



NatWest

Fixed Rate Loan

A simple way to borrow with confidence about your repayments

Whatever your plans, you could borrow from £25,001 up to £10m to get them started with our Fixed Rate Loan. This could help you invest in new equipment, property or to start a new project.

Your needs

Every business is different. However when an opportunity presents itself, being able to obtain the funds needed to make the most of it is a challenge that every organisation faces.

Additionally, businesses face increasing uncertainty over borrowing costs and with frequent changes in base rate, the cost of variable rate finance could increase in the future.

Our solution

The Fixed Rate Loan offers you a simple way to borrow between £25,001 and £10m for up to 15 years on a fixed rate basis.

Benefits

- Reduces your exposure to the risk of higher interest rates
- You'll have certainty of debt servicing costs for your business

- You'll have a range of repayment options available to you so that this loan can be tailored to best suit your needs (for more information, see details overleaf)

Considerations

- If variable interest rates fall below fixed interest rates, you will not be able to benefit from that lower rate throughout the duration of your fixed rate period
- Over the life of the loan, the fixed rate may result in a higher cost than a variable rate loan if variable interest rates are lower by comparison
- An arrangement and/or security fee may apply

Is Fixed Rate Loan right for you?

You might consider a Fixed Rate Loan if you:



Want certainty of borrowing costs



Want to protect against the risk of higher rates



Believe that variable rates may rise

How it works

Meet Relationship Manager (RM)

RM takes requirements and explains options

Decision to Proceed



Apply

You receive a quotation/s, RM collects further information that is required and submits to our credit team to review



Outcome

Your RM will contact you to discuss the outcome and agree terms



Money in Account

Once documentation has been returned, we confirm that funds have been paid out and issue a welcome pack to you

Working with you

If you choose to proceed with us, your Relationship Manager will work with you to help you understand the process and clearly explain all associated costs. Once you progress, we will inform you of our decision as quickly as possible.

Your Challenges

- Access to funding
 - Uncertainty during the process as to whether funds will be approved
 - No one to talk to when pursuing finance
- Uncertainty around cost
 - What if interest rates rise?
 - Uncertainty around fees and charges; what will it really cost?
- Finance does not flex to my business
 - One size fits all solutions do not take into account the needs of your business

Our Solution

- Transparent decision process
 - Dedicated Relationship team to answer any questions and walk you through what is required throughout the process
- Pricing clarity
 - Our solution could enable you to borrow for up to 25 years between £25,001 and £10m with interest rates able to be fixed for up to 15 years at a time.
 - Your Relationship Manager will walk you through all the costs to give you the information you need
- Choose the option that suits you best
 - Three repayment profiles available, all free from Early Redemption Charges
 - Different loan terms available, at different rates of interest
 - Different loan options can be combined to meet your overall funding needs

Product Specifications

- **Facility Size:** £25,001 – £10m
- **Loan Term:** Loan repayment term up to 25 years
- **Fixed Rate Term:** Rates can be fixed for 3, 5, 7, 10 & 15 years
- **Repayment Profiles:** Capital & Interest, Straight Line, Bullet
- **Early Redemption Charge:** There are no Early Redemption Charges if you repay the loan early, in whole or in part
- **Options:** Capital Repayment Holiday available, subject to approval. Conditions apply and you must keep paying the interest during the repayment holiday.

Options, Fees and Additional Features

Repayment Profiles & Options

- Capital & Interest
- Straight Line
- Bullet
- Capital Repayment Holiday available
- No Early Redemption Charge

Explanation

- A repayment of principal and interest is periodically made to the loan account
- A repayment of principal is made to the loan account periodically, with interest applied separately to a current account
- A single repayment of principal is made at the end of the loan, with quarterly interest applied to a current account
- An option to stop capital repayments for an agreed period of time (note: interest will continue to accrue during this time, which may mean you pay more on the life of a loan)
- With this product, there is no Early Redemption Charge if you want to repay the loan early, in full or in part

Security may be required. Product fees may apply. Over 18s only. Subject to status, business use only.

ANY PROPERTY OR ASSET USED AS SECURITY MAY BE REPOSSESSED OR FORFEITED IF YOU DO NOT KEEP UP ON REPAYMENTS ON ANY DEBT SECURED ON IT.

This document has been prepared by National Westminster Bank Plc or an affiliated entity ("NatWest") exclusively for internal consideration by the recipient (the "Recipient" or "you") for information purposes only. This document is incomplete without reference to, and should be viewed solely in conjunction with, any oral briefing provided by NatWest. NatWest and its affiliates, connected companies, employees or clients may have an interest in financial instruments of the type described in this document and/or in related financial instruments. Such interests may include dealing in, trading, holding or acting as market-maker in such instruments and may include providing banking, credit and other financial services to any company or issuer of securities or financial instruments referred to herein. NatWest is not and shall not be obliged to update or correct any information contained in this document. This document is provided for discussion purposes only and its content should not be treated as advice of any kind. This document does not constitute an offer or invitation to enter into any engagement or transaction or an offer or invitation for the sale, purchase, exchange or transfer of any securities or a recommendation to enter into any transaction, and is not intended to form the basis of any investment decision. This material does not take into account the particular investment objectives, financial conditions, or needs of individual clients. NatWest will not act and has not acted as your legal, tax, regulatory, accounting or investment adviser; nor does NatWest owe any fiduciary duties to you in connection with this, and/or any related transaction and no reliance may be placed on NatWest for investment advice or recommendations of any sort. Neither this document nor our analyses are, nor purport to be, appraisals or valuations of the assets, securities or business(es) of the Recipient or any transaction counterparty. NatWest makes no representation, warranty, undertaking or assurance of any kind (express or implied) with respect to the adequacy, accuracy, completeness or reasonableness of this document, and disclaims all liability for any use you, your affiliates, connected companies, employees, or your advisers make of it. Any views expressed in this document (including statements or forecasts) constitute the judgment of NatWest as of the date given and are subject to change without notice. NatWest does not undertake to update this document or determine the accuracy or reasonableness of information or assumptions contained herein. NatWest accepts no liability whatsoever for any direct, indirect or consequential losses (in contract, tort or otherwise) arising from the use of this material or reliance on the information contained herein. However, this shall not restrict, exclude or limit any duty or liability to any person under any applicable laws or regulations of any jurisdiction which may not be lawfully disclaimed. The information in this document is confidential and proprietary to NatWest and is intended for use only by you and should not be reproduced, distributed or disclosed (in whole or in part) to any other person without our prior written consent.

National Westminster Bank Plc. Registered in England & Wales No. 929027. Registered Office: 250 Bishopsgate, London, EC2M 4AA. National Westminster Bank Plc is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Royal Bank of Scotland plc. Registered in Scotland No. SC083026. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB. The Royal Bank of Scotland plc is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Royal Bank of Scotland plc and National Westminster Bank Plc are authorised to act as agent for each other.