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%	<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

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



Paula Purdy
BTL & Bridging Sales Director
National
M: 07825 720 616
ppurdy@utbank.co.uk



Paul Delmonte
Head of Specialist Distribution, BTL & Bridging
National - including South Wales & South West
M: 07795 194 545
pdelmonte@utbank.co.uk



Gary Lomax
Key Account Manager, BTL & Bridging
Scotland & North
M: 07385 404 883
glomax@utbank.co.uk



Gemma Roberts
Business Development Manager, BTL & Bridging
North West & Midlands
M: 07385 930 2558
groberts@utbank.co.uk



Nick Warren
Business Development Manager, BTL & Bridging
South East & London
M: 07917 247 762
nwarren@utbank.co.uk



Bradley Illman
Key Account Manager, BTL & Bridging
London
M: 07824 366 178
billman@utbank.co.uk

Quick Links

Registered Brokers can access our Portal here
Click here

To register as new intermediary
Click here

To access online document library
Click here

To read our case studies for deals we've recently supported
Click here

United, we go further

B: 23836 BF. REG PROD GUIDE - **Date effective 09.10.25**

United Trust Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Member of UK Finance. Registered in England and Wales 549690. One Ropemaker Street, London EC2Y 9AW.