

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 Secure Chat Hub
- Dual Legal Representation available
- Automated Valuations at our cost
- 'Fast Track' Bridging for qualifying loans



Scan with your smart phone
to find your BDM

www.utbank.co.uk

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

we understand specialist banking



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	
<65%	0.64% pm	0.89% 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 Non-standard construction 	<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 £125k 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:-
We can also consider	Legal fees	
<ul style="list-style-type: none"> Commercial property HMOs Ex local authority Land with planning Grade II listed Remote/rural residential 	<ul style="list-style-type: none"> The borrower is responsible for paying all legal fees, costs and disbursements associated with the loan. For regulated loans up to £1m dual legal representation is available For unregulated loans or regulated loans >£1m, dual representation can be considered on a case by case basis 	

Fast Track Bridging Criteria
<p>Applications meeting the following criteria will be processed by our dedicated Fast Track team (E:FTBridging@utbank.co.uk) to ensure the quickest possible turnaround times:</p> <ul style="list-style-type: none"> £500k maximum net loan <55% LTV Maximum of 2 security properties Primary exit must be sale or refinance of security properties Individuals or company borrowers Regulated or unregulated 1st and 2nd charge (or combination thereof) UK Nationals permanently residing in the UK only No refurbishments

Loan Examples
<ul style="list-style-type: none"> Enabling a property purchase to complete before a sale or refinance, including downsizing for mature borrowers Lending to funds, businesses and trusts to leverage or restructure property assets Purchase of overseas property Lease extension Below market value purchases Light refurbishment Unmortgageable properties Auction purchasers Developer exits

CONTACTS

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United Trust Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Member of UK Finance.

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This information is for the use of professional intermediaries only.

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