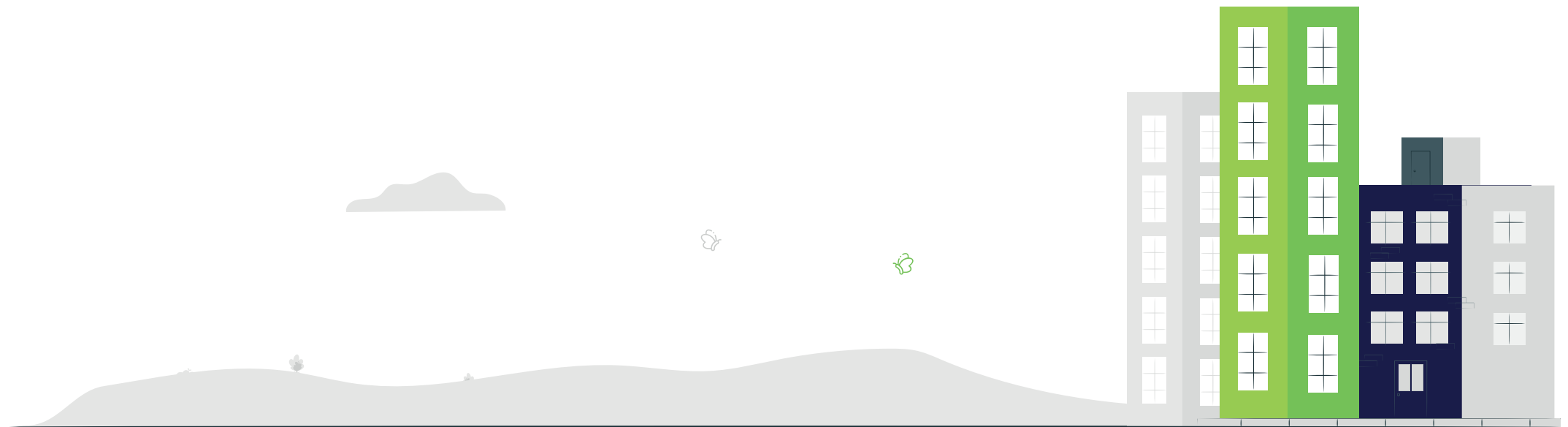


Bridging Non-FCA Regulated Product Guide

Released July 2024



For Intermediaries Only

Spring Finance Limited, 3 Theobald Court, Theobald Street, Borehamwood WD6 4RN

Spring Finance is a trading name of Spring Finance Group Ltd (14088677), Spring Finance Ltd (03709012), SF11 Ltd (07731478), SF13 Ltd (08273729), SF22 Limited (14588596), SF24 Limited (15589627) and Spring Finance M1 Ltd (14111987) all of which are registered in England and whose registered office is 3 Theobald Court, Theobald Street, Borehamwood WD6 4RN.

Spring Finance Ltd is authorised and regulated by the Financial Conduct Authority. Firm reference number 300606.

All products available for non-FCA regulated loans

| | Residential Bridging (First & Second Charge) <small>Includes light renovation</small> | Heavy Renovation (First & Second Charge) | HMO (First Charge) <small>Up to 12 rooms</small> | Commercial (First Charge) |
|-------------------|--|---|---|--|
| Max LTV | 75% first charge 65% second charge | 65% of purchase price / value + 100% of build costs in arrears | 70% of purchase price / value + 100% of build costs in arrears | 65% of purchase price / market value |
| Max LTGDV | N / A | 65% | N / A | N / A |
| Min Loan Amount | £100,000 | £100,000 | £100,000 | £100,000 |
| Max Loan Amount | £2,500,000 | £2,500,000 | £2,000,000 | £2,000,000 |
| Monthly Rate | From 0.89% | From 1.09% | From 1.14% | From 1.04% |
| AVM | First charge up to 65% LTV - max £200,000 / Second charge up to 60% LTV - max £100,000 | N / A | N / A | N / A |
| Interest | Retained | Retained | Retained | Retained |
| Credit Profile | All types of credit history considered | All types of credit history considered | All types of credit history considered | All types of credit history considered |
| Works to Property | Non-structural works permitted | All types of renovation / conversion considered | All types of renovation / conversion considered | Non-structural works permitted |