



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 0.53%*
- 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

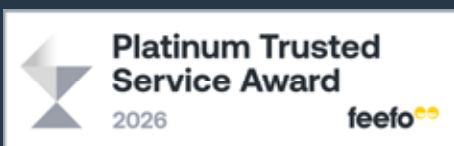
COMPLEX PROPERTIES

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

-
- > 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.

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

CORE BRIDGING FINANCE YOU CAN RELY ON, GUARANTEED.

HERE'S WHAT YOU CAN EXPECT FROM OUR **CORE BRIDGE RANGE**:

4 working hours to DIP.

5 working days to offer.

Or we donate £500 to a charity of your choice.

*Applies across our Core Bridge range

Terms and conditions apply



Rates correct as at 11 June 2026

Core Bridge		Criteria
Up to £1m - Regulated loans	Monthly variable rate*	One or two securities accepted, standard properties only (i.e no large acreage, listed buildings, multi-units etc) Sale and refinance accepted, 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 60%	0.53%	
60.01% - 70%	0.57%	

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 team:

☎ 01858 412345 (option 2)

✉ bridging@mhbs.co.uk

