

Product guide

# Bridging finance, when timing matters.

For intermediary use



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# Standard bridging rates

## Key lending criteria

Criteria	Description
Loan size	£150,000 to £10 million
Maximum LTV	75% for residential and semi-commercial properties, 70% for commercial
Term	Up to 24 months
Fees	Arrangement fee of 2%, deducted from advance
Borrowers	UK registered limited companies, LLPs, partnerships and sole traders
Security	First legal charge over freehold or long leasehold title(s)
Insurance	Title insurance and search indemnity applied where possible
Valuations	AVMs and desktop valuations available up to 70%
Interest	Retained or serviced

## Rates

Monthly rate	LTV				
	50%	60%	65%	70%	75%
Residential	0.69%	0.72%	0.72%	0.77%	0.82%
Semi-commercial	0.79%	0.79%	0.82%	0.85%	0.88%
Commercial	0.82%	0.82%	0.85%	0.88%	-

Rates are fixed and charged daily in arrears

## Discounts and offers

Limited time offer

**0.25% cashback**

Get 0.25% cashback on the loan amount for submitted applications received between 1 June and 30 September, which complete by 31 October 2026.

Subject to availability. Terms and conditions apply. See full details at [www.allica.bank/bridging-finance](http://www.allica.bank/bridging-finance)



**0.03%**

Large loan discount on loans over £750,000

Discount on monthly interest rate. Only applies to standard residential, semi-commercial, and commercial loans.

# Bridge-to-term

## Stabiliser

### Key lending criteria

Criteria	Description
<b>Borrowers</b>	UK registered limited companies, LLPs
<b>Security</b>	First legal charge over freehold or long leasehold title(s)
<b>Insurance</b>	Title insurance and search indemnity applied where possible
<b>Valuations</b>	Full RICS valuation at origination

### Product criteria

**Loan size**  
£250,000 to £5 million

**Maximum day 1 LTV**  
70%

**Term**  
7 years, with 2 year stabilisation period and 5 year term period

**Fees**  
Arrangement fee of 2%,  
Trigger fee of 1%

**Interest**  
Serviced monthly, with a 6-month rolled interest option

**Repayment type**  
OO – part amortisation  
CI – interest only or part amortising

**Exit fee**  
An early repayment charge of 3% is payable at any point other than expiry of the facility

### Stabiliser: commercial

LTV - VP (unrestricted)	Up to 60%	Up to 65%	Up to 70%
<b>Owner-occupier (OO)</b>			
<b>Stabilisation period</b>	5.73%	6.09%	6.45%
<b>Term period</b>	2.80%	2.80%	3.15%
<b>Commercial investment (CI)</b>			
<b>Stabilisation period</b>	5.73%	6.09%	6.45%
<b>Term period</b>	3.70%	3.70%	3.90%

### Stabiliser: semi-commercial

LTV - VP (unrestricted)	Up to 60%	Up to 65%	Up to 70%
<b>Owner-occupier (OO)</b>			
<b>Stabilisation period</b>	5.37%	5.73%	6.09%
<b>Term period</b>	2.30%	2.30%	3.05%
<b>Commercial investment (CI)</b>			
<b>Stabilisation period</b>	5.37%	5.73%	6.09%
<b>Term period</b>	2.35%	2.35%	3.20%

# Bridge-to-term

## Improver

### Key lending criteria

Criteria	Description
<b>Borrowers</b>	UK registered limited companies, LLPs
<b>Security</b>	First legal charge over freehold or long leasehold title(s)
<b>Insurance</b>	Title insurance and search indemnity applied where possible
<b>Valuations</b>	Full RICS valuation at origination, further RICS valuation at trigger point

### Product criteria

**Loan size**  
£500,000 to £5 million

**Maximum day 1 LTV**  
65%

**Term**  
7 years, with 2 year refurbishment period and 5 year term period

**Fees**  
Arrangement fee of 2.5%  
Trigger fee of 1%

**Interest**  
Serviced monthly, with a 12-month rolled interest option

**Repayment type**  
OO – part amortisation  
CI – interest only or part amortising

**Works**  
Non structural, up to 100% of initial valuation

**Maximum LTGV**  
65%

**Exit fee**  
An early repayment charge of 3% is payable at any point other than expiry of the facility

### Improver: commercial

LTV - VP (unrestricted)	Up to 60%	Up to 65%	Up to 70%
<b>Owner-occupier (OO)</b>			
<b>Improver period</b>	6.33%	6.69%	-
<b>Term period</b>	2.80%	2.80%	3.15%
<b>Commercial investment (CI)</b>			
<b>Improver period</b>	6.33%	6.69%	-
<b>Term period</b>	3.70%	3.70%	3.90%

### Improver: semi-commercial

LTV - VP (unrestricted)	Up to 60%	Up to 65%	Up to 70%
<b>Owner-occupier (OO)</b>			
<b>Improver period</b>	5.97%	6.33%	-
<b>Term period</b>	2.30%	2.30%	3.05%
<b>Commercial investment (CI)</b>			
<b>Improver period</b>	5.97%	6.33%	-
<b>Term period</b>	2.35%	2.35%	3.20%

# Refurbishment loans

## Key lending criteria

Criteria	Description
<b>Borrowers</b>	UK registered limited companies, LLPs, partnerships and sole traders
<b>Cost plan</b>	<p><b>Cosmetic:</b> Higher of 15% of OMV, or £50,000 per property.</p> <p><b>Light:</b> Higher of 50% of OMV, or £75,000 per property.</p> <p><b>Medium:</b> Higher of 100% of OMV, or £100,000 per property.</p>
<b>Monitoring</b>	<p>Cosmetic and Light refurbishment to be monitored by our asset manager.</p> <p>Medium Refurbishment to be monitored by our QS.</p>
<b>Valuations</b>	Full RICS valuation
<b>Interest</b>	Rolled. Rates are fixed and charged daily in arrears
<b>Refurbishment type</b>	<p><b>Cosmetic:</b> Works to improve speed of letting and compliance with regulations. Examples include redecoration, EPC improver works, compliance with utility regulations, boiler upgrades, modernisation.</p> <p><b>Light:</b> As with Cosmetic, but higher cost plan.</p> <p><b>Medium:</b> Loft conversions, reconfigurations, single story extensions, commercial to residential schemes.</p>


## Allica Bank funded improvement works

Criteria	Up to 70% LTV	75% LTV
<b>Cosmetic</b>	0.77%	0.82%
<b>Light</b>	0.79%	0.84%
<b>Medium</b>	0.89%	0.91%

## Product criteria

 **Loan size**  
£150,000 to £2 million

 **Maximum day 1 LTV**  
75%

 **Term**  
3 to 24 months

 **Fees**  
Arrangement fee of 2%

 **Works funded**  
Up to 100%


 **Maximum LTGDV**  
65%


## Borrower funded improvement works


Criteria	Up to 75% post works LTV
<b>Light</b>	0.93%


Rates are fixed and charged daily in arrears.


## Product criteria


 **Loan size**  
£150,000 to £2 million

 **Maximum day 1 LTV**  
85%

 **Term**  
3 to 24 months

 **Fees**  
Arrangement fee of 2%  
Exit fee of 1%

 **Works funded**  
Up to 100%

 **Maximum LTGDV**  
65%

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