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Ahead for Business 

# Fixed Rate Business Loan

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## Giving you flexibility and certainty in uncertain times

We're committed to helping small businesses get ahead and meet the challenges of the current business climate. We know that in these uncertain times, it's far from 'business as usual' for many companies. That's why we're doing everything we can to support your business with initiatives we feel are flexible enough to allow you to achieve your specific goals.

One way we're doing this is through our Fixed Rate Business Loan, which is specifically designed to give you the best of both worlds:

- **Certainty** – With fixed repayments that won't shift (during the course of the fixture) you'll always know how much you're paying each month, making it easier to calculate your cash flow and plan ahead for your business
- **Flexibility** – If you build up your cash reserves and want to repay some or all of your loan early then you can do that, and what's more there are no charges for doing so

Our Relationship Managers can help you on all aspects of financing your business, and also make things even simpler by handling loan applications on your behalf. A regular business review is a great way for us to discuss your long term aims and help your business flourish.

## Fixed Rate Business Loan – Key features

- Borrow from £25,001 to £250,000
- A simple fixed rate of interest, so you'll always know what you're paying each month
- No early repayment charges so you can repay part or all of your loan at any time
- Choose from three different fixture terms
- Option to receive your loan amount in separate tranches
- There are no arrangement fees for new borrowing (for refinance borrowing an arrangement fee is applicable)

A reduction of 1% on the interest rate is available for customers qualifying for the National Loan Guarantee Scheme (NLGS), subject to availability.

## Talk to us today

Contact your **Relationship Manager** to discuss the Fixed Rate Business Loan and other financing options

Call the **NatWest Business hotline** on 0800 529 8063 or **Type Talk** 18001 0800 529 8063

Visit [natwest.com/fixedrateloan](https://natwest.com/fixedrateloan)

Or for information on NLGS visit [natwest.com/nlgs](https://natwest.com/nlgs)

Lines are open Monday to Friday 9am – 5.30pm (excluding Bank Holidays). Calls may be recorded.

Conditions: The product excludes property lending other than for owner occupation. The product is available for fully or partially secured loans only. NLGS is a limited Scheme and will be available on a first come, first served basis.

**Security may be required, for which a fee may apply. Over 18s only.**

**ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP WITH REPAYMENTS ON A MORTGAGE OR OTHER DEBT SECURED ON IT.**

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