

Proplend offers a fully managed VAT Loan solution



0203 637 8418

We facilitate the Loan to cover up to 100% of the VAT due at purchase. Then, the nominated VAT Agent works on your behalf to recover the VAT paid from HMRC as quickly as possible.

What is a VAT Loan?

VAT loans are used by commercial property purchasers or residential property developers to cover the additional 20% VAT which is levied on property purchases plus stamp duty. This may not be covered by development or acquisition loans.

Why use a VAT Loan?

The added 20% VAT levied at purchase could put additional pressure on your cashflow as HMRC can take up to 120 days to refund any VAT reclaim.

Our VAT Lending Criteria

- ✓ Loans from £100k to £2m
- ✓ Commercial & Development
- ✓ Up to 100% of VAT due
- ✓ Properties in England & Wales

Why use Proplend?

- ✓ No minimum term
- ✓ No security charge required
- ✓ Rates from 0.833% a month
- ✓ Standalone VAT Loan or VAT Combo
 - ✓ Bridge & VAT Loan
 - ✓ Commercial Mortgage & VAT Loan

The Proplend process, quick and simple

1. Initial Enquiry

Email borrower@proplend.com or call 0203 637 8418.

2. Terms Issued within 24 hours

Applications are considered on a Loan by Loan basis.

3. Next step

We will collate all supporting information and Proplend's nominated VAT Agent will be appointed by the Borrower.

4. Legals

Our appointed Lawyers will complete the required documentation.

5. Drawdown

Once approved, the funds will be sent to your solicitors.

6. Repayment

The VAT Agent will liaise with HMRC for the VAT refund which will be paid to Proplend to redeem your Loan.

On a £1m property purchase,
this can free up £200,000 of immediate cashflow!!