United Trust Bank

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	0.61% pm	0.64% pm	0.68% pm	0.72% pm
Second Charge	0.90% pm	0.90% pm	0.95% pm	N/A

Key Criteria

- Loans from £50k net
- £195 admin fee
- 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%
- Minimum property value of £150,000 for a sole security or £100,000 for multiple
- 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 Representaition 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
- 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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