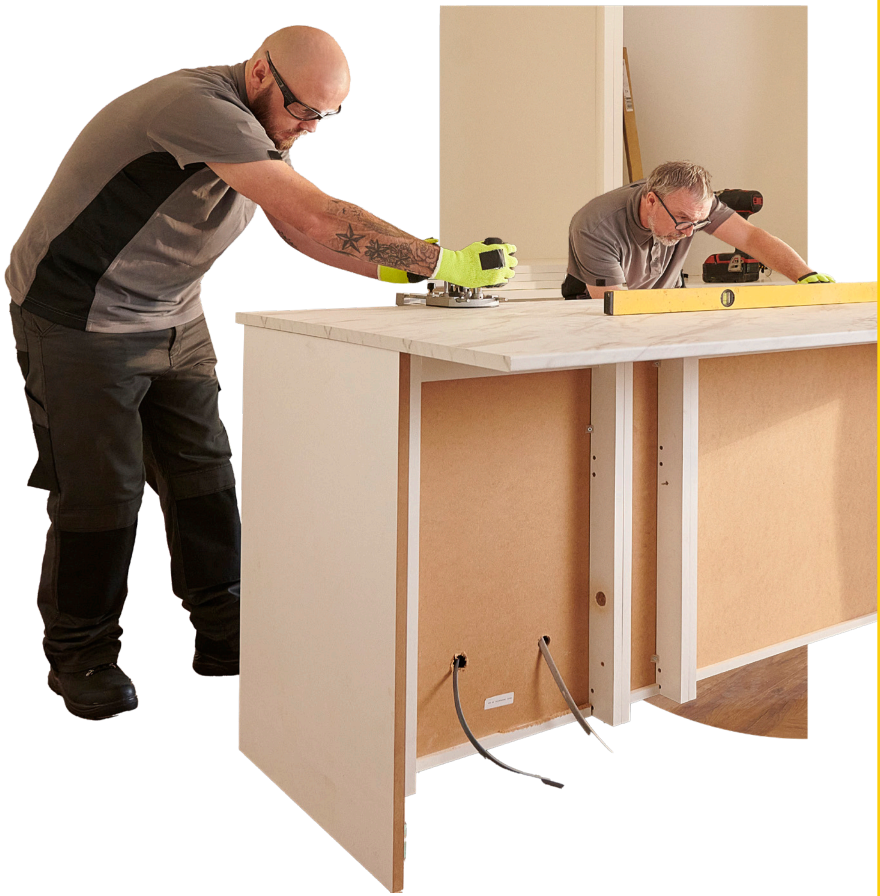

Unregulated Bridging Finance

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

Unregulated Products For Bridging Finance

Standard & Light Refurb Loans

LTV		<50%	<55%	<60%	<65%	<70%	<75%
Standard + Light Refurb	< £500k	0.64% pm	0.69% pm	0.69% pm	0.73% pm	0.78% pm	0.80% pm
	> £500k	0.63% pm	0.68% pm	0.68% pm	0.71% pm	0.73% pm	0.76%pm

LTV		<50%	<55%	<60%	<65%	<70%	<75%
Second Charge	< £500k	0.89% pm	0.89% pm	0.89% pm	0.94% pm	0.94% pm	N/A
	> £500k	0.88% pm	0.88% pm	0.88% pm	0.93% pm	0.93% pm	N/A

Ideal for

- Expanding a property portfolio
- Investing in a buy-to-let property
- Buying a property from an auction house
- Starting or advancing a new business venture
- Raising funds against a property to purchase another asset for business purposes

Key Criteria Highlights

Loan Details

- Net loans of £100,000 to £5m considered
- Admin fee of £195
- Rolled and serviced interest available
- Maximum term of 24 months

Applicants

- UK citizens and expatriates
- Limited companies, SPVs and LLPs considered
- 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

Desktop Valuations

Residential properties only (not suitable for heavy refurbishment)

Dual Representation

For both Regulated and Non Regulated Bridging

Fewer Conditions

Now required

Biometric ID

Fast and secure ID verification