

From foundations to fortunes

Let us help you build your property future with FNB Commercial Property Finance



Business



Whether you are a property investor or developer, FNB Commercial Property Finance offers you tailored solutions to help you further your commercial property goals.

➤ **Property investor**

If you're interested in acquiring or refinancing a commercial property, we will arrange the best financing solution for your retail centre, industrial property, office, rental stock portfolio or your new development

➤ **Property developer**

Whether you're looking into office, industrial, or retail properties for long-term investment or short-term returns, develop property for immediate profit. Use a property development loan to finance the development of income-generating properties

➤ **Owner occupied**

Invest in business premises, save on rent and enjoy the long-term increase in property value with flexible lending structures built around the business's cash flow

Get the funds to own

➤ Retail centres

➤ Industrial buildings

➤ Warehousing and logistics

➤ Offices and residential

Terms and conditions apply.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

Financing options available to you

- **Owner-occupied property loan** caters for business owners who want to acquire a commercial building for their own use
- **A long-term amortising loan** is perfect for logistics, warehousing and office facilities
- **Income-producing real estate finance** is a multi-tenanted solution that includes rental stock
- **Islamic commercial property finance** allows you to finance new or existing commercial or rental stock property in conformity with your faith
- **Mezzanine finance** covers the funding gap or funding shortfall between the Commercial Property Finance senior debt financing raised and the cash equity an investor currently has available to finance a property investment
- **Rental stock loan** is a long-term credit facility for investors in residential units
- **Commercial property development loan** helps build commercial property and converts to a long-term amortising loan once development is complete

With our solutions, you can

Switch

Move your commercial property finance through a simple process that saves you money and gains you the ability to unlock further equity and extend the term on your existing loan

Re-advance

Unlock funds in your existing commercial property financing facility up to your original amount to use for any future investment opportunities

Refinance

Secure a new and higher loan over an extended term as commercial properties increase in value over time

Get alternative energy solutions

Enhance your productivity and increase the value of your property, resolving the need for energy certainty and sustainable cost

Plus, access

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| ⊕ Flexible funding and repayment option | ⊕ Increment savings and tax benefit | ⊕ Referral to a reputable supplier | ⊕ Cash flow and valuation benefit |
| ⊕ Solar plant risk assessment | ⊕ Enabling sustainability | ⊕ Up to 10 years funding | ⊕ Section 12B tax benefit |
| ⊕ Project identification | ⊕ Insurance | | |

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Documents needed to apply for a residential property investment

Property Investor

- Commercial property portfolio background
- Shareholding details
- Signed purchase agreement (if applicable)
- Property description
- Rent roll per tenant: details, GLA, lease period, escalation, rate/m², gross rent
- Operational expenses schedule

Property Developer

- Shareholding details
- Signed purchase agreement (if applicable)
- Property description
- Development track record
- Feasibility study of project: costs, income, VAT, profit
- Costing and Bill of Quantities (if available)
- Development and specification schedule
- Site and building plans, engineering designs
- Zoning certificate
- Environmental and relevant studies/reports
- Proof of bulk services availability
- List and CVs of involved professionals

Expansion into Africa

If you are a property investor or developer looking to acquire property in the rest of Africa, FirstRand Group can assist with property finance in other African countries via Rand Merchant Bank.

Involvement is limited to countries where FNB has a presence

- Botswana
- Mozambique
- Tanzania
- eSwatini
- Namibia
- Zambia
- Ghana
- Lesotho



To apply or for more information, contact your FNB CPF representative.

Call 0860 362 273

Help Changes Everything

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