

Bridging Rates | March 2026

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RESIDENTIAL, COMMERCIAL, SEMI-COMMERCIAL – ROLLED OR SERVICED

Max LTV	Product	Arrangement Fee	Pay rate	Loan Size
75%	Residential	2%	0.75%	£100k - £10m
70%	Commercial	2%	0.90%	£100k - £10m
75%	Semi-commercial (Max 50% commercial)	2%	0.80%	£100k - £10m

DEVELOPMENT EXIT AND LAND

75%	Development Exit	2%	0.75%	£100k - £25m
65%	Land	2%	0.90%	£100k - £10m

REFURBISHMENT BRIDGING

85% gross	Light Refurbishment – self-funded works with no formal monitoring up to 75% LTGDV	2%	0.75%	£100k - £10m
75% net	Heavy Refurbishment – facility available on top for 100% cost of works up to 70% LTGDV	2%	0.80%	£100k - £10m

HTB BRIDGING: CRITERIA

UK residents, Expats & Foreign Nationals	Individuals and Limited Companies (new and existing SPVs and LLPs)	No limit to the number of borrowers, directors or shareholders	Complex ownership structures
First Time Landlord, First Time Buyer	Portfolio Landlords	Trusts and Offshore Entities	Share Purchases
Dual Rep solicitors available	HMO, MUFB, PBSA and Holiday Lets	England, Scotland & Wales	6 to 24 months

HTB BRIDGING: IMPORTANT INFORMATION

Minimum 3 months interest

Lending based on Residential Open Market Value

AVMs available at up to 65% gross on residential assets