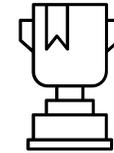




# Unregulated Bridging Finance

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

# 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



**Bradley Illman**  
**Head of Sales - Bridging**  
National  
M: 07824 366 178  
billman@utbank.co.uk



**Nick Warren**  
**Key Account Manager,**  
**BTL & Bridging**  
South East & London  
M: 07917 247 762  
nwarren@utbank.co.uk



**Rebwar Abdoullahi**  
**Business Development Manager,**  
**BTL & Bridging**  
Wales & South West  
M: 07741 630574  
rabdoullahi@utbank.co.uk

**All team members are supported by  
a dedicated business development manager**

T: 020 3862 1002  
E: bridging@utbank.co.uk

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