



NatWest

Unlock the value of your intellectual property

Get business funding based on your IP.



TOMORROW BEGINS TODAY

We understand high-growth businesses need funding to scale and grow in line with their ambitions but may lack valuable traditional fixed assets to pledge as security. That's why, if you're a high growth business, and we can't fully meet your borrowing needs against conventional security types, we may now be able to lend based on the value of your IP.

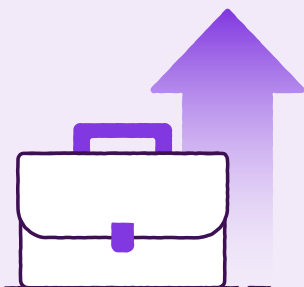
NatWest could let you borrow from **£250,000 against the value of your intellectual property (IP) as collateral.**

IP covers intangible assets you've developed, which includes:

- fully owned revenue-generating software
- owned patents, copyright and trademarks
- owned registered designs.

If the valuation of your IP exceeds £500,000, we could lend you up to 50% of the value over four years. And to help with cashflow, we can also offer an optional interest-only repayment period from the start, subject to agreement by our credit team.

This factsheet provides more information on borrowing against the value of your IP. If you'd like to talk it through, please speak to your relationship manager about booking an assessment.



How borrowing from NatWest against the value of your IP works

We'll always initially assess your loan application to assess whether you meet the criteria for our standard lending options. Only if we can't meet your borrowing needs against conventional loan criteria (eg you have insufficient tangible assets for security) will we consider whether you meet our criteria to lend against the value of your IP. If you meet the criteria and own valuable IP, we'll refer you to our **third-party provider, Inngot.**

- Inngot **provides an initial free validation** to make sure your IP is something we can take as security.
- **Once validated**, you'll need to get your IP valued. This would be done through Inngot for a **fee of £890 plus VAT** (paid directly to Inngot).
- Provided the valuation meets our requirements for funding, we'll confirm to you how much we're able to lend. This could be up to 50% of the IP value confirmed in the Inngot report.
- When obtaining the valuation, you'll be entering into a bilateral relationship with Inngot under their terms and conditions. Inngot is a third party and does not represent the bank.
- As a condition of the Inngot service following referral, they'll share the valuation report with us as well as you.
- If you agree to our proposed terms, and enter into a loan agreement, Inngot provides a monitoring service for your IP, including yearly revaluations. This service would cost you 0.4% of the loan amount per year of the agreement, which you will need to pay to us in full before being able to draw on the loan.

[Learn more about our third-party IP valuer, Inngot.](#)

Important considerations before you make a decision

- We'll need to take security over all your assets, including your IP, regardless of how much we lend you, which we'll register at relevant registers including **Companies House** and the **Intellectual Property Office**.
- Restrictions will apply to how you can use your assets during the loan term, including not being able to exclusively license your IP or dispose of it.
- You need to engage with Inngot ahead of your annual review to make sure the valuation remains up to date. Inngot will send you a reminder every year. The annual valuation reports will be sent to us by Inngot to help us keep track of your IP value and make sure there hasn't been a significant drop in the value of your IP since your most recent valuation.

- Failure to comply with the terms of your loan, including repaying amounts when due, will result in a default of your loan, and your assets (including your IP) may be at risk of being sold to repay amounts owed to us.
- Other conditions of credit sanction may apply.

If this funding option is not for you, please speak to your relationship manager about alternative funding options.

Security may be required. Product fees may apply. Over 18s only. Subject to status, business use only. Available to Limited Companies and LLPs in England and Wales only

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