



ULTIMATE
FINANCE

Bridging Finance

Bridging finance that beats the clock



Who we are

Founded in February 2002, we have delivered over £10bn of funding already delivered to SMEs through our range of flexible funding solutions.

As a part of the Tavistock Group, an international private investment company founded by Joe Lewis more than 40 years ago and built on a core philosophy; to strive for excellence in everything and value long-term relationships, we are a differentiated funding partner.

We combine the strengths of a traditional lender with the flexibility and simplicity of an independent specialist and we have the desire to support SMEs with the asset-based lending solutions they need to navigate the many opportunities and challenges that lie ahead.

A Tavistock Group company

More than 200 companies across 10 countries in three core sectors



Bridging Finance that beats the clock

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.

A Bridging Loan for every ambition

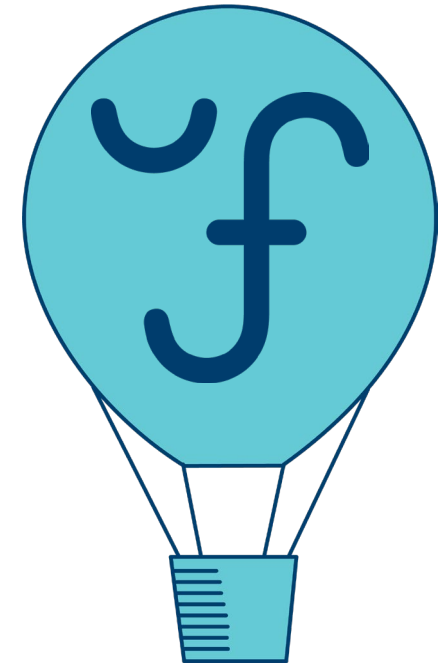
Purchase – helping towards a new investment purchase

Development Exit – provides a refinance to a development finance facility where the project is 100% completed or only has minor snagging remaining

Development Finish & Exit – provides a refinance to a development finance facility, but with works remaining to the property. The facility then allows for funding of up to 100% of the remaining works, and, once completed, the release of the equity against the uplift in value

Refurbishment – provides funds to purchase and/or complete a refurbishment project. The facility also allows for funding of up to 100% of the works for the refurbishment project, and, once completed, the release of the equity against the uplift in value

Other facility uses – capital raise against an investment portfolio or unencumbered assets



Core Bridging Finance criteria for residential properties

Location	England, Scotland and Wales
Term length	1 – 18 months
Loan size	£100k - £4m
Security	First registered legal charge on residential assets
Loan to Value	Up to 75% of Open Market Value
Below Market Value	Up to 100% of purchase price subject to clear rationale for discounted purchase price and / or value uplift
Rate*	From 0.79% per calendar month – product type dependent
Interest	Serviced, part-serviced, or fully retained
Fees	2% arrangement fee, broker fee up to 1.5%
Early repayment	2% fee of total outstanding for first 3 months of term only
Valuation	Addressed to Ultimate Finance and within past 3 months
Borrower residency	Uk and non-UK residents if through a UK limited business or SPV
Credit profile	Adverse credit considered if clear explanation provided. May affect rate or ability to lend to the borrower

