Lot 2, Lloyds Bank, 60 George Street and 6 Bute Street, Luton,
Bedfordshire LU1 2BB

For sale by Auction on 17th September 2026 (unless sold or withdrawn prior)

Freehold Town Centre Retail and Bank Investment

www.acuitus.co.uk

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Property Information

Freehold Town Centre Retail and Bank Investment

- Entirely Lloyds Bank PLC
- Substantial and Prominent Town Centre Property
- Includes Banking Premises and Retail Unit at 6 Bute Street
- Active Management Potential
- Immediately adjacent to major Frasers Plus Luton Shopping Centre with 125 retail units
- 6 minutes walk from the University of Bedfordshire
- Excellent alternative use potential including Student Accommodation or HMO (subject to consents)
- Neighbouring occupiers include Primark, McDonald's, HSBC, Santander and Specsavers.

Lot
2

Auction
17th September 2026

Rent
£115,000 per Annum Exclusive

Status
Available

Sector
Retail, High Street Retail, Bank

Auction Venue
Live Streamed Auction

Location

Miles	35 miles north of Central London, 22 miles south-east of Milton Keynes, 43 miles east of Oxford
Roads	M1, A5, A6
Rail	Luton Railway Station, Luton Airport Parkway Railway Station
Air	London Luton Airport

Situation

Luton is a busy, well established commercial centre and cosmopolitan London commuter town some 35 mile north of London. The property is prominently situated in a prime retailing position on the south side of the busy pedestrianised George Street and benefits from being adjacent to the entrance to Frasers Plus Luton Shopping Centre, the town's principal shopping centre, which comprises approximately 125 retail units and car parks with over 1,500 spaces. The University of Bedfordshire with some 15,000 students is minutes walk from the property (https://www.beds.ac.uk/about-us/) and Luton Railway Station is some 400 metres north. Other neighbouring occupiers include Primark, Santander, Specsavers, HSBC and McDonald's.

Tenure

Freehold.

EPC

Band C.

Description

The property comprises retail banking accommodation on the ground floor, ancillary accommodation in the basement and on the first and second floors, The property benefits from a significant return frontage to Bute Street, where there is a separate self contained retail unit. The property may further benefit from residential conversion of the upper parts to Student Accommodation, HMO, residential flats, or alternative use as offices, subject to obtaining the required consents.

VAT

VAT is not applicable to this lot.

Completion Period

6 week completion

Tenancy & Accommodation

Floor	Use	Floor Areas sq m	Floor Areas sq ft	Tenant	Term	Rent p.a.x.	Reversion
Ground Basement First Second Ground Mezzanine	Banking Hall(1) Ancillary Ancillary(1) Ancillary Retail (Bute St) Store (Bute St)	215.16 182.46 312.80 188.68 59.64 26.11	(2,316) (1,964) (3,367) (2,031) (642) (281)	LLOYDS BANK PLC (CRN 00002065)(2)	15 years from 24/06/2011 - Holding Over(3)	£115,000	(3)
Total Approximate Floor Areas		**984.85(4)**	**(10,601)(4)**			**£115,000**	

(1) Part of ground and first floors on 6 Bute Street has been sublet.
(2) LLOYDS BANK PLC (CRN: 00002065) is a subsidiary of Lloyds Banking Group plc; see www.lloydsbank.com. For the year ended 31 December 2025, LLOYDS BANK PLC (CRN: 00002065) reported a Revenue of £18,429,000,000, Pre-Tax Profit of £5,472,000,000 and Total Assets of £631,335,000,000 (Annual Report and Financial Statements as published on Companies House: accessed on 21/08/2026).
(3) The lease is inside the security of tenure provisions of the Landlord and Tenant Act 1954 (as amended). Following expiry of the contractual term on 26th March 2026, the tenant has continued in occupation holding over under the Act. A Section 25 Notice has been served by the Landlord and duly acknowledged by the tenant, and an extension of time to 25th June 2026 was agreed between the parties. That date has since passed, with the tenant continuing to hold over pending resolution of the Section 25 process.
(4) The floor areas stated above are those adopted by the parties at a previous Rent Review.

