



BRIDGING FINANCE SNAPSHOT



Rates correct as at 1 July 2025

- Lending between £200k - £5m
- Up to 70% LTV
- Monthly rates from 0.58%*
- England and Wales
- Lending in personal names only
- No upper age limit
- Regulated and unregulated scenarios
- AVM use considered
- Dual representation up to £2m
- 12 month terms, with up to 60 months for HNW clients



COMPLEX PROPERTIES

Here are just some that we accept:

- Grade I and II listed
- No maximum acreage
- Land as additional security
- Multi-units
- Development exits (wind and water tight)

CIRCUMSTANCES WE CAN HELP WITH

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- Chain breaks
 - Downsizing
 - Re-bridging
 - Raising funds for business purposes
 - Expats and foreign nationals
 - Power of attorney accepted
 - Professional Consultants Certificate taken
 - No proof of income needed
 - Exit strategy doesn't have to be on the market day one
 - Cross charges acceptable
 - Foreign exit considered, including sale of overseas assets
- And many more...



BRIDGING FINANCE SOLUTIONS

Tier 1				Criteria
Up to £5m Regulated loans	Monthly variable rate*	Monthly fixed rate*	Product fee	Simple exit (e.g. sale of property/refinance) No development or refurbishment No commercial element Max two securities
Up to 50% LTV	0.60%	0.64%	2.00%	
50.01% - 60%	0.66%	0.70%	2.00%	
60.01% - 70%	0.72%	0.76%	2.00%	
Tier 2				Criteria
Up to £5m Regulated loans	Monthly variable rate*	Monthly fixed rate*	Product fee	Tier 1 + Complex exit (e.g. sale of shares/overseas assets) Light refurbishment Limited commercial use Two+ securities Complex properties (i.e. listed buildings, large acreage)
Up to 50% LTV	0.66%	0.70%	2.00%	
50.01% - 60%	0.72%	0.76%	2.00%	
60.01% - 70%	0.78%	0.82%	2.00%	

Tier 3	
Up to £5m	Loans available up to 70% - please contact us for bespoke pricing
Criteria	
Tier 2 +	
Development and heavy refurbishment	
Funds for business use	
Terms over 12 months	
Re-bridges	
Non-regulated loans	

* Rates are approximate with interest charged daily

NEW! Limited edition product for cases up to £1m, with monthly rates starting from 0.58%*. Take a look at our **product guide**.

Chat to our dedicated bridging finance team:

☎ 01858 412345 (option 2)

✉ bridging@mhbs.co.uk

Platinum Trusted
Service Award
2025

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