

A higher-risk lending option, triggered automatically when a customer falls outside standard NBL criteria. Terms are set at approval and are fixed.

 LOAN AMOUNT

£5k-£500k

 INTEREST RATE

3.89% per month

 MAX LOAN TERM

48 months

 REPAYMENT

Monthly schedule

APPLICABLE FEES

 BROKER FEE

Up to 5% Up to **9%** for terms
≤24 months

 NUCLEUS FEE

Min. 5% Terms and fee confirmed
at point of approval

KEY CONDITIONS

- ✓ Offered when NBL criteria not met
- ✓ Offer terms cannot be changed once approved
- ✓ Offer validity & timelines are strictly enforced
- ✓ Terms are based on business assessment
- ✓ **Open Banking** is an essential requirement

REPAYMENT SCHEDULE

DEAL PAYOUT		REPAYMENT ON
1 st – 6 th	→	7 th
7 th – 13 th	→	14 th
14 th – 31 st	→	21 st