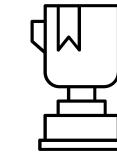




Regulated Bridging Finance

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

Regulated Products For Bridging Finance

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

More Complex 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
- Grade II listed property
- Non-standard construction

Ideal for

- Chain break, incl. downsizing or upsizing
- Purchase of overseas property
- Lease extensions
- Capital raising
- Light refurbishment permitted up to the lower of £200,000 or 20% of the initial property value

Regulated Products For Bridging Finance

Key Criteria Highlights

Loan Details	Applicants	Properties
<ul style="list-style-type: none">Net loans of £100,000 to £5m consideredAdmin fee of £195Rolled interestMaximum term of 12 months	<ul style="list-style-type: none">UK citizens and expatriatesForeign nationalsTrustsClients with Power of Attorneys in placeOver 85-year-olds considered on referral	<ul style="list-style-type: none">Located in England, Wales and mainland ScotlandResidential property & semi-commercialHMOs up to 10 bedrooms and MUFBS with up to 10 unitsNon-standard construction and Grade 2 listed consideredMinimum property value of £125,000 for a sole security or £100,000 for multiple25 year minimum lease length for London properties and 50 years minimum for properties located elsewhereBMV – lower of 90% net PP or 75% OMV

Service Highlights



AVMS
Up to 75% LTV



Biometric ID
Fast and secure
ID verification

Contact Us

Our Team, always on hand to help



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