Commercial Real Estate Services

With a 10%* market share in your sector, NatWest Real Estate Finance is a leading provider of property finance in the Commercial Real Estate (CRE) market, working with over 6,000 businesses across this sector.

We provide a wide range of products for the entire Real Estate market from sole traders, and family offices, through to landed estates, PLCs, Real Estate Investment Trusts, and private equity firms. Our services include:

- Tailored guidance and support delivered by a **sector specialist Relationship Manager****.
- **Bespoke funding solutions** for both investment and development loans across both the residential and commercial sectors
- **Lending and strategic support** to aid the transition to sustainable practices
- **Networking opportunities** across our vast network of industry experts and the various events we hold throughout the UK
- **Sector-specific thought leadership** articles and sector insights through NatWest Business Insight Hub

We pride ourselves on being an ambitious and progressive lender, but with traditional relationship-led values at the heart of what we do, helping to support sustainable growth in the CRE market.

* Based on Bayes Mid-year 2024 CRE lending report
** Minimum debt size is required for RM proposition

NatWest

TOMORROW BEGINS TODAY

Why choose NatWest?

At NatWest, we turn possibilities into progress. When you choose to partner with NatWest, you're leveraging a formidable network of expertise with presence across the UK in 29 offices and over one hundred specialist customer-facing real estate staff.

CRE **sector specialist** and professionally accredited **Relationship Managers**

Long term, relationship led track record of supporting customers 'through the cycle'

Extensive network with all of the key firms across the CRE market

Regular **Business Reviews** to support the strategic growth of your business

Full suite of banking products tailored to your specific needs ranging from financing, savings & cash management, interest rate management, personal banking and much more.

"Realstar has a long-standing relationship with NatWest spanning a number of years. We value the pragmatism, candour and deep sector knowledge demonstrated by our relationship team. We view NatWest as a true partner to our business; providing lending across multiple asset classes, supporting our operational banking needs and providing rate risk management to mitigate our interest rate exposure."

Ryan Prince, Vice Chairman, Realstar Group.

How we could help you build a more sustainable business

We have been working with the industry and policy-makers alike to ease the transition towards more sustainable buildings. From retrofit planning to accessing sustainable products and propositions, we can help guide you through the complexities.

Building Efficiency Assessment Tool
A digital tool for the relationship management team and customer to review and find actionable insights for retrofitting, real estate energy efficiency solutions, and EPC ratings through consultancy and software. The tool works by reviewing the energy efficiency of premises and suggesting tailored solutions.

Reducing energy costs
We understand that volatile energy costs continue to be a challenge. That's why we've partnered with companies to bring you services such as energy usage monitoring, voltage optimisation, solar panels and renewable energy tariffs.
Find out more

For further information on how NatWest can support you with your climate journey, please **access our Climate Hub**.

Day-to-day business support

Real Estate Finance

We have a range of finance options available, including development and investment loans, as well as a revolving credit facility for both Residential and Commercial lending. **Find out more**

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 repayments on any debt secured on it.

Bankline

We understand your industry can work seven days a week, so our banking services do too. Bankline allows you to manage multiple business accounts, create users with tailored roles and make payments of all sizes. **Find out more**

Bankline is available to eligible NatWest Business current account customers. Fees may apply.

Savings & Cash Management

It is important that your money is working as hard as it can for you. Whether you are interested in discovering how much your business should be saving, how to save as a small business, or want to learn about the benefits of business saving, we have a range of solutions for you to explore. **Find out more**

Interest Rate Management

Fluctuations in Interest Rates can be a complex risk to manage. Our NatWest Markets colleagues and/or our innovative products such as MicroRates can help you navigate through the various issues to consider. **Find out more**

Rates, currencies and certain financing products are provided by NatWest Markets Plc and its subsidiaries. Finance is subject to status. Security may be required. Product fees may apply. Specific eligibility criteria apply.

Protect your staff with Mentor

Navigating health and safety procedures and employment law regulations can be complex and time-consuming. Through Mentor, our specialists are on hand 24/7 to advise on the paperwork, practices and procedures that ultimately support growth. **Find out more**

Some Mentor services incur a cost.

Premier Banking and Wealth Management

If you are looking for 24/7 support with your personal finances, exclusive rewards, personalised support and expert advice in managing your wealth then our specialist Premier Banking team are ready to help you and your family. **Find out more**

Specific eligibility and fees apply for this service. Premier 24 lines are open 7 days a week. Premier bank managers are available 8am-8pm 7 days a week. Premier eligibility criteria apply. Fees may also apply.

Business Insurance

Each business is different and that's why it is important to find protection that meets your particular challenges. The insurance you need continues to evolve with the market and the right protection could help your business meet this need. We have a range of solutions from Landlord and Building Insurance through to Professional Indemnity Insurance. **Find out more**

NatWest is acting as an introducer to Arthur J. Gallagher Insurance Brokers Limited. If you buy an insurance policy or renew a policy with Arthur J. Gallagher Insurance Brokers Limited, the bank will receive commission based on a percentage of the commission or fee Gallagher receives.

Lombard asset finance

Whether you're looking to kit out your premises, investing in your fleet and plant, or upgrading your tech, our asset finance partner Lombard can support you with a range of funding solutions to spread the cost of your investment over time. **Find out more**

Security, guarantees or indemnities may be required. Product fees may apply. Finance subject to status and is only available for business purposes unless otherwise stated. Over 18s only. Any property or asset used as security may be repossessed or forfeited if you do not keep up repayments on any debt secured on it.

Trade Finance

We appreciate the challenges you can face when dealing with business relationships domestically and internationally and our Trade Finance experts are ready to support you in managing the risks, winning contracts, building trust with key partners, and providing the finance required. **Find out more**

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 repayments on any debt secured on it.

Industry articles and reports

We have provided a number of articles and reports that cover a wide range of topics such as sector trends, market insights, economics, technology, sustainability, diversity and much more. **Take a look**.

Meet your Commercial Real Estate Sector team

As a NatWest customer you have access to a highly experienced relationship team, led by your own dedicated Relationship Manager. Every member of the team has a detailed knowledge of your sector and regular strategy reviews ensure you're always able to discuss and improve any aspect of your relationship with us.

Your dedicated relationship manager:

Name:

Telephone:

Email:

Please contact me for further discussions.

Supported by our Senior sector management team:

Charlie Foster,
Head of Real Estate

Tom Sharman,
Head of Strategy

For more info, contact your Relationship Manager today

This document is provided for information and discussion purposes only and its content should not be treated as advice of any kind.

Tomorrow Begins Today

NatWest