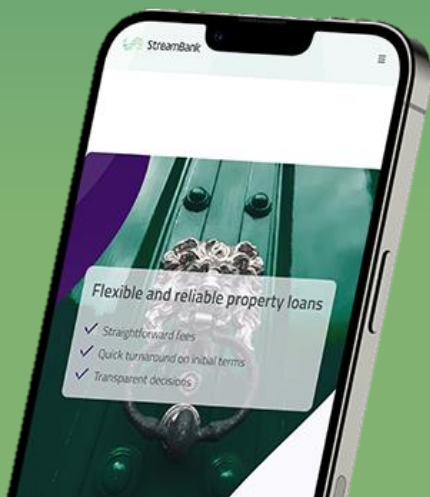


INTERMEDIARY USE ONLY



NOT JUST ANOTHER LENDER

REFRESHING YOUR EXPECTATIONS



StreamBank
The key to successful partnerships



WELCOME TO STREAMBANK

WE WORK TOGETHER...

We operate with a hands-on, common-sense approach, finding innovative solutions to meet the needs of many property investors – both individuals and businesses – whether it be a bridge to support a house move, a quick purchase at an auction or a ground up development, our aim is to find a solution that works for the customer, regardless of the complexity of the case.

We understand that no two deals are ever the same and we'll always go that extra mile to identify the terms that suit your clients' requirements. We work together



OUR STORY

We would forgive you if you haven't heard of StreamBank before. Why should you, we're one of the newest specialist banks to receive its full banking licence from the Financial Conduct Authority and Prudential Regulatory Authority.

However, we do have a deeper history than you may first think. Borne out of Activtrades, an online trading platform, our bridging business has been operating since 2018, and has continued to grow successfully, prompting the decision to form a bank in July 2021.

Over the next 18 months the business progressed the regulatory approval process and as of February 2023 were granted full authorisation.

As a privately owned bank with a single shareholder, we are well capitalized and retail deposit funded, which allows us to deliver on our ambitions to serve specialist property and saving customers with the best financial solutions, through the combination of experience, judgement and desire to find a solution.



UNDERSTANDING YOUR NEEDS

Context is everything, which is why we place such importance on understanding the full picture – not just the product you want in isolation.

We assess each case on its own merit, rather than using tick box criteria - always looking for ways to say yes.



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HOW WE WORK TOGETHER...

Our Sales team will work with you to understand our product suite, credit appetite; alongside getting you onboarded as a Broker.



1. Loan Enquiry and Application via the Broker Portal

Once the loan enquiry is received, indicative terms are provided with full transparency from the start.



2. Underwriting

This is where we do an in-depth analysis of the client and their requirements before:

- a. Offering a DIP or an ESIS.
- b. Providing timeline to completion



3. Valuers & Solicitors

Valuations (AVM, Desktop or Full Val) and solicitors are instructed immediately



4. Payout or Drawdown

Payout or drawdown can be done immediately after completion.



5. Operations

Our Operations team will support customer onboarding and be on hand to help them throughout the duration of the loan.

BRIDGING

Our **Regulated Bridging** Finance product is secured against residential property, assisting borrowers with house purchases when unforeseen house delays happen.

Our **Non-Regulated Bridging** Finance products could be the answer for an experienced property investor who wants to extend or improve their portfolio. We lend for residential, semi-commercial and commercial properties.

Auction Finance for landlords trying to extend their portfolio quickly.

Refurbishments, we cater for light and heavy refurbishments.

CRITERIA

Loan size	£100k - £3m
Max term	Up to 24 months (12 months Reg)
Max LTV	Up to 75%
Property Type	All property types including residential, semi-commercial and commercial
Loan Purpose	Refurbishment: structural and non-structural RE-bridges up to 70% LTV
Interest	Rolled or serviced interest
Valuations	AVMs up to 65% LTV (£1m Property Value) Desktop Valuation up to 70% LTV
Legals	Dual legal representation
Fees	No exit fees, flexible arrangement fees
Exit Route	Viable exit route required

DEVELOPMENT FINANCE

Our Development Finance product supports Property Investors purchasing assets for residential and mixed-use schemes.

Ground up development

Where the developer is looking to purchase land or demolish an existing building and replace with a residential or mixed-use scheme.

CRITERIA

Loan size	£250k - £3m
Max term	Up to 24 months
Max GDV	Up to 70%
Companies	UK LTD company /SPV
Location	England & Wales. Scotland considered on a case-by-case basis.
Interest	Rolled or serviced interest
Legal & Valuation Fees	StreamBank panel to be used and paid by the applicant
Fees	No Exit Fees, flexible Arrangement Fee
Exit Route	Viable exit route required



