

Bridging Finance that beats the clock



Funding within five days

Where property is concerned, speed is everything. We're able to have up to £2.5m funding in place within five days.

Why choose Bridging Finance?

When you think of bridging loans 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 for more or less any business purpose.

First and second charge loans

By securing your loan through a First Charge Loan, we can offer greater funding. If you've already taken out a secured loan and don't have property to use as security, we'd do that as a Second Charge Loan.

Loan-to-value rates

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

Rolled-up interest option

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

The benefits to your business

- ✓ Easy access to funding when you need it – usually within a week
- ✓ Available for most business purposes, not just property and land
- ✓ Repayments to suit from 1-18 months
- ✓ Rolled-up 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
- ✓ Quote within one hour 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'.

As an independent business ourselves, we know the difference fast, flexible funding makes. We'll let you know if you're approved within 24 hours and make payment on your new asset within one working day. We'll take time to get to know you and your business, to build the plan that's going to work best for you.



WHO'S ELIGIBLE?

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

WHAT'S ELIGIBLE?

Commercial, semi-commercial, land with planning and investment properties.

HOW MUCH CAN I BORROW?

£50k-£2.5m (Up to 75% market value).

First Charge Loan: 75% residential, 70% semi-commercial, 65% commercial.

Second charge Loan: 75% of 90 day value, Land 55%, land with planning 65%.

WHAT'S THE APPLICATION PROCESS?

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

HOW LONG DOES IT TAKE?

We aim to have funding available within one week. If you need it quicker, we'll pull out all the stops.

HOW MUCH WILL IT COST?

Our competitive rates start at just 0.79%, subject to status. There's also a set-up fee of 1.5% or £1,000 (whichever is greater).

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 or Second Charge Loan) and you'll need to have an exit plan in place.



Could your business benefit from Bridging Finance?

Visit ultimatefinance.co.uk/client/bridging-loan

for more information or give the team a call on **0800 121 7757**.

Keeping your business moving