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LLOYDS BANK
LLOYDS BANK
Santander
George Street
LUTON

Santander
PRIMARK

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LLOYDS BANK

HOT BREAD KITCHEN
LLOYDS BANK

Santander
G4S
DON MILLERS

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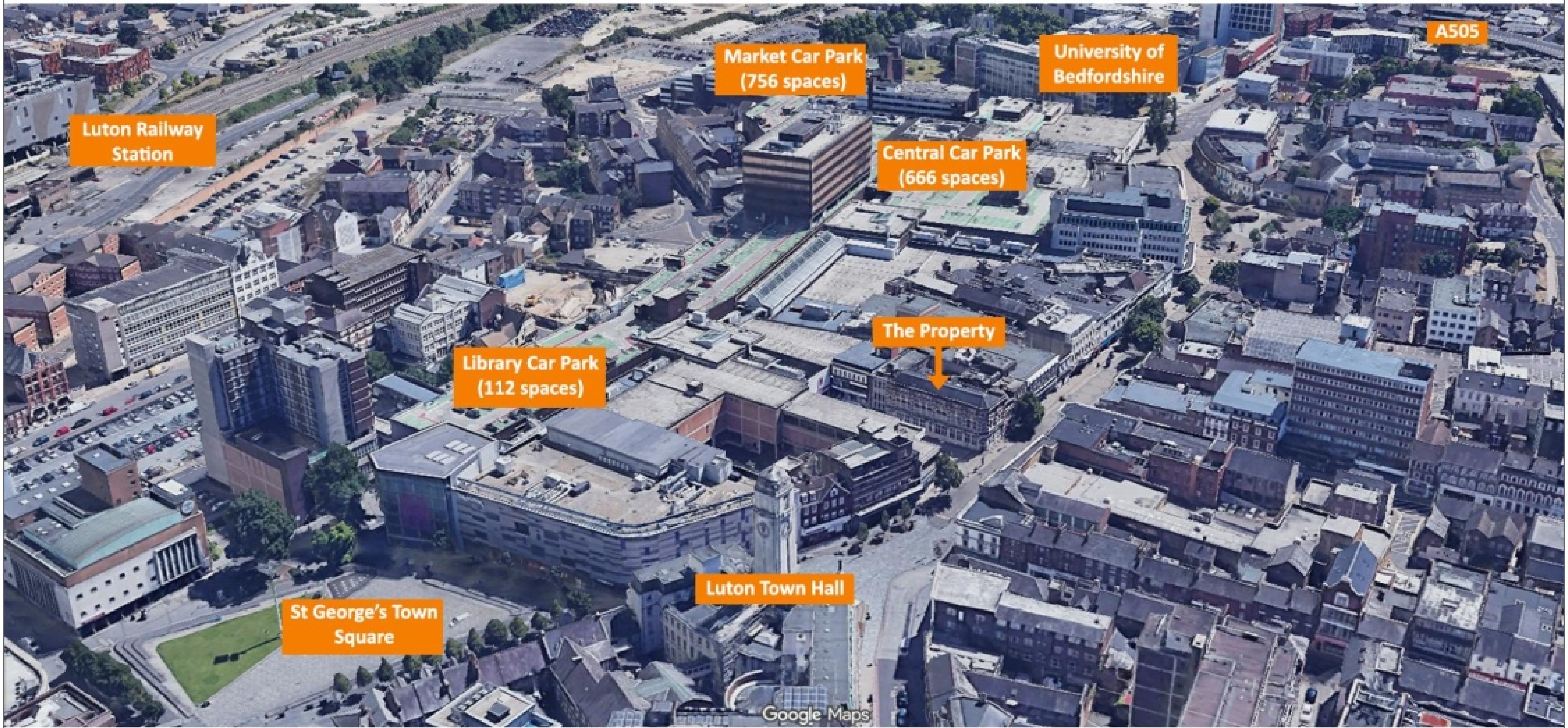
PADDYPOWER.
FRASERSPLUS LUTON
FRASERSPLUS LUTON
LLOYDS BANK
DOORSTEP DOLCI


