

Referring a Client to Chiltern

You often see an acquisition, a maturing facility or a capital-structure question before a client's wider team does. A debt referral to Chiltern is usually a natural extension of the advice you're already giving — not a handoff outside it.

For: wealth managers, lawyers, tax advisers, accountants, sales agents and lenders working with owners and acquirers of UK real estate.

WHEN YOU REFER A CLIENT

01

YOU SEND THE BASICS

The asset, value, net income, debt requirement and timing — the same five facts we'd ask a client for directly. Nothing confidential is needed at this stage.

02

WE RESPOND WITHIN 48 HOURS

An Initial Finance View: likely lender groups, an indicative leverage and pricing range, and the gaps that could move it. No fee, no NDA, and no lender is approached.

03

YOU STAY IN THE LOOP

With your client's agreement, the Initial Finance View is copied to you, so you can follow the conversation without having to chase it.

HOW YOU'RE PAID

Terms are agreed with each introducer individually, in writing, before a referral is progressed — reflecting the relationship and the nature of the mandate. We don't publish a standard rate, because we don't run one.

WHY CHILTERN

Every mandate is led by Simon Osborne personally — never passed to a junior once the introduction is made. For you, that means one point of contact throughout, a consistent standard of advice, and no surprises in how your client is treated.

Referring to Chiltern is built to feel like an extension of your own service, not a handoff to someone unknown to you.

ONCE A MANDATE IS LIVE

If the client moves beyond the Initial Finance View into a Position Review or a financing mandate, Chiltern engages them directly under its own engagement letter — credit packs, lender negotiation and closing are document-heavy and move fastest with a single point of contact. You are kept informed at each major milestone, to the extent your client agrees. Your introduction and your compensation are protected on the terms of your introducer agreement, and neither needs revisiting once a mandate is under way.

A NOTE ON DISCRETION

Chiltern makes no contact with your client until you have made the introduction, and no lender is approached without the client's written approval. Confidential information can be handled under NDA before any detail changes hands. Your name and your relationship with the client stay with you — Chiltern's role is to advise on the debt, not to compete for the wider relationship.

BRING US A SITUATION

If you have a client facing an acquisition, a maturity or a portfolio decision, tell us the situation and we'll tell you — directly, and quickly — whether Chiltern can add value.

SCOPE

Typically £10m–£75m of debt secured on income-producing UK commercial real estate, for international owners and acquirers and the managers acting for them. Industrial, logistics and operational PBSA are particular areas of focus, but not exclusions.

A referral to Chiltern is one you can stand behind.

Chiltern Finance Limited

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DISCUSS A CLIENT SITUATION

Confidential — no client contact until you introduce us.