



BRIDGING FINANCE SNAPSHOT

We're **YOUR** award-winning bridging building society, with many years' experience providing loans for simple to more complex circumstances.

WHAT WE OFFER

- Lending between £200k - £5m
- Up to 70% LTV
- Monthly variable rates from 0.57%*
- England, Wales and mainland Scotland**
- Lending in personal names only
- No upper age limit
- Regulated and unregulated† scenarios
- AVMs accepted
- Dual representation up to £2m
- 12 month terms, with up to 60 months for HNW clients

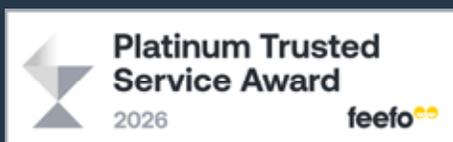
COMPLEX PROPERTIES

Here are just some that we accept:

- Grade I and II listed
- Multi-units
- No maximum acreage
- Land as additional security
- Development exits (wind and water tight)
- Residential properties with light commercial usage

CIRCUMSTANCES WE CAN HELP WITH

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- › Chain breaks
- › Downsizing
- › Buying before selling
- › 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...



* Rates are approximate with interest charged daily.

** We lend in mainland Scotland for residential purposes.

† Available in England and Wales.

BRIDGING FINANCE SOLUTIONS



EXIT STRATEGIES

Here are just some of the options we consider:



- Sale of security or assets (including overseas assets)
- Sale of investments or shares
- Combination of different methods
- Refinancing

Rates correct as at 1 January 2026

Core		Criteria
Up to £5m - Regulated loans	Monthly variable rate*	One or two securities accepted Sale and refinance accepted Standard properties (i.e no large acreage, listed buildings, multi-units etc) No complex exit strategies (i.e overseas assets, sale of shares etc) No development or refurbishment No commercial element to security or business use of funds
Up to 50% LTV	0.57%	
50.01% - 60%	0.63%	
60.01% - 70%	0.69%	

Tier 1		Criteria
Up to £5m - Regulated loans	Monthly variable rate*	Sale and refinance (offer already in place) accepted No development or refurbishment Cosmetic property improvements only (i.e. kitchen/bathroom replacement) No commercial element Max two securities
Up to 50% LTV	0.59%	
50.01% - 60%	0.65%	
60.01% - 70%	0.71%	

Tier 2		Criteria
Up to £5m - Regulated loans	Monthly variable rate*	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	0.65%	
50.01% - 60%	0.71%	
60.01% - 70%	0.77%	

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

* Rates are approximate with interest charged daily.

[†] Available in England and Wales.

Chat to our dedicated bridging finance team:

☎ 01858 412345 (option 2)

✉ bridging@mhbs.co.uk

