

Certainty

Quality

Tailoring

Strength

Flexible Bridging Finance

From the everyday to the extraordinary, we offer regulated and unregulated short term loans to individuals, companies, trusts and partnerships.

PROCESS HIGHLIGHTS

- Biometric facial recognition ID completed using the UTB Nivo App
- Dual Legal Representation available
- Automated Valuations for qualifying loans

PRODUCT HIGHLIGHTS

- Rates from 0.48% pm
- Regulated & Unregulated 1st & 2nd charge in England, Wales & Scotland
- Flexible view on property type
- Most applicants accepted including – Foreign Nationals, Offshore Companies & Trusts



United Trust Bank is an award-winning provider of bridging finance. Our highly experienced team are able to tailor proposals for a wide variety of scenarios including downsizing, capital raising, refurbishment and sales period funding. Please contact the Bridging Department on **020 3862 1002** to discuss your case.

LTV	First charge	Second charge	First charge semi commercial and commercial
<50%	0.48% pm	0.75% pm	from 1.10% pm
<55%	0.55% pm	0.80% pm	
<60%	0.59% pm	0.85% pm	

Light refurbishments are catered for within our standard bridging product. For any works requiring planning permission or being completed under permitted development rights, please see our guide for Residential Property Improvement Loans with rates from 0.75% pm.

What we lend on	We lend to	Key Terms
<ul style="list-style-type: none"> Owner occupied residential Residential investment property Semi commercial Non-working farms Property portfolios 	<ul style="list-style-type: none"> UK citizens and expatriates Foreign nationals UK companies and trusts Offshore companies and trusts SPVs Funds Executors Mature borrowers: No upper age limit 	<ul style="list-style-type: none"> Loan size: From £75k to £15m+ Minimum property value: £150k for single securities £100k for multiple securities AVMs can be used for loans: <ul style="list-style-type: none"> up to £1m max 55% LTV max £1m property value per security Regulated and unregulated No exit fees or redemption penalties Daily interest after first month Rolled-up interest option Completion fee 2% on drawdown Admin fee £295 on drawdown Term: <ul style="list-style-type: none"> Regulated: up to 12 months Unregulated: up to 36 months Locations: <ul style="list-style-type: none"> England and Wales Scotland - selected postcodes:-
<p>We can also consider</p> <ul style="list-style-type: none"> Commercial property HMOs Ex local authority Land with planning Grade II listed Remote/rural residential 	<p>Legal fees</p> <ul style="list-style-type: none"> The borrower is responsible for paying all legal fees, costs and disbursements associated with the loan. For regulated and unregulated loans up to £1m, the borrower can elect a firm on our panel to act for both themselves and United Trust Bank. 	<p>G - All PH - 1-18 KY - All EH - All DD - All ML - All PA - 1-19 FK - All KA - 1-18</p>

Loan Examples

- Enabling a property purchase to complete before a sale or refinance
- Downsizing and often assisting mature borrowers for a new property purchase
- Lending to funds, businesses and trusts to leverage property assets
- Enabling the re-structuring of existing long term facilities
- Capital raising against residential and commercial property or a combination
- Short term release of equity
- Urgent auction purchases
- Easing of temporary business cash flow issues
- Estate lending solutions following grant of probate
- Repayment of development funding on completion of the development
- Purchase of overseas property
- Urgent site acquisition
- Lease extension
- Below market value purchases
- Light refurbishment
- Assigned contract purchases
- Unmortgageable properties