**Rates and prices correct as at
06/03/2025*



Purchase Bridge

Standard Purchases

Designed to support a new investment purchase

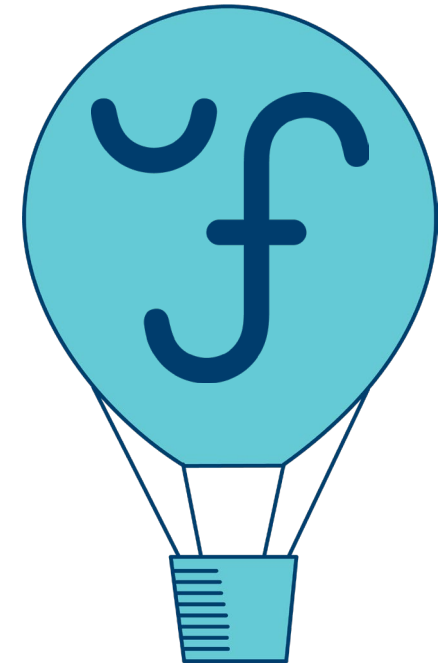
- ✓ Up to 75% LTV of Open Market Value
- ✓ From 0.84% PCM up to 65% LTV, 0.89% PCM up to 75% LTV*
- ✓ Personal Guarantee:
 - ✓ <65% LTV: limited to 25%
 - ✓ 65-75% LTV: limited to 50%
 - ✓ Subject to net worth and experience criteria

Below Market Value

- ✓ Up to 100% of purchase price
- ✓ Up to 90% net loan to purchase price: from 0.94% up to 65% LTV, 0.99% up to 75% LTV*
- ✓ 90-100% net loan to purchase price: from 1.09% up to 65% LTV, 1.14% up to 75% LTV*
- ✓ Unlimited PG required

Title Split

- ✓ Up to 100% of purchase price
- ✓ Up to 90% net loan to purchase price: from 0.94% up to 65% LTV, 0.99% up to 75% LTV*
- ✓ 90-100% net loan to purchase price: from 1.09% up to 65% LTV, 1.14% up to 75% LTV*
- ✓ Unlimited PG required



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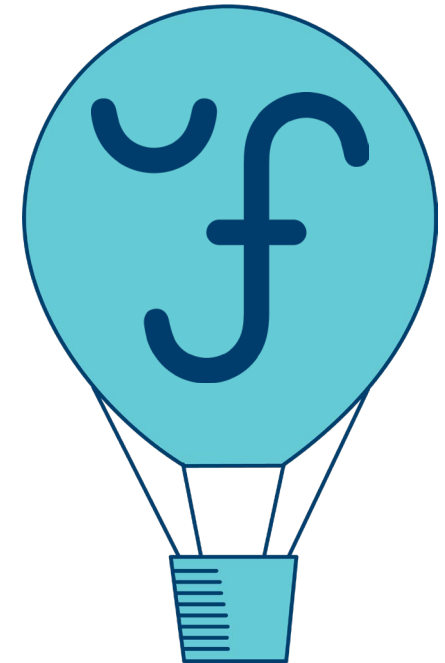
Development Exit

Provides refinancing of development facility where project is completed or minor snagging remaining

- ✓ Must be a completed asset or with a maximum of £50k works remaining – kitchens must be fitted and utilities connected
- ✓ Net sale proceeds to be utilised towards de-leveraging of loan:

Loan to value (LTV)	% of net sales proceeds retained by Ultimate Finance
75%	100%
70%	100%
65%	100%
60%	85%
55%	85%
50%	85%

- ✓ Up to 75% LTV of Open Market Value
- ✓ From 0.79% PCM up to 65%, 0.84% PCM up to 75% LTV*
- ✓ Personal Guarantee:
 - ✓ <65% LTV: limited to 25%
 - ✓ 65-75% LTV: limited to 50%
 - ✓ Subject to net worth and experience criteria

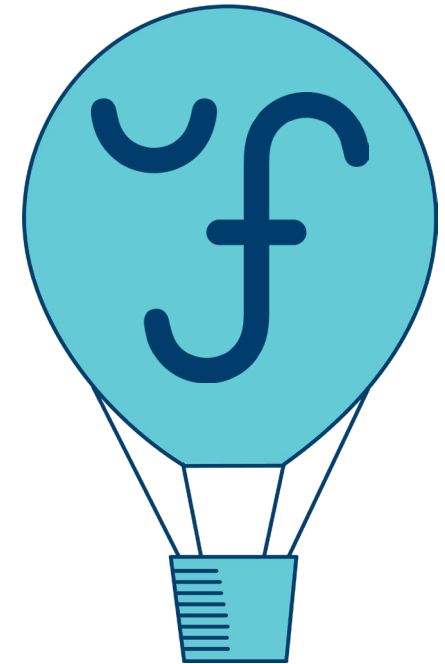


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Development Finish & Exit

Designed to help developers not yet at the end of a development project where they require a refinance and funds towards the completion of works – project must be wind and watertight

