



# Regulated Bridging Finance

PRODUCT GUIDE



Specialist Bank of the Year - B&C Awards 2025  
Short Term Lender of the Year - Financial Reporter Awards 2025

# Standard & Light Refurb Loans

LTV	<50%	<60%	<70%	<75%
Standard + Light Refurb	0.68% pm	0.73% pm	0.75% pm	0.80% pm
Large Loans (£1.5m +)	0.63% pm	0.68% pm	0.70% pm	0.75% pm
Second Charge	0.90% pm	0.90% pm	0.95% pm	N/A

## Key Criteria

- Loans from £100k net
- Interest Calculated Daily (Rolled only)
- Lending in England, Wales & Scotland (mainland)
- No ERCs (subject to 1 month min. interest)
- LTVs to 75% for Standard & Light Refurb
- AVMs to 75%
- Individual & Trust Borrowers
- Lease Extensions
- 25 year minimum lease length for London properties and 50 years minimum for properties located elsewhere
- Maximum 12 month term
- Expats and Foreign Nationals considered
- Dual Legal Representation on loans up to £1m
- Funds can leave the UK (overseas purchase)
- BMV – lower of 90% net PP or 75% OMV
- Self-Build on same title considered
- Power of Attorney considered
- Loans of £5m+ considered on referral
- Retrospective Warranties accepted

## Specialist 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 (lending available up to 70% LTV)
- Listed Property
- Non-standard construction

# Criteria

## Property Acceptable

- Residential investment property
- Non-working farms
- Non-standard construction
- Grade II listed
- HMOs
- Multi-unit freehold blocks (MUFBs)

## Property Considered

- Grade I listed
- Semi commercial/mixed used
- Ex local authority
- Land with planning
- Remote/rural residential
- Unmortgageable properties

## Applicants

- UK citizens and expatriates
- Foreign nationals
- UK companies and trusts
- SPVs
- Funds
- Executors

## Locations

England and Wales  
Scotland (mainland only)

## Legal Fees

The borrower is responsible for paying all legal fees, costs and disbursements associated with the loan.

## Valuation Fees

AVMs are free of charge and can be used for loans of up to £1.25m, up to a maximum of 75% LTV, and a maximum value of £2m value per security property.

Where a red book valuation is required, we will instruct a valuer from our panel to carry it out. We will provide the borrower with a choice of at least 2 valuation fee quotes whenever possible. The valuation fee is payable by the applicant directly to the valuer prior to the valuation being carried out.

# Service Highlights



### AVMs

Up to 75% and no cost



### Biometric ID

Fast and secure  
ID verification



### Broker Portal

Self service for instant  
terms, DIP, ESIS and AVMs



## Contact Us

# Our Team, always on hand to help



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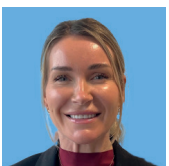
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