

# BRIDGING FINANCE SNAPSHOT



Rates correct as at 1 March 2025

- Lending between £200k - £5m
- Up to 70% LTV
- Rates from 0.61%\*
- 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
- Agricultural ties considered
- Multi-units
- Development exits (wind and water tight)
- Land as additional security

## CIRCUMSTANCES WE CAN HELP WITH

- Chain breaks
  - Downsizing
  - Re-bridging
  - Raising funds for business purposes
  - Expats and foreign nationals
  - Power of attorney accepted
  - Professional Consultants Certificate taken
  - No DIPs needed for exit
  - 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 £1.2m 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	0.61%	0.65%	2.00%	
50.01% - 60%	0.67%	0.71%	2.00%	
60.01% - 70%	0.73%	0.77%	2.00%	

Tier 2				Criteria
Up to £1.2m 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	0.67%	0.71%	2.00%	
50.01% - 60%	0.73%	0.77%	2.00%	
60.01% - 70%	0.79%	0.83%	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	
Loans over £1.2M	

\* Rates are approximate with interest charged daily

Chat to our dedicated bridging finance team:

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