



Cambridge &
Counties Bank

Built on understanding

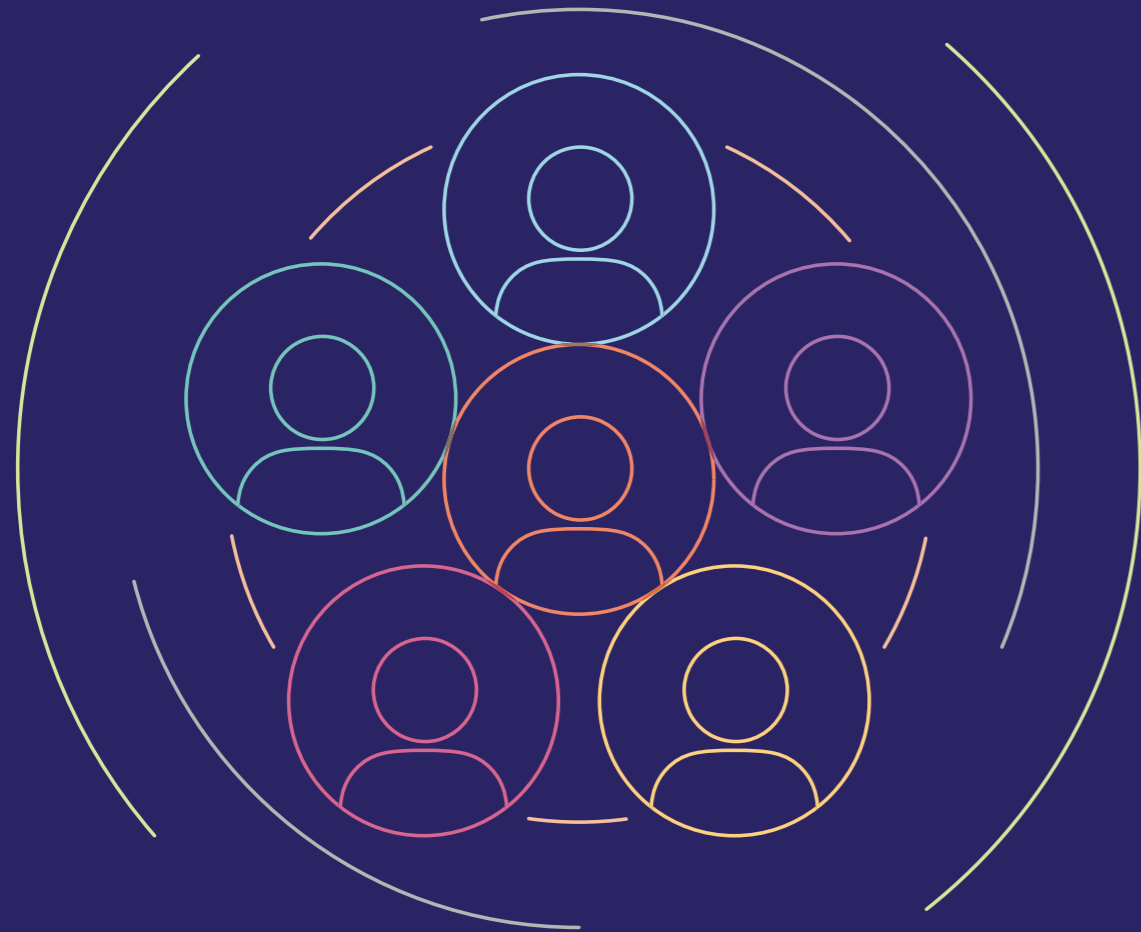


FINANCE SOLUTIONS

DESIGNED TO MEET YOUR
CLIENTS NEEDS

About us

For us, banking goes beyond a simple transaction. Whether it's a first-time customer, or long-term broker, our dedication to providing excellent customer service never wavers.



Built on understanding

We strive to ensure every conversation is valued, unique and most importantly, heard. No robots or algorithms that make you feel like nobody is there to listen or understand.

Our story

Owned by Trinity Hall, Cambridge and Cambridgeshire Local Government Pension Fund, we are the result of two well-respected institutions who joined together to create a responsible expert-banking specialist. Our main aim was to bring back all the great elements of a traditional bank, combining these with all the speed, efficiency and innovation of a contemporary lender. The result? A fast and flexible way to invest and grow with us, and safely save with us.

Proud to be different

Everything we do is centered around our customers, brokers and business partners; whether that is building strong relationships, considering each application on its individual merits, or just going out of our way to try and help. We have a depth of knowledge and experience and take the time to get to know and understand our customers' requirements. Each businesses needs and goals aren't the same as the last business we worked with, and they won't be the same as the next one either. Working together and building a relationship with SMEs means we can provide the right support and solutions to help them grow and prosper. And when you pair this with our traditional banking values and modern thinking, that's when you get something a little bit special.

As a business, we understand the importance of our actions, and that's why we strive to be exemplary in all that we do, whether it's in business, our community, or the environment. We are thrilled that in 2023 our commitment and efforts have been officially recognised through our B-Corp certification!



Cambridge & Counties Bank is B Corp Certified.



As part of our Finance and Leasing Association (FLA) Membership, Cambridge & Counties Bank adheres to the business code set out by the FLA for Asset Finance agreements.



