

An aerial photograph of London, England, featuring the River Thames and the Tower Bridge. The image is overlaid with a semi-transparent blue filter. The text 'faîrbridge capital' is centered in the upper half of the image.

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capital

PRODUCT GUIDE
2025/26

Introduction

Welcome to Fairbridge Capital's Product Guide, where we simplify the path to property funding with our bespoke and tailored solutions.

This guide outlines the lending criteria and product options designed to support intermediaries and their clients, offering flexibility, speed, and expert guidance.

1st Charge Lending

Asset Type	Loan Size	Max LTV	Term	Rates (PCM)
Residential	£50k-5m	75%	3-24 mths	From 0.85%
Semi-Commercial	£50k-5m	70%	3-24 mths	From 0.85%
Commercial	£50k-1.5m	65%	3-24 mths	From 0.89%

- ✓ First time landlords accepted
- ✓ Foreign Nationals accepted
- ✓ Adverse credit considered
- ✓ Retained and serviced interest methods available

2nd Charge Lending

Asset Type	Loan Size	Max LTV	Term	Rates (PCM)
Residential	£50k-1.5m	65%	3-24 mths	From 0.95%

- ✓ Lenders consent required
- ✓ Foreign Nationals accepted
- ✓ Primary residences accepted
- ✓ Adverse credit considered
- ✓ Retained and serviced interest methods available

Third Party Charge Lending

Asset Type	Loan Size	Max LTV	Term	Rates (PCM)
Residential	£50k-1.5m	60%	3-24 mths	From 1.05%

- ✓ Part of a wider portfolio loan which includes 1st or 2nd charges is preferred
- ✓ Borrower must be a LTD company
- ✓ Guarantor property ownership must align with LTD company directors/ shareholders
- ✓ Primary residences accepted
- ✓ Retained and serviced interest methods available

Equitable Charge Lending

Asset Type	Loan Size	Max LTV	Term	Rates (PCM)
Residential	£50k-£500k	65%	3-24 mths	From 1.25%
Semi-Commercial	£50k-£500k	60%	3-24 mths	From 1.25%
Commercial	£50k-£500k	50%	3-24 mths	From 1.25%

- ✓ Part of a wider portfolio loan which includes 1st or 2nd charges is preferred
- ✓ The asset must not have more than one senior charge holder
- ✓ Retained and serviced interest methods available

Development Lending (Residential Only)

Development Type	Loan Size	Max LTV (Day One)	Max LTGDV (Loan to GDV)	MaxLTC (Loan to Cost)	Term	Rates (PCM)
Finish & Exit (From wind & Watertight)	£50k-£3m	65%	70%	85%	3-24 mths	From 0.99%
Light Refurbishment	£50k-£3m	65%	70%	90%	3-24 mths	From 0.99%
Heavy Refurbishment	£50k-£3m	65%	70%	90%	3-24 mths	From 0.99%

- ✓ Up to 100% of construction costs available
- ✓ Quick drawdowns
- ✓ Part build & refurbishment projects only (no ground up)
- ✓ Prior developer experience is required
- ✓ Asset Manager / QS visits within 72 hours
- ✓ Residential led schemes (Commercial must be less than 25% of the value)

Larger Loans (£5m - £10m)

Asset Type	LTV	Term	Rates (PCM)
All Asset Types Considered	70%	3-24 mths	From 1.05%

- ✓ Highly bespoke product, please contact us to discuss further

Lending in Scotland

Asset Type	Loan Size	Max LTV	Term	Rates (PCM)
Residential	£50k-£1m	65%	3-24 mths	From 0.99%
Semi-Commercial	£50k-£1m	60%	3-24 mths	From 1.05%
Commercial	£50k-£1m	60%	3-24 mths	From 1.09%

- ✓ Assets must be located in Metropolitan areas
- ✓ Highly bespoke product, please contact us to discuss further