Luton Railway Station
Market Car Park (756 spaces)
University of Bedfordshire
A505
Central Car Park (666 spaces)
The Property
Library Car Park (112 spaces)
Luton Town Hall
St George's Town Square
Google Maps

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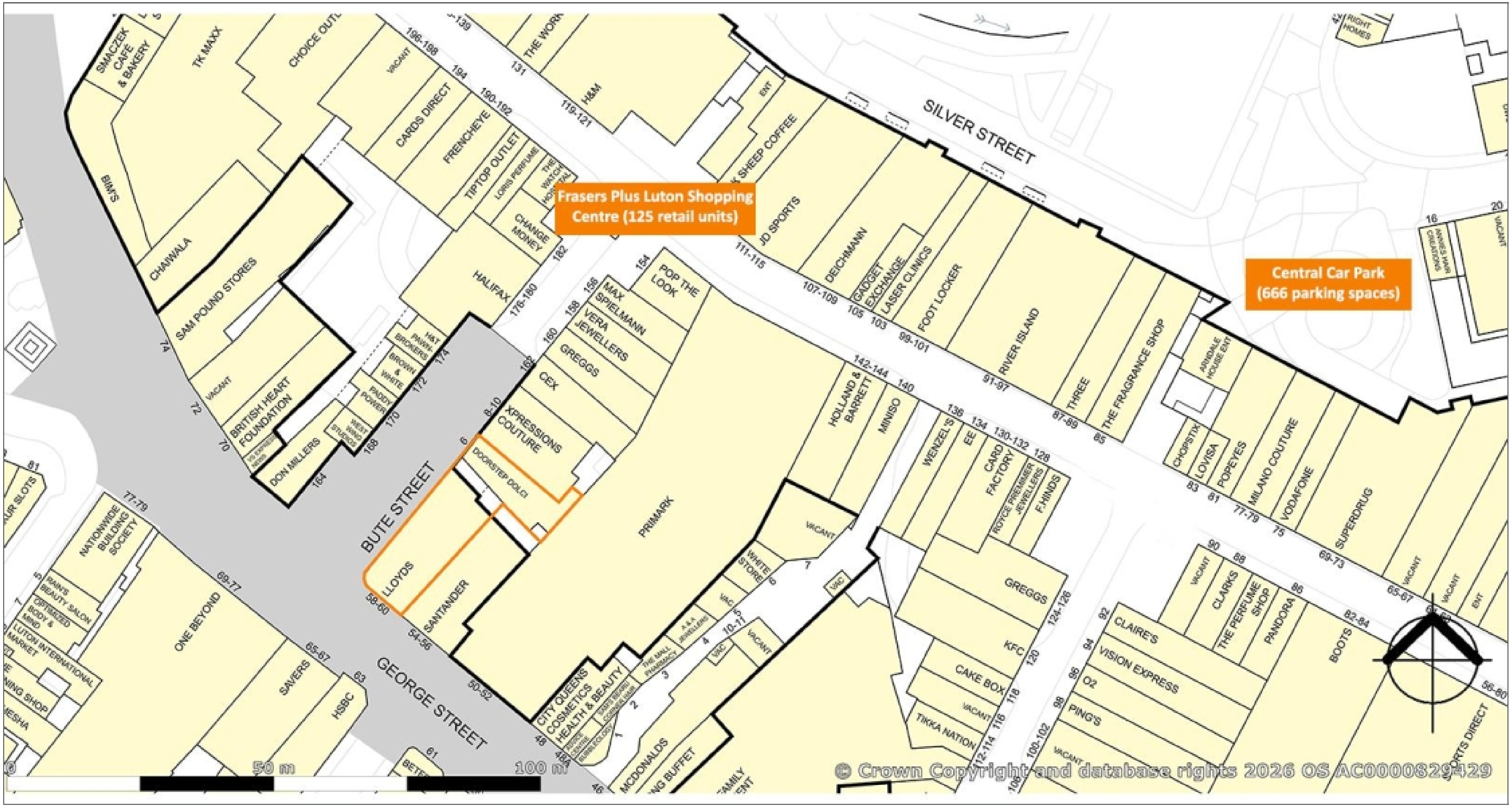

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Misrepresentation Act