We are patrons of the National Association of Commercial Finance Brokers.

Property finance



Finance solutions designed to help your clients business grow

We do things a little differently here. As a specialist property funder, we pride ourselves on using our expert knowledge and depth of understanding to provide common sense loan structures.

We shape each loan to suit your clients individual requirements because we know that every business has different needs. From the moment you get in touch, we'll work with you and your client throughout their application and the life of their loan.

Residential loans

- ✓ Bridging
- ✓ Buy-to-let
- ✓ Expat buy-to-let
- ✓ Holiday lets
- ✓ House in multiple occupation
- ✓ Refurbishment

Commercial loans

- ✓ Bridging
- ✓ Commercial investment
- ✓ Commercial owner / occupier
- ✓ Mixed-use
- ✓ Refurbishment
- ✓ Secured pension lending
- ✓ VAT loans

Awarded 'Community Lender of the Year' at the Commercial Lender Awards 2023.

Commended for 'Best Service from a Commercial Mortgage Provider' by Savings Champion, 2023.



Asset finance



Whether your clients need assistance with purchasing new equipment, obtaining the latest tools in their industries, or help replacing machinery, our asset finance options can help

At Cambridge & Counties Bank, you won't find one-size-fits-all lending through frustrating digital portals. You will however, find an experienced frontline team who understand that no two businesses are the same. That's why we manually assess and underwrite only the right deals for your clients. Using our wide market knowledge we are always here to support them.

We understand that it can be overwhelming when it comes to deciding on the right asset finance option for businesses. We offer a range of simple and effective asset finance facilities to make your clients life that bit easier.

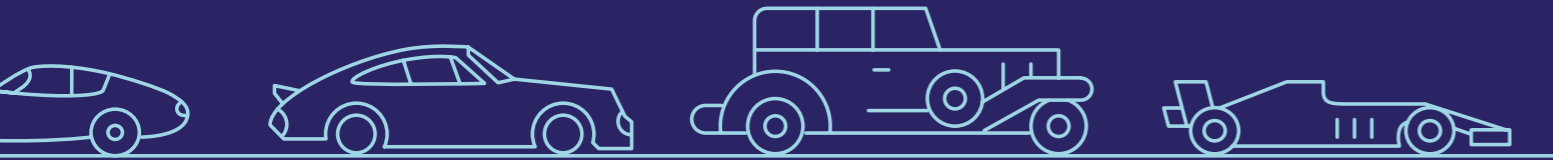
Hire purchase

Do you have clients that are looking to spread the cost of important capital purchases over time? Enquire about our hire purchase solution.

Finance lease

Are your clients planning to grow and expand their business? Finance lease helps your clients obtain key assets without tying up capital and helps manage cash flow effectively.

Specialist car finance



Marrying a true passion for classic cars with our experience as a customer centric bank, we can confidently deliver a bespoke funding package that considers individual requirements, whether you're owning the asset for pleasure, investing for the future or adding to a collection

Our detailed knowledge of the industry means we are not interested in being 'just another lender'. We are a sector partner, building close relationships with dealers, auction houses, insurance businesses as well as enthusiast clubs and associations. You won't see us advertise heavily, you are more likely to hear from friends, colleagues and acquaintances about the first-class service we deliver and the opportunity that we made happen for them.

All our clients get the reassurance that we assess every purchase as if it were our own. If we help you buy a classic car, it's because we'd have bought it too!

How we can help

- ✔ Purchase finance
- ✔ Equity release
- ✔ Auction finance
- ✔ Refinance

Cars we lend against

- ✔ Classic cars
- ✔ Vintage cars
- ✔ Racing cars
- ✔ Sports and Supercars

Products we offer

- ✔ Hire purchase
- ✔ Lease purchase

Business savings



Straightforward savings accounts to meet yours and your clients needs

Allow hard-earned funds to grow thanks to our simple and easy to manage savings accounts. Our accounts are straightforward so our customers will always know where they stand, which is exactly what both established and growing businesses need.

Our online savings service makes it much easier for our customers to manage their savings accounts.

Our savings accounts are available to a range of businesses and organisations and we frequently update our range of accounts and rates.

For the most up-to-date information please visit ccbank.co.uk/savings

Awarded 'Best Business Fixed Account Provider 2023' by Business Moneyfacts, 2023.

Awarded 'Best Business Fixed Rate Bond provider' by Savings Champion, 2023.

'Best Business Fixed Account Provider' by Savings Champion, 2023.



We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. For the current level of cover, further details and to view/download the FSCS Information and Exclusions list, please visit our site at www.ccbank.co.uk/fscs

Eligible deposits with Cambridge & Counties Bank are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK deposit guarantee scheme.

Any deposits you hold above the limit are unlikely to be covered.





Cambridge & Counties Bank

Built on understanding

 0344 225 3939  info@ccbank.co.uk  ccbank.co.uk

For intermediary use only. Cambridge & Counties Bank Ltd Registered Office: Charnwood Court, 5b New Walk, Leicester England, LE1 6TE. Registered in England and Wales No. 07972522. Cambridge & Counties Bank Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm registration number 579415. Our authorisation can be checked at the Financial Services Register at www.fca.org.uk.

Cambridge & Counties Bank Ltd savings accounts are regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our property finance and asset finance are not regulated.

Certified



Corporation