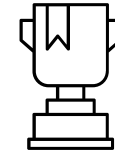




# Regulated Bridging Finance

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**

## Standard & Light Refurb Loans

LTV	<50%	<60%	<65%	<70%	<75%
Standard + Light Refurb	0.59% pm	0.60% pm	0.61% pm	0.63% pm	0.66% pm
Second Charge	0.90% pm	0.90% pm	0.95% pm	0.95% pm	N/A

### More Complex Lending

We are able to consider lending against the following property types/scenarios; however, please note that these cases will be priced one LTV band higher than our standard rate for the corresponding LTV.

- Multi exits (3 or more repayment sources to clear the loan in full)
- Rebridges
- Grade II listed property
- Non-standard construction

### Ideal for

- Chain break, incl. downsizing or upsizing
- Purchase of overseas property
- Lease extensions
- Capital raising
- Light refurbishment permitted up to the lower of £200,000 or 20% of the initial property value

## Regulated Products For Bridging Finance

# Key Criteria Highlights

### Loan Details

- Net loans of min £100,000 to £5m considered
- Admin fee of £195
- Rolled interest
- Maximum term of 12 months

### Applicants

- UK citizens and expatriates
- 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

## 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



**Johnathan Kempson**  
**Key Account Manager,**  
**BTL & Bridging**  
North  
M: 07443 246 626  
jkempson@utbank.co.uk



**Alex Alexandrou**  
**Sales Director**  
National  
M: 07425 751 874  
aalexandrou@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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