

Nucleus Business Loan (NBL)

A flexible, risk-based business loan for established UK SMEs with competitive monthly rates and terms up to 60 months."

LOAN AMOUNT

£10k–£500k

INTEREST RATE

1.99 or 2.49%

per month

Terms: 3–24 months

From **14.5%**

annually

Terms: 25–60 months

MAX LOAN TERM

60 months

REPAYMENT

Monthly schedule

APPLICABLE FEES

BROKER FEE

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

NUCLEUS FEE

Min. 3.5% Arrangement fee
applied at drawdown

ELIGIBILITY CRITERIA

- ✓ Minimum **1 year trading**
- ✓ At least **1 filed account** at Companies House
- ✓ UK homeowner (**Personal Guarantee** required)
- ✓ Terms over 24 months require **2+ years trading**
- ✓ **Open Banking** is an essential requirement
- ✓ Max lend: **25%** of annual turnover