- ✓ Up to 75% LTV of Open Market Value
- ✓ From 0.89% PCM up to 65%, 0.94% PCM up to 75% LTV* where remaining works <£100k
- ✓ From 0.94% PCM up to 65%, 0.99% PCM up to 75% LTV* where remaining works >£100k
- ✓ Personal Guarantee:
 - ✓ <65% LTV: limited to 25%
 - ✓ 65-75% LTV: limited to 50%
 - ✓ Subject to net worth and experience criteria
- ✓ Funding up to 100% of remaining works in arrears (must only be up to 50% of total build costs and cannot include structural works), subject to a maximum overall lend of 70% LTGDV
- ✓ Equity release option when the project is completed, against subject to a maximum 75% LTGDV
- ✓ Day 1 cap release available to be used on project:
 - ✓ Subject to a maximum of the next 2 months' cost of work
 - ✓ Subject to PG and experience
 - ✓ No adverse credit
 - ✓ Open Banking consent mandatory



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Refurbishment

Designed to assist developers with the initial purchase of a property in addition to funding for the light/medium refurbishment of the property

Light touch refurbishment

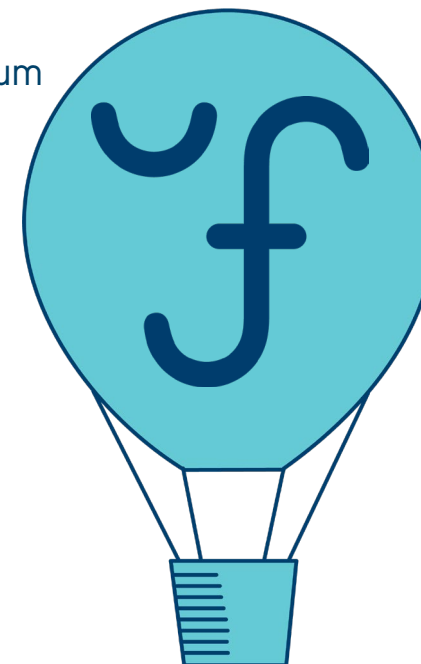
- ✓ Moderate requirement (less than 4 months after completion)
- ✓ Works funded up to 20% of current “as is” day 1 value or £100k maximum
- ✓ Up to 85% gross LTV or 70% gross LTGDV on day 1
- ✓ Open Banking consent required
- ✓ From 0.94% PCM up to 65% LTV, 0.99% PCM up to 75% LTV*

Light refurbishment

- ✓ Moderate to large requirement (less than 6 months after completion)
- ✓ Works funded up to 30% of current “as is” day 1 value or £200k maximum
- ✓ From 0.94% PCM up to 65% LTV, 0.99% PCM up to 75% LTV*

Medium refurbishment

- ✓ Larger requirement (less than 9 months after completion)
- ✓ Works funded up to 50% of current “as is” day 1 value or £500k maximum
- ✓ From 0.99% PCM up to 65% LTV, 1.04% PCM up to 75% LTV*



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Why Ultimate Finance?



SPEED

- ✓ Clear and speedy processes
- ✓ Decision in principle within 24 hours
- ✓ Fully credit backed offer within 72 hours

FLEXIBILITY

- ✓ Funding up to 100% of the purchase price for Below Market Value purchases
- ✓ Funding up to 100% of costs of required finishing or refurb works
- ✓ Equity release solutions available

SERVICE

- ✓ Dedicated Regional Director to make things seamless from start to finish
- ✓ Access to funding experts, skilled underwriters and product specialists
- ✓ Rated 5/5 on Trustpilot



Ultimatefinance.co.uk