

	Bridging		Buy-to-let	
Borrower	Individual & company. UK resident or UK-registered company. No minimum income. UK bank account. No first-time buyers. 21+			
Minimum loan	£150,000		£100,000	
Maximum loan	£1,000,000		£300,000	
Term	Up to 12 months		1-5 years	
LTV up to	Rate from (pm)		Rate from (pa)	
	First charge	Second charge	First charge	Second charge
45%			5.50%	7.50%
50%	0.65%	0.90%	5.75%	7.75%
55%	0.65%	0.90%	5.75%	7.75%
60%	0.70%	1.10%	5.95%	7.75%
65%	0.75%	1.20%	6.00%	7.95%
70%	0.80%	1.30%	6.25%	8.00%
75%	0.85%	1.40%	6.50%	8.50%
80%			TBC	TBC
Property	Commercial & residential in England & Wales			
Prepayment fee	None			
Arrangement fee	Variable			
Valuation & legal	Market			

Pricing is representative and subject to criteria.

Pricing may be adjusted on case-by-case basis subject to complexity of the borrower or collateral.

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