower(s)

The security we will require for your loan will be decided on a case-by-case basis

Representative example

Loan amount	Term	Arrangement fee	Representative APR*	Fixed interest rate	Monthly repayments	Total payable
£250k	60 months	£3,750	5.1%	4.25%	£4,646.27	£282,526.20
£500k	120 months	£7,500	4.7%	4.25%	£5,135.92	£623,810.40
£1m	180 months	£15,000	4.6%	4.25%	£7,541.54	£1,372,477.20
2.5m	180 months	£37,500	4.6%	4.25%	£18,853.87	£3,431,196.60

Please note the examples above are for illustrative purposes only and are not reflective of the loan you will receive. All loans are agreed on a case-by-case basis and additional fees may be charged.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT

*APR stands for annual percentage rate. It's intended to give you a more accurate idea of how much you are being charged when you borrow money. It takes into account the interest on the loan and other charges you have to pay, for example any arrangement fee.

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Registered in England No. 68835. Reliance Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

