



BRIDGING LOANS

PRODUCT GUIDE

Flexible bridging loans with a clear route to term

Residential · Commercial · Mixed use · Speculative

Bridging loans	Loan to value (LTV)	Loan amounts	Fixed interest rate	Variable
Residential loan	Up to 80%* LTV of vacant possession	Min £500k Max £5m*	Fixed rates from* 0.75% pm	On request
Residential loan Speculative			Fixed rates from* 0.85% pm	
Commercial loan	Up to 70%* LTV of vacant possession	Min £500k Max £5m*	Fixed rates from* 0.85% pm	On request
Commercial loan Speculative			Fixed rates from* 0.95% pm	
Mixed use loan Residential floor space above 51%	Up to 80%* LTV of vacant possession	Min £500k Max £5m*	Fixed rates from* 0.75% pm	On request
Mixed use loan Residential floor space above 51% Speculative			Fixed rates from* 0.85% pm	
Mixed use loan Commercial floor space above 51%	Up to 70%* LTV of vacant possession	Min £500k Max £5m*	Fixed rates from* 0.85% pm	On request
Mixed use loan Commercial floor space above 51% Speculative			Fixed rates from* 0.95% pm	

Arrangement fees

Bridging loan	• Arrangement fee 2% (1% to broker)
Bridge-to-term loan	• Flexible arrangement fee by negotiation

* All enquiries will be assessed on a case-by-case basis by the Head of Bridging and the Credit Underwriting department to determine both leverage and pricing. The interest rates are indicative of the typical bridging pricing range. Product and/or rates can be withdrawn at any time.

BRIDGING LOANS

Residential · **Commercial**
Mixed use · **Speculative**

We offer prompt flexible residential, commercial and mixed-use bridging loans, designed to keep property transactions moving when timing is critical. Ideal for purchases, refinances, auction completions and value-add projects. Our solutions focus on direct access to experienced staff, common-sense underwriting and a clear route to term.



Contact us

Our experienced Head of Bridging is on hand to support you throughout the journey, providing expert guidance helping to make the process as smooth as possible.



Stephen Parr
Head of Bridging

07485 314 192
bridging@ccbank.co.uk

BRIDGING LOANS

Residential · Commercial · Mixed use · Speculative

Key highlights

- Close management throughout the life of the loan, led by our experienced Head of Bridging and supported by a dedicated bridging support officer
- No valuation fee payable until the loan is approved
- Ability to convert into a long-term loan
- Interest roll up options available
- Term: 1 to 24 months
- Title indemnity insurance applied where possible**

Lending criteria

- Only available to experienced property investors
- Interest roll up option available within the maximum LTV criteria
- Personal guarantees requested from business owners/directors but are not always mandatory
- Corporate borrowers must be registered in the UK or Crown dependencies
- For borrowing in personal name(s), individuals must be a UK resident
- Secured by way of a first legal charge on a property located in England, Scotland or Wales



- ✓ No upfront valuation fees
- ✓ Transition to longer term loan following the bridge
- ✓ Rolled up interest options
- ✓ Interest is calculated daily and applied monthly
- ✓ Direct access to Head of Bridging

Your bridging application is our priority

Knowing the time-sensitive nature of bridging transactions, all applications are given priority.

Why we use title insurance?

- Potential for faster completions by reducing reliance on traditional title reports where possible
- Streamlined legal checks for less admin and fewer delays
- Powered by our partnership with Westcor's perfect title product, and shaped by broker feedback and customer insight

**Cambridge & Counties Bank Limited is the insured party, please refer to the facility letter for further information where applicable. Exclusions apply

BRIDGE TO TERM

Residential · Commercial · Mixed use

Our bridge-to-term offering provides a clear exit from day one, allowing clients to transition smoothly onto a longer-term loan without disruption. This reduces risk, improves planning, and gives borrowers confidence throughout the process.

Key highlights

- Same experienced contact throughout the life of the bridge loan and into a term loan
- We can provide an indicative facility letter for the proposed long-term loan following the bridge, subject to credit assessment and approval at the time⁺
- Where a bridging loan exits onto a term facility with us, there is typically one set of legal fees and a single valuation, helping to reduce costs and speed up completion

Commercial loan

- Up to 70% LTV ¹
- No valuation fee payable until the loan is approved
- Terms 12 months to 25 years
- Interest only options available
- Variable rates on request
- 3 & 5 year fixed rates

Residential loan

- Up to 75% LTV of open market value
- No limit to the number of properties you can own
- Limited company lending
- No valuation fee payable until the loan is approved
- Terms: 12 months to 30 years
- Interest only options
- Variable rates on request

Mixed used loan

- Up to 70% LTV of open market value
- Up to 75% LTV (if the residential element of the property exceeds 51% floor coverage)
- No valuation fee payable until the loan is approved
- Terms from 12 months to 25 years (if the residential element of the property exceeds 51% floor coverage, the maximum term is 30 years)
- Interest only options
- Variable rates on request
- 3 & 5 year fixed rates

¹ Investment = Open market value
Owner Occupier = Vacant possession

Converting to a term loan

Our bridge-to-term offering provides a clear exit from day one, allowing clients to transition smoothly onto a longer-term loan without disruption. This reduces risk, improves planning, and gives borrowers confidence throughout the process.

Our experienced Head of Bridging will support you throughout the life of the bridging loan, once you are ready to convert to a term loan, we are a phone call away.



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Head of Bridging

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bridging@ccbank.co.uk

+ All indicative term loans, facility letters and quotes will be reassessed by the credit underwriting department at the end of the bridge to determine both leverage and pricing. The interest rates are indicative of the typical commercial, residential or mixed-use pricing available at the time.

Please refer to www.ccbank.co.uk for full lending criteria

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