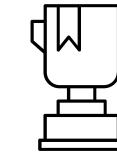




Unregulated Bridging Finance

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

Standard & Light Refurb Loans

LTV	<50%	<60%	<70%	<75%
Standard + Light Refurb	0.70% pm	0.75% pm	0.79% pm	0.81% pm
Large Loans (£1.5m +)	0.68% pm	0.70% pm	0.70% pm	0.75% pm
Second Charge	0.90% pm	0.90% pm	0.95% 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

Unregulated 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 and serviced interest availableMaximum term of 24 months	<ul style="list-style-type: none">UK citizens and expatriatesLimited companies, SPVs and LLPs consideredForeign 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

Unregulated Products For Bridging Finance

Heavy Refurbishment

LTV	<50%	<60%	<70%
Heavy Refurbishment (Experienced)	0.80% pm	0.80% pm	0.80% pm
Heavy Refurbishment (Inexperienced)	0.90% pm	0.90% pm	0.90% pm

Key Criteria

Ideal For:

- Conversions of house to flats
- Commercial to residential
- HMO conversions
- Permitted development projects
- Extensions to existing properties where planning permission has been granted

All Borrowers:

- Loan size of £200k to £2.5m
- 100% works costs funded in arrears
- Daily Interest after the first month
- No ERCs
- Completion fee 2% on drawdown
- Property undergoing refurbishment requires a physical valuation
- England, Wales and Mainland Scotland considered

Experienced Borrowers:

- Max 70% ILTV (Interest not deducted)
- Max works costs £1m or 70% of initial value
- Max 70% LTGDV (incl. capitalised interest)
- Max 24 month term

Inexperienced Borrowers:

- Max 70% ILTV (Interest not deducted)
- Max works costs £500k or 50% of initial value
- Max 70% LTGDV (Incl. capitalised interest)
- Max 18 month term

Contact Us

Our Team, always on hand to help



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