

Bridging Finance that beats the clock



Fully credit backed offer within 72 hours

Where property is concerned, speed is everything. We're able to have a decision in principle within 24 hours, and a fully credit backed offer within 72 hours.

Why choose Bridging Finance?

When you think of bridging finance you probably think of stop-gap finance – when you're trying to sell one property and buy another. Whilst it's great for this, a bridging loan is really just interim finance that can be used as a short to mid-term loan.

Loan-to-value rates

Unlike many lenders we base your loan amount on the property's value on the open market. This means we're potentially able to offer you more.

Retained interest

Want to reduce your repayments? No problem. Instead of paying monthly interest, we can retain it, and add it to your balance at the end.

Equity Release

Specifically designed to help developers or landlords release capital tied up in completed projects and purchase their next property.

The benefits to your business

- ✓ Easy access to funding when you need it
- ✓ Funding up to 100% of purchase price for Below Market Value (BMV) purchases
- ✓ Retained interest option gives you even more breathing space
- ✓ Can act as a buffer until you secure longer-term finance
- ✓ Lets you grow your business without impacting your cashflow
- ✓ Decision in principle within 24 hours with a fully credit backed offer normally received within 72 hours

Keeping your business moving

High praise from Trustpilot

95% of Ultimate Finance customers rate us 'Excellent'.



We're a specialist asset-based lender who does things a little differently. We're solution-led. That means your business need comes first, Our expertise is in providing flexible funding; tailoring the right solution for your unique needs. Since opening our doors 20 years ago we've provided over £10bn in funding to support business ambition. It's what we're here to do.

WHO'S ELIGIBLE?

Any UK-registered or domiciled, limited or non-limited company.

WHAT'S ELIGIBLE?

Residential, semi-commercial, commercial and land with planning

HOW MUCH CAN I BORROW?

£100k-£3m (Up to 75% open market value).

Purchase: 75% LTV

Development Exit: 75% LTV

Development Finish & Exit: 75% LTV

Refurbishment: 75% LTV

Re-Bridge: 70% LTV

WHAT'S THE APPLICATION PROCESS?

Call or request a quote online. Complete a simple application, and if approved, we'll finalise the valuation and legals then transfer the funds.

HOW LONG DOES IT TAKE?

We aim to have a decision in principle within 24 hours and a fully credit backed offer within 72 hours.

HOW MUCH WILL IT COST?

Our competitive rates start at just 0.74%. There's also a set-up fee of 2%, 2% EPC during the first 3 months, and no exit fees thereafter.

HOW DO THE REPAYMENTS WORK?

You can repay from 1-18 months – whatever suits you best.

ARE THERE ANY CONDITIONS?

It must be for a business purpose, with security in place (First Charge Loan) and you'll need to have an exit plan in place.



Could your business benefit from Bridging Finance?

Visit ultimatefinance.co.uk/funding-solutions/bridging-loan for more information or give the team a call on **0800 121 7757**.

Keeping your business moving