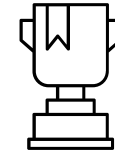




# Regulated Bridging Finance

PRODUCT GUIDES



**Short-Term Lender of the Year**  
**Financial Reporter Awards 2025**

**Best Specialist Bank**  
**Bridging & Commercial Awards 2025**

**Regulated Bridging Lender of the Year**  
**Bridging & Commercial Awards 2022**

## Regulated Products For Bridging Finance

# Standard & Light Refurb Loans

LTV	<50%	<60%	<65%	<70%	<75%
Standard + Light Refurb	0.61% pm	0.64% pm	0.65% pm	0.68% pm	0.72% pm
Second Charge	0.90% pm	0.90% pm	0.95% pm	0.95% pm	N/A

### More Complex Lending

We are able to consider lending against the following property types/scenarios; however, please note that these cases will be priced one LTV band higher than our standard rate for the corresponding LTV.

- Multi exits (3 or more repayment sources to clear the loan in full)
- Rebridges
- Grade II listed property
- Non-standard construction

### Ideal for

- Chain break, incl. downsizing or upsizing
- Purchase of overseas property
- Lease extensions
- Capital raising
- Light refurbishment permitted up to the lower of £200,000 or 20% of the initial property value

## Regulated Products For Bridging Finance

# Key Criteria Highlights

### Loan Details

- Net loans of £100,000 to £5m considered
- Admin fee of £195
- Rolled interest
- Maximum term of 12 months

### Applicants

- UK citizens and expatriates
- Foreign nationals
- Trusts
- Clients with Power of Attorneys in place
- Over 85-year-olds considered on referral

### Properties

- Located in England, Wales and mainland Scotland
- Residential property & semi-commercial
- HMOs up to 10 bedrooms and MUFBs with up to 10 units
- Non-standard construction and Grade 2 listed considered
- Minimum property value of £125,000 for a sole security or £100,000 for multiple
- 25 year minimum lease length for London properties and 50 years minimum for properties located elsewhere
- BMV – lower of 90% net PP or 75% OMV

# Service Highlights



### AVMS

Up to 75% LTV



### Biometric ID

Fast and secure  
ID verification

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