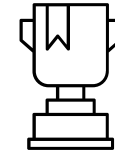




Unregulated Bridging Finance

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

Unregulated Products For Bridging Finance

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

- Net loans of £100,000 to £5m considered
- Admin fee of £195
- Rolled and serviced interest available
- Maximum term of 24 months

Applicants

- UK citizens and expatriates
- Limited companies, SPVs and LLPs considered
- Foreign nationals
- Trusts
- Clients with Power of Attorneys in place
- Over 85-year-olds considered on referral

Properties

- Located in England, Wales and mainland Scotland
- Residential property & semi-commercial
- HMOs up to 10 bedrooms and MUFBs with up to 10 units
- Non-standard construction and Grade 2 listed considered
- Minimum property value of £125,000 for a sole security or £100,000 for multiple
- 25 year minimum lease length for London properties and 50 years minimum for properties located elsewhere
- BMV – lower of 90% net PP or 75% OMV

Service Highlights



AVMS

Up to 75% LTV



Biometric ID

Fast and secure
ID verification



Desktop Valuations

Residential properties only
(not suitable for heavy
refurbishment)

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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