SME Secured Business Loans

Asset Type	Loan Size	Max LTV	Term	Rates (PCM)
Residential	£50k-£250k	60%	3-24 mths	From 2.5%
Semi-Commercial	£50k-£250k	60%	3-24 mths	From 2.5%
Commercial	£50k-£250k	60%	3-24 mths	From 2.5%

- ✓ Asset to be secured with a charge
- ✓ Serviced interest only
- ✓ Application to be supported with a minimum of 2 years Company Accounts
- ✓ Highly bespoke product, please contact us to discuss further
- ✓ Funds available within 48 hours of approval
- ✓ Must have clean title

*Please note that Fairbridge Capital does not offer regulated loans, and all products detailed herein are intended for non-regulated use only.

Criteria Continued

▶ General

Borrower must satisfy our underwriters that they have the means to service monthly interest where interest is not retained. All applicants must be able to provide a realistic exit strategy. Source of deposit information must be disclosed on all purchases. Passport or UK driving licence is required for identity verification. Utility bill, bank statement or tax demand dated within last three months is required.

▶ Individual Credit Profile

All types of credit history are considered on an individual basis. No bankruptcy or IVA in the last 3 years. No CCJ's unless by underwriters discretion.

▶ Companies

UK limited companies. Directors of UK/EEA acceptable. Debenture or other fixed floating security is required. Full personal guarantees are required from all directors and shareholders holding more than 25% of company shares.

▶ Legal Fees

Fairbridge Capital legal fee will be payable whether or not the loan completes. These fees will be additional to the fees charged to the borrower by the solicitor acting on their behalf. All client solicitors must have a minimum of 3 SRA approved managers or 2 Plus CQS. Title insurance will be paid by the borrower and is determined on a case by case basis.

▶ Valuations

Fairbridge Capital will instruct an independent valuer from our panel to value the security being offered by the borrower. The borrower will be responsible for paying the valuation fee directly to Fairbridge Capital. Valuation fee's are not fixed and will vary from the type of security offered in addition to the time frame this is required.

Upon redemption of the loan the borrower will be required to pay a security release fee per title. This charge covers the administration process of redeeming the loan.

Exit Strategies

At Fairbridge Capital, we require all borrowers to present a clear and realistic exit strategy to ensure the successful repayment of their bridging loan.

As all our loans are unregulated and intended for business purposes only, exit strategies must be commercially viable and agreed upon during the underwriting process.

Acceptable exit options include:

- **Sale of the Secured Property:** Repayment through the sale of the property, with proceeds used to clear the loan balance and associated fees.
- **Refinance with a Long-Term Lender:** Transitioning to a traditional mortgage or alternative long-term financing to repay the bridging loan.
- **Rental Income or Business Cash Flow:** For commercial or semi-commercial properties, repayment supported by rental income or business profits, subject to underwriter approval.
- **Capital Injection:** Infusion of personal or third-party funds to settle the loan, with full disclosure of the source required.
- **Development Completion and Sale:** For development loans, repayment upon completion and sale of the developed property, with staged drawdowns tied to progress.

All exit strategies are assessed on a case-by-case basis, and borrowers must provide supporting documentation (e.g. sale agreements, refinance offers, or cash flow projections) at the application stage.

Our team is available to discuss tailored options—contact details are on the back cover.

Redemption Legal Fee

Upon redemption of the loan, the borrower will be required to pay a fee to cover Fairbridge Capital's cost to redeem the loan. We do not make profit on the fees charged by the solicitor.



Location

England, Scotland and Wales.



Arrangement Fee

The arrangement fee will be deducted from the first drawdown.



Administration Fee

A minimum fee of £1350 will be deducted from the first drawdown.



Exit Fees

Exit fees are considered on a case by case basis.

No bankruptcy or winding up petition in the last 6 years.

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Bridging loan applications are processed by Fairbridge Capital LTD trading as Fairbridge Capital.

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