



FORTIS

COMMERCIAL FINANCE

AN AURAIO COMPANY

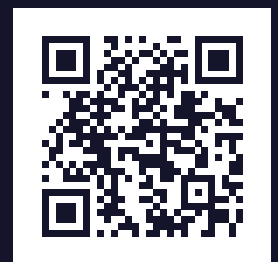
Finance for business, property and growth.



200+ commercial lenders

One prepared case. One named contact.
Property finance, business lending and asset funding.

London · Solihull · Manchester
0330 633 1232 | www.fortisapp.co.uk



START YOUR ENQUIRY

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE



THE FORTIS APPROACH

Experience behind every application.

Fortis is a commercial finance brokerage for UK businesses. We prepare your case once and explore suitable routes across a network of over 200 commercial lenders.

A family background in finance

The founders grew up around a family with more than 30 years in banking, funding and financial services. Across the group, combined experience exceeds 30 years in commercial banking, real estate and corporate finance.

Fortis is a new venture built on that background. It has not itself traded for 30 years. Listening, explaining terms and following through remain central to the service.



Technology supports the work. People own the case.

Our platform organises lender information and helps assess relevant criteria. A named case handler reviews the detail, prepares the proposal and manages the conversations. We are a broker, not a lender; the provider makes the credit decision.

1 Understand

Amount, purpose, timing and business circumstances.

2 Prepare

Relevant accounts, statements, forecasts and security information.

3 Compare

Suitable providers, proposed costs and remaining conditions.

4 Progress

Lender underwriting, valuation and legal requirements as applicable.

Indicative terms and decisions in principle are not binding offers. Funding remains subject to lender checks and conditions.



The property. The purpose. The repayment plan.



Commercial mortgages

Purchase or refinance business premises and eligible investment property.

- Owner-occupied and investment
- Offices, retail, industrial and mixed-use
- Income, deposit and security assessed

Development finance

Funding for eligible construction, conversion and refurbishment projects.

- Ground-up and heavy refurbishment
- Planning, budget and appraisal reviewed
- Staged funding and a clear exit

Bridging finance

Short-term funding for acquisitions, auction purchases and time-sensitive transactions.

- Eligible refurbishment, purchase and refinancing requirements
- The proposed sale or refinance exit is assessed from the outset
- Review interest treatment, arrangement fees, security and extension terms

Secured property may be at risk if repayments or other obligations are not met. Facilities are subject to status, credit checks and lender criteria.



Fund the assets. Keep trade moving.

Different cash cycles need different facilities. We assess the purpose, the trading position and the commitment the business can support.

Asset finance

Spread the cost of essential business assets.

- Hire purchase and equipment leasing
- Vehicles, fleets, plant and machinery
- Technology and eligible refinancing
- Review deposit, ownership and end-of-term obligations

Invoice finance

Release cash tied up in eligible unpaid business invoices.

- Factoring with collections support
- Invoice discounting and eligible confidential structures
- Review debtors, fees, reserves and recourse terms

Business loans

Secured and unsecured funding for defined business needs.

- Expansion, recruitment and acquisitions
- Stock and operational requirements
- Review repayment term, total cost, guarantees and security

Trade & supply chain

Structures for eligible supplier and trading requirements.

- Support the timing of supplier payments
- Assess transactions and payment terms
- Understand each party's obligations and facility charges

An unsecured loan may still require a personal guarantee. Not every invoice or asset qualifies. Eligibility and facility terms are set by the provider.



Support the everyday operation of your business.

Working capital

Funding for stock, seasonal needs and day-to-day cash flow.

- Secured and unsecured options
- Eligible revolving credit facilities
- Accounts, statements and cash forecasts reviewed

Merchant cash advances

Funding for eligible businesses receiving card payments.

- Collections may be linked to sales receipts
- Review total amount repayable
- Understand collection rates, minimum payments and guarantees

Startup funding

Discuss routes for a new venture with a clear plan.

- Business plan and cash-flow forecast
- Founder contribution and purpose
- Availability depends on applicant and provider criteria

POS & card processing

Introductions for business payment services.

- Countertop, portable and mobile terminals
- Review charges and settlement arrangements
- Check service and contractual requirements

Business bank account introductions

Discuss accounts suited to your business structure and payment needs. The account provider determines eligibility, checks and terms. POS services and bank account introductions are not lending facilities.

fundr is separately in development for digital business banking, with launch planned for Q2 2027. See page 7.



OUR LENDERS

High street names. Specialist perspectives.

Examples from the lender directory

Our website includes banks and specialist lenders. We consider the providers relevant to each transaction; suitable options depend on the borrower, purpose, security and current criteria.



Lloyds Commercial



Barclays



HSBC



Metro Bank



Bank of Scotland



Santander



Allica Bank



Shawbrook



Together



MT Finance



Octane Capital



Aspen Bridging

Explore the complete directory

www.fortisapp.co.uk/our-lenders

Lender selection and availability are assessed for each case. Displayed logos identify the lenders and do not constitute an offer of finance or lender endorsement of Fortis.



Specialist businesses. Distinct services.

Fortis Commercial Finance is an Auraio company. Our wider brand family covers digital business banking, commercial litigation, accounting and solicitor introductions.

fundr



AN AURAIO COMPANY

DIGITAL BUSINESS BANKING

A new fintech developing a digital business banking platform. Planned launch: Q2 2027.

Sign up: fortisapp.co.uk/fundr/

VERDICA



AN AURAIO COMPANY

COMMERCIAL LITIGATION

Commercial litigation strategy, with clear access to case information.

tallyhaus



AN AURAIO COMPANY

BOOKKEEPING · PAYROLL · ACCOUNTING

Bookkeeping, payroll and accounting, with reliable records and practical support.

Introlex



AN AURAIO COMPANY

SOLICITORS REFERRAL

Introductions to vetted solicitors, matched to the legal support you need.

Launch-interest registration for fundr is not a bank account or credit application. Launch timing may change as development progresses.



START YOUR ENQUIRY

Tell us what you need to fund.

0330 633 1232

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LONDON

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SOLIHULL

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Shirley, Solihull B90 4DY

MANCHESTER

St James Tower
7 Charlotte Street
Manchester M1 4DZ

Visits by appointment. Share the amount, purpose and timing of your requirement.

Our role, fees and privacy

Fortis Commercial Finance is a trading name of Fortis Platform Ltd (Co. No. 17425783; ICO reg. ZC239684). Business finance only. Fortis is a broker, not a lender.

Not authorised or regulated by the FCA; we do not advise on regulated products. Regulated enquiries are introduced to Loan.co.uk Limited (FCA FRN 718486), and we may receive an introduction fee.

Broker fee: 1.5% of the loan amount or £2,995, whichever is greater. Lenders may also pay us commission. Fees disclosure: fortisapp.co.uk/fees. Privacy notice: fortisapp.co.uk/privacy.

Finance is subject to status, credit checks and provider criteria. Security and personal guarantees may be required.

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