

# Specialist VAT loans

## VAT loans from £100,000 to £5million

“We can lend up to 100% of the VAT due back from HMRC.”

### What is a VAT loan?

A VAT loan can be used by developers or commercial property purchasers to cover the additional 20% VAT that is levied on costs and which standard development or acquisition loans may not cover.

### Why use VAT finance?

The added 20% of VAT on your purchases relating to a development can put strain on a project and HMRC can take significant time to re-pay any VAT due. This can put pressure on cash flow and mean additional stress and, sometimes, slower build times as cash is tight.

Saxon Trust's developer VAT loans are here to provide up to 100% of the VAT that is due back to you so you can actively and effectively manage cash flow to your advantage.

### Our VAT lending criteria

- ✔ Development and commercial VAT covered
- ✔ Our specialist team will conduct a review on a case-by-case basis
- ✔ We can help support any VAT claims with our expert team
- ✔ Our loan terms are flexible
- ✔ Any credit profile considered

### What is the process?

#### 1. Enquiry

You can enquire by emailing [loans@saxontrust.com](mailto:loans@saxontrust.com) or call **020 3371 0511** and can download our enquiry form on our website at [saxontrust.com/borrow/guides-and-forms](https://saxontrust.com/borrow/guides-and-forms)

#### 2. Full Application

Each VAT loan is considered on a case-by-case basis so the application process will be based on the loan in question. Typically, we'll gather additional information from you and may need to speak to your accountants before we can make a lending decision.

#### 3. Legals

Our lawyers will then be instructed to complete the loan documentation and put in place any security that we are taking.

#### 4. Drawdown

We will then authorise drawdown and provide funding to your solicitors.

#### 5. Repayment

The repayment of the VAT from HMRC will then be paid back to us to clear the loan.

Tel: **+44 (0)20 3371 0511** (Monday - Friday, 9am - 6pm) Email: [loans@saxontrust.com](mailto:loans@saxontrust.com)

### Single point of contact

From project start to finish, you'll have one contact – even if you transition to another loan type.