



**SIMPLE
BRIDGING**

— PROPERTY FINANCE. MADE SIMPLE. —

**PROPERTY FINANCE.
MADE SIMPLE.**



BRIDGING LOAN

PRODUCT GUIDE 2026

FAST • FLEXIBLE • PERSONALISED

WELCOME TO SIMPLE BRIDGING

Bridging finance tailored to your needs



FINANCE BUILT AROUND THE OPPORTUNITY

Since 2015, we have delivered bespoke first-charge bridging solutions for refinancing, auctions, refurbishment and property investment. Every facility is structured around the borrower, the asset and the exit.

UP TO

85%

LOAN-TO-VALUE

Why choose Simple Bridging UK?

DEDICATED UNDERWRITING

Every case is managed by an experienced underwriter for a smooth, personal process.

FLEXIBLE SECURITY

Residential, semi-commercial and commercial property across England and Wales.

LOAN SIZES

From £30,000 to £2.5 million, with larger facilities considered on referral.

FIRST CHARGE LENDING

Non-regulated first-charge facilities tailored to short-term finance needs.

NO EXIT FEES

No early repayment charges, giving borrowers complete flexibility.

FAST DECISIONS

Direct access to decision-makers with a pragmatic approach to every case.

OUR CORE LENDING PROPOSITION

Product overview

CRITERIA	DETAILS
Rates starting from	0.89% PCM
Loan amounts	£30,000 - £2,500,000
Lending areas	England & Wales
Maximum term	15 months
Loan types	Standard Bridging and Refurbishment Finance
Interest type	Retained, Serviced & Part Serviced
Valuation options	AVMs and Desktop Valuations offered
Legal options	Sole Representation or Dual Representation offered
Exit fees	None

Non-regulated residential bridging loan

Purpose - secured against a residential investment property

CRITERIA	DETAILS
Maximum LTV	Up to 85%
Rates starting from	0.89% PCM
Loan term	3 to 15 months
Property types	Semi-detached, terraced, detached and HMOs
Repayment method	Retained, Serviced & Part Serviced

Key factors

PURPOSE

Acquisition or refinance.

PROPERTY WORKS

Light refurbishment considered, subject to LTV.

LOAN TYPE

Unregulated first charge only.

CREDIT

Adverse credit considered.

ELIGIBLE BORROWERS

Individuals, UK limited companies and SIPPs.

PROPERTY TYPE

Residential, including HMOs and Multi-Unit Freehold Blocks.

TENURE

Freehold or leasehold properties accepted.

MIXED-USE PROPERTY FINANCE

Semi-commercial bridging loan

Purpose - secured against a property with at least 40% residential floor space

CRITERIA	DETAILS
Maximum LTV	Up to 65%
Rates starting from	0.97% PCM
Loan term	6 to 15 months
Valuations	Desktop valuations offered
Property types	Mixed-use (Residential + Commercial)
Repayment method	Retained, Serviced & Part Serviced

Commercial bridging loan

Purpose - secured against fully commercial property

CRITERIA	DETAILS
Maximum LTV	Up to 65%
Rates starting from	0.99% PCM
Loan term	6 to 15 months
Property types	Offices, Retail Units, Warehouses and Mixed Use
Repayment method	Retained, Serviced & Part Serviced

Key factors

PURPOSE

Acquisition or refinance.

PROPERTY WORKS

Light refurbishment considered, subject to LTV.

LOAN TYPE

Unregulated first charge only.

EXCLUSIONS

Night clubs, care homes, petrol stations and places of worship.

ELIGIBLE BORROWERS

Individuals, partnerships, UK limited companies and SIPP's.

PROPERTY TYPE

Industrial, warehousing, offices and retail.

TENURE

Vacant, commercial leases and trading businesses.

FUNDING PROPERTY IMPROVEMENTS

Refurbishment finance

CRITERIA	DETAILS
Loan purpose	Light and medium refurbishments (non-structural works)
Rates starting from	0.89% PCM
Loan term	Up to 15 months
Maximum LTV / LTGDV	75% LTV / 65% LTGDV (subject to project)
Drawdown	Stage payments based on project progress

Introducer & broker fees

FEE TYPE	DETAILS
Introducer commission	Up to 2% negotiable (deducted from arrangement fee)
Broker fee	Additional, negotiable based on loan size

Contact us

**ABRAHAM BOLEL**

Director

PHONE

0191 691 4685

EMAIL

abraham@simplebridginguk.co.uk

ADDRESS

Collingwood House, 2 Collingwood Terrace, Dunston, NE11 9DU

