Bridging Finance

When your client needs short-term funding to bridge a critical gap in their project, our bridging loans provide the certainty and flexibility to keep things on track.

SecureTrust Bank | Real Estate Finance

01 — BRIDGING

Land Bank

Short-term funding solution for sites with planning consent for residential development.

PURPOSE
Land bank with planning consent in place for residential development. Outline planning considered case by case.

GEOGRAPHY
UK wide

PRICING
Priced to risk. Floating rates over BoE Base Rate

LOAN SIZE
Up to £20m

TERM
Up to 24 months

REPAYMENT
Rolled or serviced interest

ASSET CLASS
Residential and mixed-use properties

LEVERAGE
Up to 60% LTV

FEE
1% arrangement fee

Each loan is priced to risk

02 — BRIDGING

Development Exit

A short-term loan bridging the gap between project completion and sale or full occupancy.

PURPOSE
Sales bridge or stabilisation of investment properties

GEOGRAPHY
UK wide

PRICING
Priced to risk. Floating rates over BoE Base Rate

LOAN SIZE
Up to £20m

TERM
Up to 24 months

REPAYMENT
Rolled or serviced interest

ASSET CLASS
Residential and mixed-use properties

LEVERAGE
Up to 70% LTV

FEE
1% arrangement fee

Each loan is priced to risk

03 — BRIDGING

Stabilisation Loan

A short-term loan providing the stability needed before securing long-term finance.

PURPOSE
Purchase or refinance of residential investment assets, supporting income-producing properties ahead of longer-term funding

GEOGRAPHY
UK wide

PRICING
Priced to risk. Floating rates over BoE Base Rate

LOAN SIZE
Up to £20m

TERM
3 - 24 months

REPAYMENT
Rolled or serviced interest

ASSET CLASS
Residential investment, student investment & PBSA Build to rent

LEVERAGE
Up to 70% LTV

FEE
1% arrangement fee

Each loan is priced to risk

CASE STUDY

Bond House, Newbury

DEVELOPMENT EXIT & STABILISATION: £28.7M

HQ CONVERTED IN TO HIGH-QUALITY RENTAL HOMES

STB provided a £28.7m bridging loan to convert a 1980s Newbury office block into 191 apartments. The deal closed in just 37 days despite planning hurdles, with the borrower planning to hold the asset long-term

WHAT OUR CLIENTS SAY

"We're delighted to have completed Bond House and brought these apartments to market during a period of high rental demand. STB's speed, flexibility and expertise really stood out, with the team going above and beyond to close the deal in just over a month — the relationship and trust were what we valued most." - AJ Shazad and Tom Laslett, advisors to LD Rent Co

Find out more at: securetrustbank.com/real-estate-finance